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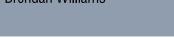
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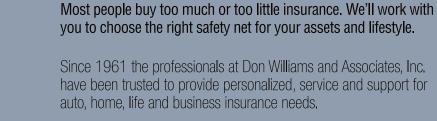
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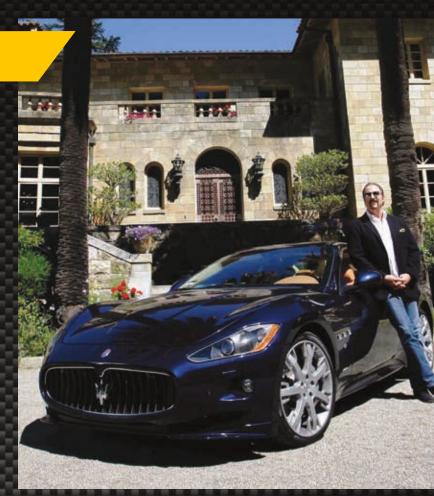
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TABLE OF CONTENTS







20

lebratin

Leaders

'Ambros

31

Real Wellness

Amanda B



22

Edna Eng

and Debbi

Sanders



















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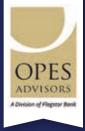


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BE UNDENIABLE

I thought I would share something personal to give you some insight about me.

I am a hater of New Year's resolutions.

I see it as an ineffective process.

I mean it. It's a big deal to me that for most of my life I thought if I set resolutions, then results would follow.

Lies.

It even played a part in my wedding. Below are some of the words I said during my wedding vows to Amy.

"I have never made a vow before... A vow or an oath or a resolution... nothing I've learned about successful relationships or lives focuses on these words.

We are what we do, not what we say we do.

A vow is a moment in time.

What's interesting to me is what happens after the vow."

To create a life of significance - a legacy – you've got to be much more than your words.

Nowhere do resolutions address the bigger problem of how to achieve them. We all know the cliche. Gyms are full in January. Empty in February.

People fail to hold true to the New Years Resolutions because we set them up for failure.

You've allowed me to learn from you.

It's impossible not to grow because of you.

Here is what I see as the path to change from my interviews of the best of the best real estate agents of the Silicon Valley.

Take massive action in the few areas that directly impact your results.

Learn what the minimum effective doses are of the lead measures that impact the results you desire. And do them over and over as if your business depended on it ... it does.

Like it was Groundhog Day.

Look at where you want to be in 10 years, five years, a year, a month, a day, an hour and, yes - even a minute from now.

Break down the numbers, and get to work.

Resolutions fail us all. They focus on a small portion of the path to change - the destination.

Break it down.

Remember, the harder you work, the luckier you get.

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by partner spotlight Story by Zach Cohen Photos by Hyunah Jang

Diversified Solutions

At the age of 14, Atsuko Yube landed in the United States to attend high school. Coming from her home in the vibrant and bustling city of Tokyo, Atsuko held high hopes for her arrival in the United States.

"I flew into Lancaster County, looking down, feeling so excited about coming to America," Atsuko recalls. "[Before I left for the U.S.] I was practicing basketball. That was all I was thinking about. I got to Lancaster, and there was nothing! Just corn fields." Atsuko's visions of the grandeur of America became muddled as she took in the rolling countryside of Pennsylvania for the first time.

"I was thinking, 'Where are we going? Where are the buildings?' I thought the cows were dogs. I had never seen cows in my entire life," Atsuko remembers with a gentle laugh. "They opened the plane door, and the smell – it was so overwhelming. The smell of manure and farms. I had never had that experience before. It was such a culture shock for me."





After her ungraceful arrival in Amish country, Atsuko slowly
began to take in her surroundings and ground herself in her new
home. At such a young age, she was able to pick up the English
language with proficiency in only three short months' time. She
cherished her time at the international school for the connectionsAtsuko has now found a way to combine her knowledge and
experience in international trade, mortgages and real estate with
Sperry Commercial Global Affiliates. "Because I like the ana-
lytical part of the business, I started learning commercial real
estate," Atsuko explains.she made, and the perspective it brought to her life.Estate," Atsuko explains.

Atsuko's work today is multi-faceted. She helps investors find Four years later, Atsuko had fallen in love with life in the United commercial investment assets in all corners of the country, from States. "Growing up in Japan as a girl, there were a lot of limitathe Silicon Valley to the towns of Alabama. "Real estate [in the tions. When I came to the U.S., there was a freedom that I never Bay Area] can be really expensive, with high property taxes had before. I never wanted to go back. I loved being in Ameriand challenging cash flow. Returns can be more than double on ca." After getting accepted to Mills College in Oakland, Atsuko investments in other locations," Atsuko explains. Continuing her convinced her parents to allow her to attend college in California. lifelong partnership with her native country, Atsuko also helps She's been living in the Bay Area since. Japanese investors meet their investment needs by finding opportunities in the United States.

Understanding the language and the culture in both Japan and the United States has proved to be an ever-valuable asset. In the early The commercial real estate industry is ever-evolving. To achieve 1990s, Atsuko founded a trading company in San Francisco. After the highest level of success for clients, Atsuko matches their the bubble on the Japan economy burst, she began to study real esdiverse needs with diverse solutions. She continues to put her tate, choosing to enter from the mortgage side of the business first. education and degree of expertise in focus; Currently, Atsuko is "I like the financial part of the business," Atsuko explains. After studying for her CCIM designation. more than two decades in the mortgage industry, Atsuko opened a brokerage firm in 2006. Her timing wasn't exactly perfect; the "I can provide the options to help your client find the right crisis of 2008 had yet to rear its head but waited right around the investment," Atsuko explains. "I provide a wider network for a corner. By 2010, she decided to downsize and eventually sell her real estate client's needs." With decades of experience in multiple company to Wells Fargo. "I didn't want to be responsible for other sectors of the real estate world, there may be nobody better to agents," Atsuko recalls. "It was really scary." find creative investment solutions.



Lind Huang

From the Heart

"It touches my heart when I tell you this story Lina explains. "When [my client] talks about it, she has tears in her eyes. I still have tears my eyes now."

Lina Huang leads from the heart in her business, going above and "I feel like if I can help people like this, that's what I'm doing this beyond for her clients. After all, that's her reason for going to work for," Lina explains. every day. In 2017, Lina was enlisted to help a client, Sunny, find an affordable home in the highly sought-after Sunnyvale neighbo hood. Sunny was a divorced, single mom with a disabled daughte Keeping her daughter in the Sunnyvale school system, where the had rented an apartment for many years, was the top priority.

"[My client] wanted to buy a little place for her and her daughter," Lina recalls. "It had to be very close to the school." Lina found a condominium that was within Sunny's price range - just over \$600,000. It's no small sum of money, but a bargain by Sunnyvale standards. Sunny put everything she had on the table, even borrowing against her 401K to make a competitive offer.

"She was still short a little bit of money," Lina explains. There After a decade and a half at home as a stay-at-home mom, Lina's were six other offers on the home, all over \$600,000. Sunny's return to the workforce has been a continuation of an artful life. over was just under \$600,000. "We both tried very hard. I wrote When she's not working, she can be found spending time with letters, and she wrote a letter with her daughter to the seller. I her two children, Jessica and Kenneth, skiing, writing poetry and met the listing agent and asked for help." The listing agent was painting. "I raised two beautiful, wonderful kids," Lina boasts. "I supportive, relaying Sunny's story to the sellers and presenting love to write poems and paint. For each poem, I make a painting. the offer. And one day, I want to publish a book,' Lina says. She carries this artistic sensibility through every aspect of her life - parenting and real estate included.

The sellers were a young couple, expecting their first child. They were preparing to start a family of their own, moving to a larger home in the neighborhood. "The husband wanted to take the While Lina recognizes the challenges inherent in the real estate highest price," Lina recalls. However, his wife slowed him down, business, she is up for each one. The reward of helping her cliurging him to take a closer look at Sunny's offer. ents makes the work she does a genuine, heartfelt endeavor.



,,	
, " ,	In the end, compassion and heart prevailed; Sunny got the condo
	she so desperately sought. Lina recalls Sunny's words as valida-
	tion for her hard work: "I was so happy when I was sitting there
in	with my daughter. I'm so appreciative of what you did for me. I
	have a home for me and my daughter."

or-	In only three years, Lina Huang has climbed the ranks from her
er.	beginnings as an agent struggling to find her footing. In her first
ey	year in the business, Lina completed one transaction. "I doubted
	myself if I could continue doing this," Lina recalls. "It's not so
	much the money pressure, I just doubted myself." In year three,
	she joined the Alain Pinel Presidential Round Table.

Lina has found her success by focusing on doing the best job she can for her clients, day in and day out. She doesn't focus her attention on statistics or awards; she's all heart. "I just don't do statistics," Lina says with a laugh.



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Tori Atwell began her career in real estate in 1986 A Bay Area native, she graduated from Foothill Co lege. At the age of 23, Tori switched from banking to real estate, and, 32 years later, she has solidifie herself as a top-performing real estate agent.

Starting in real estate in 1986, before computers **ART COLLECTOR** and the internet, Tori learned all facets of the business. Few of her colleagues can rival her under-An avid art collector, Tori collects bronzes and paintings with a special affinity for artist standing of everything – from home inspections to mortgages. She attributes much of her success to Michael Parkes. this deep knowledge.

A full-service agent dedicated to client satisfaction, Tori puts her clients' interests and needs first. Deep relationships, a strong network, and repeat clients feed her steady stream of business. Today, Tori



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3.	is more selective with who she works with; she
ol-	focuses on working with clients who appreciate
5	quality service and attention to detail. Client satis-
ed	faction is her number-one priority. With over $1{,}700$
	transactions under her belt, she is a consistent top
	500 broker.

FUN FACT

With seven dogs, three cats, and a pot belly pig, Tori loves pets. She's also an avid gardener.

MIKE D'AMBROSIO

A Strength-Based Partnership Built on Integrity

celebrating leaders 📢

By Katie Williamson

"I enjoy the management side [of things]. We have an awesome team here and at Intero in general... It brings a lot of significance helping people and seeing them have breakthroughs." - Mike D'Ambrosio

Pursuing A Passion

Mike D'Ambrosio grew up in an Italian family of successful entrepreneurs. After graduating from Sacramento State in 2008, he hit the ground running to begin his real estate career.

2008 was a difficult year to break into real estate, but Mike has never been known to back down from a challenge. He was committed to serving his clients in Sacramento where he worked behind the scenes at a small, family-owned mortgage company and sold real estate on the side. In a few short years, he made a name for himself in the mortgage and real estate industry before transitioning back to the Bay Area and starting his own company, D'Ambrosio Real Estate.

Though he was successful on his own, he continued to feel the desire to push himself to the next level.

In the Bay Area, Mike was surrounded by the support of his family, as well as their many examples of overcoming adversity and maintaining a strong work ethic. Coming from a family of successful entrepreneurs, Mike could have easily set his real estate career aside and stepped into one of his family's businesses. However, rather than follow in their footsteps in the restaurant industry, Mike chose to continue pursuing his passion and found his niche at Intero Real Estate Services.



It wasn't long after working at Intero before he met Laura through the Italian American Heritage Foundation. The two instantly clicked and knew that a partnership would bring big things.

A Strength-Based Partnership

Both Mike and Laura call working together as one of the best business decisions of their careers. They describe their partnership so positively because it is based on mutual trust and leveraging individual strengths.

Laura, the Vice President for Business Development at Intero, focuses her energy on event planning, developing relationships, managing social media, and producing Mike's weekly podcast, MikeD. Mike is always thinking and dreaming of how to take something ordinary and turn it into something excellent. When asked about working with Mike,

Laura quickly responds, "I had my own business aspect of his life. For him, the key to maintaining for 15 years before meeting Mike. He's the only one his positive outlook on life is striving for his own who really got what I did. Mike understood this definition of balance with business, family, friends, multi-faceted person could do everything that he and his other outlet for expression and health needs to have done and he can focus on what he Crossfit. does best. It's a strong leader who could do that." Mike sees the best possible path ahead and how to At the end of the day, Mike is successful because get there, and Laura takes the vision and strategiof his commitment to pushing the envelope and cally turns it into a reality. exceeding his clients' expectations.

When it comes to Intero, Mike's primary focus "Mike's mind is always going," Laura says. "He's alincludes sales, developing his agents, and creating ways coming up with new things and new ideas, so a development division, but his formal titles are sometimes it takes a little vision and honing. He's Broker Associate, Assistant Manager, and General always asking 'What's new and what's next?' And Manager of New Development. His ability to see the that's the fun part about working together." potential in something and envision the strategies to take a project from good to great has steered him into a new role as the Head of New Development. His mind is always coming up with new ideas and new strategies.

Mike and Laura's partnership sits firmly on the belief that the sky is the limit, and anything is possible. As a pair, they are incredible at creating a plan and executing it; Mike's exceptional organization strategies and Laura's astute attention to detail are what make them successful.

Outside of Real Estate

Outside of work, Mike enjoys spending time with his wife and two young children: M.J. and Clare. His Italian roots run deep, and spending time with his extended family is also something he makes sure to keep as a top priority. Mike's philosophy on maintaining balance in the midst of multiple commitments is that organization is the key to success. He is incredibly detail-oriented, especially when it comes to his calendar. "I schedule out the entire year. What are the most important things in my life? I schedule all that out first, and then I fill in my business stuff around that."

Everything for Mike is purposeful, and he maintains a high level of integrity by knowing his goals, scheduling his time, and following through in every



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profile

Story by **Zach Cohen** Photos by **Hyunah Jang**

Edna Eng & Debbie Sanders

BUILDING BALANCE

Edna Eng and Debbie Sanders joined forces as a real estate team in 2014, but their friendship dates all the way back to 1993 when they met in the food service industry. Edna was in college at the time, juggling her studies with a management position at Starbucks. Debbie was raising her family and working part time with Edna at Starbucks. "Debbie was such a hard worker," Edna recalls. "That's why we connected."

"[Starbucks was] just starting to build the first few stores in Northern California," Edna explains. "Nobody had ever heard of Starbucks before." Every time Starbucks would open a new location, Edna would be tasked with getting the operation up and running. While some of her crew members would remain at the original store, she would take others to open up the new store. Edna always tasked Debbie with opening new locations alongside her, knowing their partnership would result in success.

Coming Together from Worlds Apart

Edna's family has owned and operated restaurants in the Bay Area for decades. She recalls getting her first customer service experience at a young age, answering phones, taking orders, and helping clients. "It was a great learning experience. Customer service was big for my parents, and that really stuck with me."

"I remember my parents at the restaurant. They knew everybody and their families. I thought, how amazing that my parents have been in the business for 30 years and knew everyone." For Edna, the benefit of being connected within the community would one day become a huge source of fulfillment as a real estate agent.

In parallel with her work for Starbucks, Edna was attending San Jose State University, where she would receive a bachelor's

• • •





Edna

"I put my head down and slowly started building career," Debbie explains.

Growing Forward

In 2014, Edna and Debbie joined forces at Alain Pinel. "We both had our own individual businesse that were both doing really well. We had talked about a partnership for a year," Edna explains.

Four-plus years later, their business together is booming. "One plus one equals three," Debbie reflects. While they've been successful, there is o thing Edna and Debbie are still learning along the way: balance.

"At the time, my kids were 5 and 7," Edna says. "De bie started to have grandkids. My kids were growing up so fast, and I was missing stuff because I was so busy." One of the main drivers to become a team lie in the ability to create more time with family. "We aspire to achieve work/life balance all the time. It's challenging in this business," Edna says.

...

degree in behavioral science. "I've always loved people," she explains. "Even when I was finishing college for my behavioral science degree, I knew I wanted to be a real estate agent." After graduating, Edna closed out her six-year stint with Starbucks and joined the Alain Pinel Realtors team.

The ways in which Edna and Debbie operate in the world have allowed them to form a perfect partnership from the start. Through the years as a stay-athome mom, Debbie kept herself busy learning. She developed a passion for decorating and landscape design, skills that have added immense value to her real estate business.

"For a long time, I thought I wanted to go into landscaping," Debbie says. She signed up for horticulture classes. "Unfortunately, when we got to botany I said, 'This is no longer fun,'" Debbie recalls with a laugh.

She had thoughts of becoming a travel agent. "It was at the time the internet was really in its infancy and not a lot was known of how big it would get. There was a lot of buzz that travel agents were going to become a thing of the past... They have."

Debbie worked at Nordstrom in parallel with her work at Starbucks, all the while searching for a job that would be both fulfilling and financially beneficial. Debbie's next idea was to open a coffee shop. "Coffee shops were just starting to make the scene in a big way. My thought was I wanted to learn from the best (Starbucks), to see if I could glean some experience to see if this is really where I wanted to go and whether or not it made good business sense to compete against them." While this dream never quite materialized, Debbie's success with Edna at Starbucks would foreshadow their future together.

After a final few years working in a school cafeteria, Debbie had hit a breaking point. "I decided I needed to get my real estate license." Edna had been in the real estate business for a few years by that time, so Debbie picked up the phone to call upon her old friend.

a	Both Debbie and Edna recognize that it takes a change in mindset to achieve the balance that they seek. They acknowledge they can get better at delegating and trusting the people that work alongside them.
es	
	Along with their successes, Edna and Debbie are still growing, both individually and as a team. The ultimate goal is fulfillment, and their families play a huge role in personal contentment. After all, it's the reason Edna and Debbie get up every day.
one	
e	A native to the Bay Area, Edna resides in Los Gatos with her husband, Art Carlson, and their two chil- dren, Jackson and Emerson.
eb-	
ng	Also a native of the Bay Area, Debbie has resided
)	in Santa Clara for over 30 years with her husband,
ed	John, and three adult children, Danae, Christina and Scott.
s	

JASON NORIEGA & MARK BARBER SERENO GROUP



...

Story by **Zach Cohen** hotos by **Hyunah Jang**

IN SERVICE TO OTHERS

"The difference between a house and home is ultimately what builds a community. When you can connect people together in a community through good work, then our kids get to stand on that." – Mark Barber

> Jason Noriega and Mark Barber are a refreshing breath of air in what is often a hyper-competitive real estate atmosphere. "We lean heavily towards being trusted advisors," Mark explains. "We feel that we're doing our best work when we are helping people identify or clarify their priorities, and make good decisions."

> With a combined 40-plus years in the industry and over six years together as partners, Mark and Jason have found that their teaming approach offers balance and cohesion. "I'm more of a relational, intuitive person," Jason explains. "Real estate combines my natural abilities of relationship and intuition. Mark connects with more of the analytical, engineer type... Our values align so well together."

Together, Mark and Jason have a unique blend of technical and relational skills that they bring to their clients. "We end up with the same outcomes, but we get there differently... We have better avail ability and a very efficient approach."

NATIVE ROOTS

Mark and Jason are both locals; each was born and raised in the Bay Area. Jason is the oldest of six children; two of his sibling are biological, and three are adopted. His parents fostered 27 different children growing up and ended up adopting three of them. It was through his parents that Jason first learned the lessons of giving back to those in need.

After working in sales, and then accounting at a cable assembling manufacturer, Jason recognized he was in need of a career change. "I realized really quickly I did not want to be tied down at a desk." His mother suggested that he get a real estate license, and Jason's real estate career was born. After short stints at a loan company and with Prudential California, he joined Alain Pinel Realtors in 2002 and stayed there until joining Sereno Group five years ago.





Jason

Mark comes from three generations of residential homebuilders. Before his real estate career, he worked in commercial construction and HVAC. Growing up, Mark spent summers building houses and working on job sites. Mark's father was an architect, often leading the design of new construction. During the evenings, Mark had the opportunity to be a part of the design process, the intimate details of how a home gets built and the decisions made along the way. "I not only saw the process of building a home, but I got to see the excitement," Mark recalls. "To see the look in someone's eyes when you hand them the keys to their home... my





Mark

'why' is based around what happens inside of that home. It comes down to how that home serves their life and how the memories are made in the home."

Mark continues to bring the approach he learned from his father into his work today. He remembers that purchasing a home is more than a transaction. It is a life-changing and emotional process. "It's not about buying a house but buying a home. We have the blessing of really getting to know people."

HERE TO SERVE OTHERS

"We feel really blessed to be able to combine what

we do with who we do it with," Jason explains. "We both love coming to work, but also it's a form of serving others."

When Mark and Jason speak of the reasons they go to work every day, it boils down to one sincere intention: to serve others. "My 'why' is to be able to do what I love, to help people, and to give back. It truly is giving back to our community. Since we've been blessed, it's our responsibility to give back to others," Jason says.

Their service to the community doesn't end when they leave the office. Both Mark and Jason are active in their church communities. Through Sereno Group's 1% for Good program, they pledge to give 1 percent of commissions to a charitable or community-minded group committed to making a positive difference. Each Sereno Group office interviews small local charities, ultimately giving back \$10,000-\$20,000 per quarter to these local groups. Sereno Group and larger corporate partners match the donations from agents. "We thrive when our communities thrive, and we like to be a part of that," Mark explains.

Both Mark and Jason are family men and live in Los Gatos. In fact, they are neighbors, living seven houses apart. "But on a different street," Jason adds with a laugh. "Because that would be weird if it were on the same street."

Mark has two children, Amanda and Andrew. When he's not in the office, he can be found sailing or leading singles community groups through the church. Jason and his wife, Megan, just celebrated their 10-year anniversary. Together they have two children, Malia and Mateo. Jason is an avid pianist and has played piano for his church since he was 10 years old. He's on the board of directors for the local mental health organization, Momentum for Mental Health, and was recently honored with the Santa Clara County Behavioral Health Hero award for his work volunteering in the community and bringing awareness to mental health issues.

Whether at work or home, Mark and Jason provide a constant reminder of what it means to be good-hearted. As Jason says, "When we've gone the extra mile, and we build that trust and relationship, that's the best feeling in the world."



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Resolutions fail when they are not constructed into goals. They can only become a reality when they are made S.M.A.R.T. To clarify the way goals come into existence, we use SMART goal setting criteria: Specific, Measurable, Attainable, Relevant and Timely.

Specific

Get extremely descriptive about exactly what you want to achieve. Specificity increases the chances that you will reach your goal because there is no ambiguity when goals are clearly defined. There is a major difference between "This year I resoluto lose weight" and "I want to lose one pound per week for the next three years by mindfully eating and exercising." Ask yourself, "What exactly do I want to achieve?"

Measurable

To assess progress towards a goal, we need to give it metrics. We got qualitative by honing specificity, now we must get quantitative and make our goals measurable. Do this by identifying exactly what you will feel, see, have, and hear when you reach your goal. Linking your goals to your senses and the physical also brings clarity. Using our senses as metrics provide the evidence that we are making progress.

Attainable

Given your skills, ability level, and available resources, some goals may not be realistic at this time. If you're just getting off the couch, perhaps running a marathon as a goal isn't as attainable as running a 5K is. If it's not attainable now, that doesn't mean you should write it off, see if there is a way to scale to goal as in the example above. You can gain skills by going to training and brainstorm ways to gather resources. Given your're not reaching your goals, or you're ready to be protive in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for two in your life; connect with me! Discovery calls are always for the example above. You can gain skills by going to training and brainstorm ways to gather resources.

Resolve for a Healthier You

I have never been a fan of New Year's resolutions; they are about as useful as wishing on stars. People talk about them for the week leading up to the first day of the new year, the two weeks after, and then they vanish. Without even realizing it, you have fallen back into your habit loops, continuing the same behaviors which yield the same results.

can Relevant

We have talked in previous articles about how The Right Why is the best fuel for motivation, and that applies to goals as well. Ask yourself, 'Why do I want to reach this goal'? By figuring out where the desire for the goals is coming from, the objective behind the goal, we put The Right Why into our goal.

Timely

	I use three-month goal-setting with clients. It is long enough
ve	to see change and short enough to stay committed to. Making
	goals timely gears you into action! Anyone who has ever had a
	deadline knows that. Design a timeline for your goal with check-
	points along the way where you will measure your progress. The
	timeline should also be realistic and a little flexible, if it is too
	rigid and restrictive, it can induce stress which can pressure you
Ve	to make compromising decisions. In the end, goal achievement is
	as much about the result as it is about the process if we make it a
	race against time, we again move back into a stress state.

Without goals, life happens to us, and we respond to it, leaving
us in a constant state of reactivity. We respond with the tools and tactics that we have in our tool bag. Often these devices and strategies are outdated or do not yield the results we want. If you're feeling that you might be responding to life with inefficient tools, you're not reaching your goals, or you're ready to be proactive in your life; connect with me! Discovery calls are always free.

SECOND HARVEST FOOD BANK

By Zach Cohen

Cat Cvengros, Vice President of Development and Marketing

"The face of hunger is more familiar than you think."

For Second Harvest Food Bank of Santa Clara and San Mateo counties, the goal is simple: to ensure that anyone who needs a healthy meal can get one. The execution of that goal, on the other hand, is quite the task.

Perhaps it's surprising to learn that hunger is an issue that faces residents of the Silicon Valley every day.

Did you know that one out of every four people in the Silicon Valley are at risk of hunger? Or that Second Harvest Food Bank has assisted one out of every 10 people in Santa Clara and San Mateo counties?

"Hunger is an issue that brings a lot of people together," VP of Development and Marketing Cat Cvengros explains. "It's an incredible gift to give back to another family in your community."

With growing wealth inequality in the area, many people are really struggling. It's not just homeless people that Second Harvest serves. They're helping college students, children, elderly, and adults juggling low paying jobs with long commutes.

Second Harvest Food Bank's website calls it "the Silicon Valley paradox." "As the economy grows, so does the number of people who need food. Even those we depend on to make our community run can't afford to pay for housing and put nutritious food on the table — cooks, cashiers, health care workers, and teachers."

"Hunger isn't entirely visible," Cat adds. "We need you. We need the community to step up and take action."

HOW CAN YOU HELP?

"For folks that want to get the community involved, we have an opportunity to host a fundraiser or food drive. It's a huge way we collect items that are most needed," Cat explains.

Donations, in the form of either food or dollars, are always helpful. For the holidays, Second Harvest is collecting turkeys and chickens. Their goal is to raise \$17.5 million over the holiday season. While three-quarters of their donations come in the form of food, monetary donations are the most beneficial.

giving back 📢

"We're really good at turning donations into meals," Cat explains. \$10 donated becomes 20 meals. Ninety-five percent of contributions go directly towards client programming."

The holidays are an inherently joyous time of year, but they can also be a reminder that there are a lot of people who don't earn enough money to make ends meet. "When the pressure of the holidays come, we see more people come in," Cat explains.

Second Harvest Food Bank is serving more people than they ever have before – a staggering 260,000 people each month. As uncertainty continues to tick upwards, the need for aid marches right alongside it.

So, how can you help? Take action to help those in your own community.

Visit www.shfb.org for more information on how to help.

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SYDNEY ERENO

Life is not all black and white

"I will never forget the surreal moments when I discovered a lump, determined it was cancerous, and several months and procedures later received an answer to prayer that I was cancer-free."

> In January of 2018, Sydney Ereno's fast-paced, nearly superwoman-like world came to an abrupt halt. "I've always lived an active, healthy lifestyle and never considered I would be facing serious health issues at such a young age. The reality shook me."

As a highly productive real estate agent, wife, and mother of three young children, it was a startling diagnosis. Sydney was understandably concerned and overwhelmed. She humbly shares about her life journey, real estate experience and how her cancer brought wisdom. Her passion for family, community and real estate have always been impressive, but, paradoxically, her most challenging battle resulted in an even greater appreciation for life and relationships.



Sydney graduated from Santa Clara University, studying communications and playing softball with the dream of going into sports marketing. "It was a natural progression for me to enter sports marketing since I grew up in a sports family. My father played baseball in college, my mom was a competitive swimmer, and my sister, brother and I were all collegiate athletes."

ing since I grew up in a sports family. My father Eventually, Sydney realized that opportunities to played baseball in college, my mom was a competiprogress in the sports industry were becoming tive swimmer, and my sister, brother and I were all even more limited. "I wanted to take control of my collegiate athletes." professional future, maximize my talents in a career that would allow me to accomplish some lofty Sydney chuckles as she recounts one softball game financial goals." For Sydney, she was a natural for against her older sister who played for Stanford. "I real estate, and it didn't mean giving up her sports was a fast runner, and Kellie was an All-American connections. "Some of my clients are my former catcher. I stole a base off her and was pretty excited co-workers from sports. I've planned real estate about that, even though we lost the game by at least and social events at Giants games. I can always be 10 runs. Of course, as a big sister would, she said I a fan." left the base early."

Sydney poured everything into her real estate In 2002, when Sydney graduated, she held out for career, and it was going well - extremely well. a marketing internship with the San Francisco She went from working as a solo practitioner to Giants, a coveted position. Her hard work and parequiring a full-time assistant and was preparing to tience paid off as she was chosen for the internship add to her team. "I was in a great rhythm with my out of hundreds of applicants heading into the 2003 business increasing dramatically each year. I had a season. "I received very little compensation, but it set, disciplined daily schedule, and it was all very was a dynamic and rewarding experience." Unforgratifying. Then, in January 2018, I was diagnosed tunately, once the internship ended, the Giants did with breast cancer." not have a full-time role in marketing. "It's tough to break into professional sports. Even now, I have Sydney gets quiet as she reflects on the last several wondered if there had been a permanent role when months. "I realize now, sometimes you can push I completed my internship, I may still be there yourself a little too hard. I'm very competitive and given my passion for sports. I do believe in proper set high goals for myself. This is the first time I've timing and destiny, however, and I was chosen for been really intentional about balancing prioria marketing position at KNBR radio. Both of these ties, and it feels sustainable and good. There are experiences contributed to the skill set which aldefinitely seasons when a re-evaluation of our life lows me to perform at a high level in real estate." choices can be productive."

KNBR was a great opportunity, but it wasn't the right long-term fit. Sydney and her boyfriend (and now husband, Mike) were getting more serious, and she sought a career that could provide for a family. "I was working full time at KNBR and living in San Francisco. It was hard to pay bills on the salary; I could barely pay my parking tickets," she says with a laugh. "My parents encouraged me to obtain my real estate license. While we are a sports family, we were also a multi-generational real estate family. My parents owned a residential brokerage in Fresno for nearly 40 years, and my grandparents owned one in Anaheim."

Sydney earned her license and would travel home to Fresno on weekends to hold open houses. "It was before the market downturn; I sold a few homes. I enjoyed working with people and helping them achieve their dreams and goals. It was fun, but I remained passionate about sports."

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For Sydney, it meant working more from home and partnering with other agents on certain listings temporarily as well as spending more quality time with family. "I'm learning to pass on unnecessary activities. I am also feeling more positively about not always saying yes, because I reached a point where I needed to take care of myself to ensure that I would be around for my children."

Sydney shares how the experience has helped her refocus on what really matters. "It is so important for me to be present with my kids and make the most of the time I have with them. When you allow yourself to be truly present, you get so much more out of the moments. We can get really wrapped up in our work and particularly consumed with real estate even when not at work. Yes, we have to work hard, but quality family and personal time are very important too. It's important to set and keep boundaries. If you say you're not going to work on Sundays, there is no reason to work that day, even if it means you may be giving up some business."

Sydney acknowledges that's a contrarian concept in the real estate industry, especially for those new to the profession. "As much as you want to be available all the time, the sooner you realize your worth and set boundaries, the more successful you'll be, and people tend to respect you more over the long run."

Sydney puts her words into action, making time for a recent weekend escape to Mendocino with her family. She admits the lack of cell phone reception made her panic a bit at first. "Once I took a deep breath, I reminded myself, 'You know what, let's enjoy this. It's a rare occasion, and the work will always be there when I return.' It was exhilarating riding horses on the beach with my children while soaking in the full beauty of the rugged coastline without any distractions."

It was a most challenging but rewarding year, and now that Sydney is cancer-free, the future is brighter than ever. "I'm inspired to get back into my full workflow with a new and improved routine. I'm tightening up the priorities and re-focusing my efforts." She is also making time to give back as the Assistant Manager of Willow Glen – "this role As much as you want to be available all the time, the sooner you realize your worth and set boundaries, the more successful you'll be, and people tend to respect you more over the long run.

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can help other agents grow as well as diversify my experience in real estate. It's exciting, and I believe my clients will also be the beneficiaries. Everyone needs a little wake-up call sometimes even when it's unwelcome. I believe I had to go through this for a reason. I'm not going to let this or anything drag me down. Quite the contrary."

Sydney's perspective inspires one to reconsider the lessons from their own life challenges. "I am grateful for the things that have happened this year. It was difficult, but so many blessings have come from it. I am thankful because it provided clarity and a greater sense of purpose."

Confident, yet humble and strong under pressure, Sydney's courageous example illustrates that life is not just about how we hit the fastball, but is often shaped most profoundly by how we manage the curves.





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The 100 Million Dollar Man

Joe Velasco's first foray into sales wasn't in real estate, but, perhaps surprisingly, selling shoes at Nordstrom. "I was 21 and going to San Jose State for college," Joe recalls. He describes his peers from his Nordstrom days as a "special breed." Since the company did little to no advertising, their success was based almost solely on their customer service.

"One of the things I learned from Nordstrom was multiple selling, which means when a buyer comes in, you bring the shoe that they like in two sizes, and another style of shoe. You need to be up to date on the latest styles and trends. Per Nordstrom shoe sales policy, you always bring out 4 pairs of shoes."

Joe relished the sales role; he was a natural. He took small group speaking and communication classes, finding power in the mastery of persuasion. "The art of negotiation is pure fun," he says.

After college, a real estate agent approached Joe about translating loan documents. Born in Mexico, he is fluent in Spanish. Simultaneously, his sister was working as an administrative assistant at Century 21. Once Joe got to understand what was possible regarding compensation as a real estate agent, he was sold.

"I knew that I always wanted to sell something. What sales product could be better to sell than homes?"

By the ripe young age of 24, Joe founded two mortgage companies. Baytek Mortgage, Inc. and Americas Realty, Inc. The two companies grew to a combined 400⁺ personnel and 14 locations.

In 2006, things changed. It became evident to Joe that his life was ripe for transformation.

"I felt there was more to life than work, work, work, money, money, money. So I sold all my non-performing assets and companies, and decided to travel the world. I was born in Mexico, and not coming from money. Then I came into wealth from 23-27 years of age. All I knew was to work hard and save money. Life was good, but there was more than that to living. I wanted a family, I wanted kids, I wanted to see the world.

With the mortgage crash of 2007 looming, it was impeccable timing for Joe to decide to sell his mortgage company in 2006. He spent two years traveling the globe before returning to California.



When he returned to the United States, Joe bought a home in Willow Glen, when the real estate market was in upheaval. However, Joe did not get to him. Joe had a vision of getting back into real estate and breaking into the high-end markets. By focusing on business development, he made this dream a reality.

"Now, I do a little bit of everything," Joe comments. "Entry level, middle, and high-end luxury residential sales. What I bring that is different than most agents is that I understand the lending, construc-



tion, and the development business in residential real estate sales. I have been through several real estate market cycles."

Today, Joe runs a lean real estate team focused on efficiency and execution. His work operates in three areas: real estate sales, real estate development, and flipping homes. With so much on his plate, he has become a master of time management.

"I'm on point from the time I get up, until the time I go to sleep - which includes having a consistent morning routine, and still making time for my family. Find out what you like and be good at it. Don't get caught up doing busy work. Do the work that brings the most value and learn to delegate the rest.

Joe is a huge proponent of the saying, "slow to hire, quick to fire."

"It goes for clients, too," Joe comments. "I'm keeping [my team] very lean and mean. Big looks good from afar, but it's not always great."

Now the Managing Partner of The Agency's Palo Alto office, Joe is look ing forward to many more years of success and growth.

Over the course of his career, Joe has closed over \$1 billion in real estate sales and as of the time of this interview is on track to close over \$100 million in 2018 alone. He has ranked among the Top 250 real estate professionals in the country per REAL Trends for two years in a row and his team was the recipient of the prestigious "The Leading 100 Silicon Valley" award in 2016 and 2017 from The San Francisco Luxury Marketing Council. He was also ranked the #1 Latino in the USA for real estate volume by NAHREP in 2016.



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3	Andy Tse	Intero Real Estate Services	37	Bill Gorman
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5	David Lillo	Dpl Real Estate	39	Gary Campi
6	Yuan Li	Coldwell Banker	40	Nicholas French
7	Mini Kalkat	Intero Real Estate Services	41	Gloria Young
8	Nevis And Ardizzone	Alain Pinel Realtors	42	Michael Galli
9	The Hanna Group	Intero Real Estate Services	43	Alan Wang
10	Valerie Mein	Intero Real Estate Services	44	Lin Ning
11	Kathy Bridgman	Alain Pinel Realtors	45	Lisa Dippel
12	Mitchell Zurich	Marcus & Millichap	46	Ducky Grabill
13	Mary Tan	Coldwell Banker	47	Claire Zhou
14	Coco Tan	Keller Williams Realty	48	Frank Liu
15	William Lister	Coldwell Banker	49	Radha Rustagi
16	Dave Clark	Keller Williams Realty	50	Greg Celotti
17	Boyenga Team	Compass		
18	Marc Roos	Sereno Group		
19	Bogard-Tanigami Team	Alain Pinel Realtors	Disclaimer: Ranking information is supplied complimentary service and is believed to be	
20	Alex Wang Group	Sereno Group		
21	Amy A. Mccafferty	Alain Pinel Realtors		
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Chris Robinson Agency Owner Email Me: chris@covplus.com Office: 408-626-7800

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January 1-November 30, 2018

#	Agent	Office Name	#	Agent	
51	Eric Fischer-Colbrie	Intero Real Estate Services	85	Joe Velasco	
52	Deepak H Chandani	Anthem Realty	86	William Chen	
53	Rebecca Yen	Coldwell Banker	87	Ryan Gowdy	
54	Sophie Shen	Sv Capital Group Inc.	88	Jeff Peng	
55	Erika Carrasco	Intero Real Estate Services	89	Ying Liu	
56	Lan L. Bowling	Keller Williams Palo Alto	90	Heng Quan	
57	Annie Zhou	Image Real Estate	91	Dominic Nicoli	
58	Andy Wong	Sereno Group	92	Mary Tian	
59	Kimberly Richman	Sereno Group	93	Jamie Pfister	
60	Greg Simpson	Kw Bay Area Estates	94	Nancy Carlson	
61	Bonafede Team	Csr Real Estate Services	95	Kaiyu Ren	
62	Vivian Lee	Homeland Mortgage And Real Estate	96	Mark Chiavetta	
63	Al Moridi	Intero Real Estate - Cupertino	97	Malik Husain	
64	Karen Nelsen	Intero Real Estate	98	John Faylor	
65	Lihong Zhong	Realty One Group - World Prop	99	Anson Ip	
66	Christy Giuliacci	Alain Pinel Realtors	100	Xiaozhu Kang	
67	Diyar Essaid	Coldwell Banker Residential Brokerage			
68	Perry Group	Sereno Group			
69	Robert Johnston	Marcus & Millichap	-	n is supplied by a third-party and is based on r elieved to be accurate but is not guaranteed b	
70	Yost Group	Coldwell Banker Res R E Srv			
71	Therese Swan	Alain Pinel Realtors			
72	Rabia Alizai	Coldwell Banker			
73	Ziwei Wang	Sereno Group	Your Tea	m of Experien	
74	Heidi Herz	Alain Pinel Realtors		AG Constructors & Engineers, Inc. is one	
75	Adam & Wendy	Compass	engineering companies		
76	Satya Dasari	Keller Williams Realty - Cupertino	Our current projects inc	lude a wide range of commercial, indu	
77	Vinicius Brasil	Keller Williams Realty - Cupertino	is considered the Bay A	Area's "go-to" expert for challenging stru	
78	Cici Wang	Legend Real Estate & Finance		neral Contracting construction services,	
79	Daniel Xi	Coldwell Banker	building maintenance, at MG Constructors & E	your project will be in good hands with Engineers.	
80	Jordan Mott	Intero Real Estate Services		с -	
81	Leslie Woods	Sereno Group	Our services i • Constructions & Rela	ated Services • Foundation and Drair	
82	Yoga Yang	Intero Real Estate Services	Structural EngineerinBuilding Permit Serv		
83	Tim O'halloran	The O'halloran Group	Maintenance Servic Concrete Lifting		
84	Valerie Trang	Infiniti Real Estate	Speaking & Training	 Speaking & Training Engagements Teaching & Seminars Flevated deck and y 	

• Teaching & Seminars

Office Name

The Agency Faithful Alain Pinel Realtors Maxreal Coldwell Banker Bay One Real Estate Investment Corporation Intero Real Estate Services Maxreal Realty World Milestone Intero Real Estate Services Keller Williams Palo Alto Coldwell Banker Intero Real Estate Services Sereno Group Maxreal Maxreal

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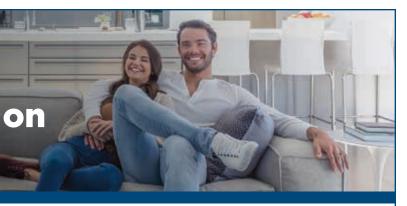
January 1-November 30, 2018

#	Agent	Office Name	#	Agent
101	Mandana Simai	Sereno Group	135	Nicki Banucci
102	Andy Sweat	Kw Bay Area Estates	136	Jessie Li
103	Sophia Xu	Keller Williams Palo Alto	137	Brian Bernasconi
104	Steve Pierce	Zane Macgregor	138	Roxy Laufer
105	Carol Jeans	Sereno Group	139	Bower Cole Group
106	Howard Bloom	Intero Real Estate Services	140	Timothy Foy
107	Lisa Thompson	Intero Real Estate Services	141	Gina Ray
108	Paris Bradley	Amici Real Estate	142	Suzanne O'brien
109	Shelly Roberson	Alain Pinel Realtors	143	Aaron Derbacher
110	Elena Johal	Kw Bay Area Estates	144	Chad West Myers
111	lgor Reznikov	Rezrealty	145	Paul Bertoldo
112	Meesun Kang	Legacy Real Estate & Associate	146	Chloe Mei
113	Lucy Song	Coldwell Banker	147	Cristina Martinez
114	Vivian Wang	Coldwell Banker	148	Mark & Jason
115	Shuangshuang Liao	Coldwell Banker	149	Daniel Gluhaich
116	Susan & Shawn	Coldwell Banker	150	Shawn Luo
117	Samit Shah	Intero Real Estate Services		
118	Lynn Burnett North	Alain Pinel Realtors		
119	Pamela Culp	Alain Pinel Realtors	Disclaimer: Ranking information is supp complimentary service and is believed t	
120	Susanna Wong	Realty One Group - World Prop		
121	Mou Wong	168 Realty		
122	Bret A. Maryon	Intero Real Estate Services		
123	Mary Clark	Intero Real Estate Services	HOME PURCHAS	
124	Yajnesh Rai	Keller Williams Realty	You focu	s on the
125	Yan Qiu Wang	Coldwell Banker Residential Brokerage	The second stress	
126	Julie Davis	Kw Bay Area Estates	home, w	e'll focus o
127	Andrew Sturtevant	Intelligent Buyer	the loan.	
128	Raymond Ni	Green Valley Realty	LITE IO diff	
129	Chaya Shahar	Referral Realty		
130	Chuck Nunnally	Kw Bay Area Estates Saratoga		Wake up to y
131	Tony Xu	Bayone Real Estate Inv Corp	Tim Palacio TIAA Bank	experience th
132	Lori Orion	Intero Real Estate Services	Mortgage Loa	
133	Lila Kazemi	Sereno Group	Tim.Palacios@ TIAABank.com	TIAABank.com
134	Chris Alston	Keller Williams Realty	NMLS ID: 2859	

Office Name

Kw Bay Area Estates Intero Real Estate Services Sereno Group Sereno Group Alain Pinel Real Estate Midtown Realty Intero Real Estate Services Intero Real Estate Services Compass Intero Real Estate Services Coldwell Banker Keller Williams Realty - Cupertino Cristina Martinez Sereno Group Intero Real Estate Aez Investment, Inc.

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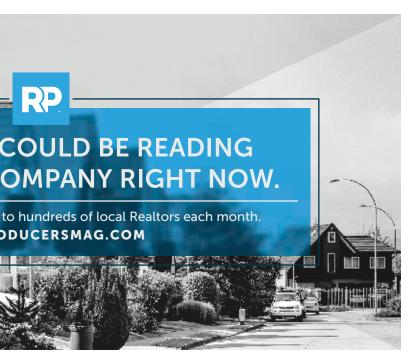
#	Agent	Office Name	#	Agent
151	Adriana Trenev	Coldwell Banker	185	Bill Robertson
152	Mark Von Kaenel	Kw Bay Area Estates	186	Sandra Jamison
153	George Montanari	Alain Pinel Realtors	187	Gary Palacios
154	Bin Zhou	Coldwell Banker	188	Helen Chong
155	Heena Joshi	Alain Pinel Realtors	189	Yasir Aladdin
156	Douglas Goss	Kw Bay Area Estates	190	David Frazer
157	Patrick Farnsworth	Sereno Group	191	Matt Cossell
158	Alex Aung	Home Solutions Realty	192	Todd Su
159	Alana Lam	Intero Real Estate - Cupertino	193	Sudeshna Sen Gupta
160	Ben Jiang	Goodview Financial & Real Estate	194	Angie Cocke
161	Peter Suess	Alain Pinel Realtors	195	David Earley
162	Holly Barr	Sereno Group	196	Stacy Mardesich
163	Marty Brill	Intero Real Estate Services	197	Suman Bazaz
164	Jim Myrick	Kw Bay Area Estates	198	Tam Nguyen
165	Pam Rodgers	Intero Real Estate Services	199	Kirsten Reilly
166	Matthew Tenczar	Alain Pinel Realtors	200	Manpreet Nagi
167	Lynn Shi	Waldstein Realty		
168	Dennis Loewen	Metis Real Estate		
169	Rita Chao	Csr Real Estate Services	Disclaimer: Ranking information is suppl complimentary service and is believed to	
170	JP Moridi	Intero Real Estate - Cupertino		
171	Maggie Guo	Re/Max Santa Clara Valley		
172	Quincy Virgilio	Coldwell Banker		
173	Jinny Ahn	Coldwell Banker Residential Brokerage		
174	Miwan Kim	Prima Investment Group Inc.		
175	Nakul Kapoor	Intero Real Estate - Cupertino		
176	Ruslin Paap	Intero Real Estate Services		
177	Jackie Jones	Coldwell Banker Res. Broker	TC	OP AGENTS C
178	Cynthia Kodweis	Sereno Group		UT YOUR CC
179	Linda Baker	Alain Pinel Realtors	ADO	
180	Manu Changotra	Coldwell Banker	Spread	d your unique message to
181	Cathy Jackson	Sereno Group		REALPROD
182	Terel Beppu	Intero Real Estate - Cupertino		
183	Jennifer Yi	Intero Real Estate - Cupertino		
184	Kevin Chiao	Kevin Chiao, Broker	The second second	

Office Name

- Coldwell Banker Res R E Srv
- Tuscana Properties
- Intero Real Estate
- Haylen Group
- Coldwell Banker
- Coldwell Banker
- Kw Bay Area Estates
- Realty World-Todd Su & Company
- Coldwell Banker
- Century 21 Mm
- Coldwell Banker Res. Broker
- Re/Max Santa Clara Valley
- Alliance Bay Realty
- Php Group, Inc
- Sereno Group
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I am incredibly grateful to have found them."

KIRSTEN REILLY, Broker Associate, Sereno Group



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