

Stephanie Davis







Stephanie Davis
Senior Real Estate Loan Originator
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NMLS# 807315
Stephanie.Davis@meritrustcu.org

Meritrust is proud to have Stephanie Davis on our team.

Stephanie is a dedicated and knowledgeable loan officer with 35 years of financial-industry experience and 18 years of mortgage-lending experience. She works diligently to guide her clients through the entire home-buying process, from start to finish.

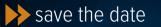
Stephanie's drive and passion combined with her extensive knowledge of various mortgage loan products provide comfort, security and peace of mind to the home-buying journey. She is well-known in our community for her exceptional service and warm, friendly approach.

A leader in the real estate market, clients will feel comfortable and excited to work with Stephanie throughout the adventure of buying a home. She knows a new home is so much more than just that. It is a dream come true, and the experience of purchasing that new home should reflect that feeling.

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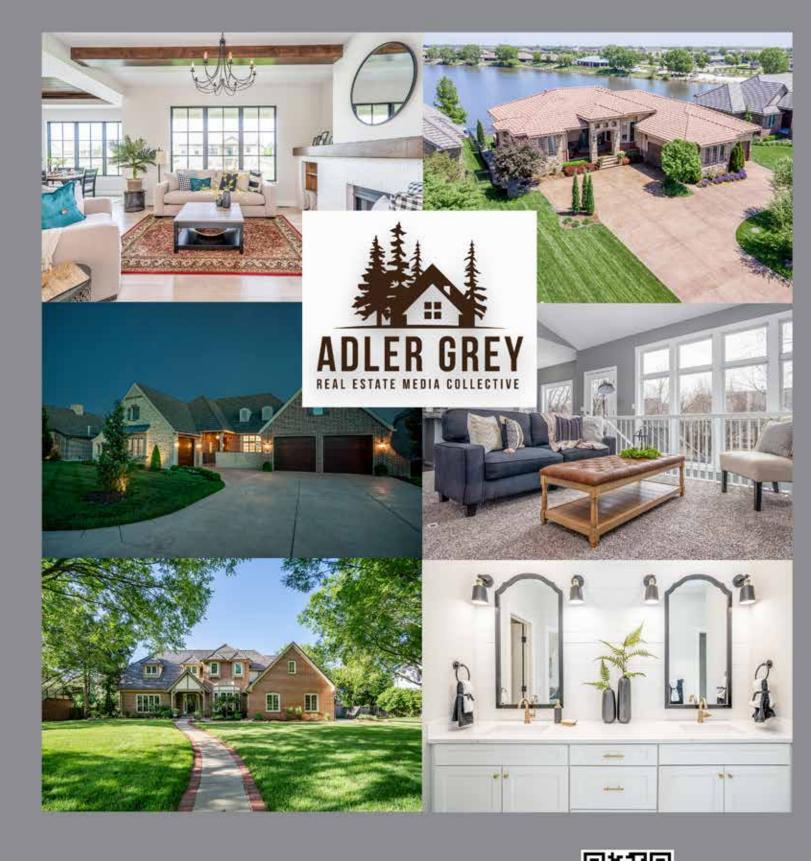
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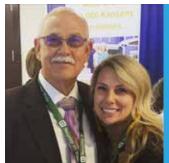




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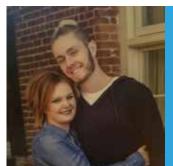
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Perspective

We've made it to 2020, Happy New Year friends!

I'd like to extend a warm welcome to our newest business partners, Shocker Pools, Might Movers, Kansas Insurance Pros and Credit Union of America. Remember, these businesses have been referred to Real Producers by top agents, they've been vetted and are the best at what they do. These trusted partners make Real Producers possible.

I'd like to offer you a fresh perspective of some best practices I learned in 2019. We grow through the experiences we have, the books we read and the people we surround ourselves with.

We all know that starting a business from the ground up requires unwavering faith and extraordinary effort. It may not be easy, but it is a simple equation. While establishing Real Producers, I've learned that *activity is key* and *time is our most precious resource*. This is especially true in real estate. If we are busy doing the right activities, we won't have time to be consumed by worry, and the results naturally follow.

A favorite author and motivational speaker, Les Brown, states time and time again, "If we fail to make time for self-development, we are forced to make time for pain and struggle." I've read a lot of great books last year but here are a few of my top picks—that offered me a fresh perspective!

- 1. *The Miracle Morning* by Hal Elrod (The Miracle Equation is an easy read also!)
- 2. The ONE Thing by Gary Keller
- 3. Good Profit by Charles Koch

A quote I heard from my father hundreds of times is advice that I'm now giving my teenager. "Show me your friends, I'll show you your future." No matter which stage in life we are in, this is true. We are a compilation of the 5 people we surround ourselves with.

I urge you to start the New Year fresh, with the lessons and reflections gleaned from your 20/20 hindsight of 2019!



Sincerely, Your friend, publisher, and fellow REALTOR®, Samantha Lucciarini

MEET THE

WICHITA

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TYSON 1-3-4-1

Designing His Own Destiny

Pinnacle Realty Group Berkshire Hathaway

What prospects does the future hold?

That's a question each of us has probably asked ourselves at various points throughout our lives and careers. There are so many options and paths to take, that it can be daunting. One of the best ways to determine the future is to create it yourself. That's what Tyson Bean has done.

Building a Future

Before Tyson became President and Associate Broker with Pinnacle Realty Group, as part of Berkshire Hathaway HomeServices PenFed Realty, he started designing his own destiny. "I remember my mom asking me what I wanted to be when I grew up," Tyson recalls. "So I asked her, 'What makes the most money?' She listed off several careers, like a doctor, a lawyer or an architect."

Immediately, Tyson responded. His answer? His sights were set on being an architect.

"Growing up from that point on, I always wanted to pursue architecture as a career," Tyson recalls. He went pretty far down the path of entering the architecture field, too. In fact, he completed a couple of years of college pursuing that direction.

Then a new path caught his eye.

"After my first two years in school, I decided to reroute my plans and head into the business side of things. I chose a degree in marketing and entrepreneurship," Tyson remembers. In high school, Tyson had gained experience buying and flipping cars. "That experience had helped me see how money changed hands through that process," he explains. With that experience, coupled with his entrepreneurial nature, Tyson took his skills and business sense into the world of real estate investing. As Tyson says, "From there, I decided to get my real estate license so that I could help other investors, as well as conventional buyers and sellers achieve their goals."

That was 2007.

In 2008, the bottom fell out of the financial market during the infamous economic downturn. But Tyson stayed the course with the designs he had for his future. "I was fortunate. From the time I left college to getting licensed, I was accumulating investment property," he says. "I would buy and improve properties, gaining in the appreciated value. I kept my rental properties throughout that time. So with my investment properties, I ended up being insulated from the crash to some degree."

Focusing on What Matters Most

As a relatively new agent at the time, Tyson was able to maintain his focus on helping his clients. "That's what I've always really enjoyed about what I do in real estate ... being able to help buyers, sellers, and investors achieve their goals of homeownership or becoming a first-time investor," Tyson says. "I've also enjoyed being a problem solver for people. For example, in the unfortunate event that someone needs to sell a property, and they need to come up with a creative solution to find the most positive outcome for all parties involved."

• •

That approach has paid off in more ways than one for Tyson and his clients. There have been plenty of signs of success, including Tyson ranking as a top-producing agent within the city of Wichita, and ranking nationally with his team.

• • •

He is quick to heap praise on his team members and downplay his own success.

"I'm really proud of the way we consistently perform at a high level," he smiles. "We have eight licensed agents and two administrative staff to support all of those efforts." Tyson's team has an office in downtown Wichita and also serves as a designated brokerage office, which gives his team added latitude and flexibility to operate independently.

Away from work, Tyson cherishes time spent with the love of his life, Tara. The two have been married for eight years. Together, they like to travel, with the aim of taking a quarterly trip of some type to get away, decompress and recharge. In addition, Tyson has a passion for giving back,

assisting in raising funds for local causes such as the YMCA and Kidscope, Inc.

Tyson credits his success to his early years and the guidance he received from his family. "My parents were always supporting my ideas, no matter how far-fetched they were," he recalls.

Tyson has straightforward advice for those who are just getting into real estate. As he says, "When I talk with people getting into the business, I say don't jeopardize your integrity. It's more about the relationship and maintaining the relationship than it is about a transaction."

The lasting sense of success Tyson enjoys is the feeling from helping others. "For me, a big measure of that is to be considered honorable among your peers, coworkers, and your community," he says. "I want them to know they feel they were treated fairly... and that they had a natural and genuine experience. I really want them to feel like they were heard."



Photos by Jen Ruggles.

Trent Gorges Making a Lasting Mark



BERKSHIRE HATHAWAY

When you meet Trent Gorges, it's clear right away that you're talking with a man who is making a positive, lasting mark on the world around him. In just a short time as a REALTOR® with Berkshire Hathaway HomeServices PenFed Realty, Trent has made a successful transition into the business, and is helping a mounting number of Wichita-area clients as this month's Rising Star.

Crucial Crossroads

Before entering real estate, Trent was working a steady job and building success in life. Then something special happened when he and his wife, Kirsten, bought a house together in 2015. "I remember thinking that the whole process was really cool," Trent recalls. "And I said at the time, I think I want to do that." Still, Trent took the time to really think it through and make the right decision for him and his family. "There were several things that stood out for me," he remembers. "The flexibility was attractive to me and the fact that you can create your own success. That really drew me to the industry."

In time, Trent came to a decision... he was set to make the move.

First Steps

Trent earned his license and started with Berkshire Hathaway HomeServices PenFed Realty in April 2017. Success followed soon afterward. During his first full year in the business in 2018, Trent earned Rookie of the Year honors. And in 2019, he surpassed the \$5 million mark. Trent credits good old-fashioned service and communication for his solid start in real estate. "From the beginning, I just put a lot of emphasis on



taking care of my clients ... giving people exceptional service so they would turn around and tell others," Trent points out. "I've also been in the area for a long time and grew up in the area... I have stayed active and told people what I do. Plus, the people I went to high school and college with are looking for houses, since many of them are at that stage."

Powerful Influences

Trent also credits two of his mentors for their time and support in helping to ease his transition. "Cathie Barnard has consistently produced as an individual agent over the years with my same company. She's always been there to help me, and I love how she does business," Trent says. "And Jon Quincy is my Broker. Jon is always there to help, as well. And he runs an awesome West office." As he looks to the passion he has for what he does, Trent sees the ability to help as many people as he can achieve their goals.

• • •

He also sees one of the drivers that first attracted him—flexibility.

"I'm a big family guy and try to be a good husband. I take the kids to school, and I coach them in their sports," he says. "So having that flexibility is huge to me ... being able to control my own schedule, and then grind it out when I need to grind it out, as well."

Family First

Trent and Kirsten have four growing boys at home, including Kalem, Bentley, Brixton, and Brayson. "Kirsten is beautiful, kind, and she does an awesome job of running this household of boys," he smiles.

Trent makes a lasting impact on people everywhere he goes-including on the practice fields and basketball courts where he coaches his sons and their friends. "Coaching is very fulfilling for me. I've been doing it since my oldest one was little. I started out in basketball. That was kind of my sport. I also coach them in baseball and soccer," he explains. "And it's been a great way to get to know some outstanding families around the community, as well."

Trent enjoys working out with weights and cardio in his free time. Plus, he and his family also enjoy visiting the zoo, spending time at a neighborhood park, taking walks, dining out occasionally and just enjoying time together at home.

Giving Back

All components of Trent's life have a common theme ... giving back and helping others, in addition to supporting the local YMCA and being involved in church. As Trent says, "Success for me is about being happy. I want to be successful as a father, a husband, and as a REALTOR®; it means a lot for me to be able to provide for my family in this way."

Trent's clients understand and feel the impact he makes, as well.

"My hope is that the people I get a chance to work with know that I'm genuine and that I connect with them on a person-to-person basis," he emphasizes. "I really want to do a good job for them, and know that we made a lasting friendship out of the deal, as well. In our business, we deal with somebody so much for a certain amount of time. You have a chance to build a pretty good bond and friendship with them every day. I want to continue and keep that connection with them and be there for them."

As he thinks about his own young career, Trent says one of the biggest things he would recommend to other newcomers is maintaining their sense of themselves. "I think a lot of it is being who you are. There are a lot of great tips out there about what you should do day-to-day to be successful," he says. "But at the end of the day, it's important to be yourself, and people will appreciate you and who you are."

That's something that Trent has clearly accomplished. Day in and day out, he does what it takes to make a lasting, positive mark on his community as a true, Rising Star.







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child making a lifelong friend. A new baby coming home for the first time. A family Christmas.

An annual backyard barbecue. These are the things Marv Schellenberg sees when he looks at a vacant piece of land. For more than 30 years, the Schellenberg family has provided developments for other Wichita families to make long-lasting, special memories, one neighborhood at a time, through their company—Schellenberg Development.

Owner, Mary Schellenberg, first had an interest in real estate while studying business administration and economics at Tabor College in Hillsboro, Kansas. He got his real estate license while in college, but continued on a career path in his chosen field of study to become a financial analyst for Boeing. The idea of developing a piece of property was first brought to him by a close friend and mentor, and Marv was intrigued. "The idea of taking an empty space and creating something new was so interesting to me," says Marv, "And 31 years later, I am still intrigued with development and have been doing it ever since." That first development of 450 acres, called Reflection Ridge, is where Marv still lives today with his wife of 38 years, Andrea, and their dog, Reagan.

The evolution of a Schellenberg development first starts with location, proximity to shopping, and easy ac-





cess to highways. The terrain of a piece of land is evaluated for possible amenities, such as whether it has a creek or other natural water feature, a variety of trees, or other native plants. "One unique thing in our developments is that we enhance the beauty of the parcel of land by building berms and planting native grasses, wildflowers, shrubs, and trees," shares Marv. "This provides natural beauty, especially with the changes in seasons."

Next, the planning of utilities is done for streets, sewers, and water. "We have limited points of entry into our neighborhoods and design wide, winding roads and medians to help slow down traffic and make the streets safer for our residents," explains Marv. "We also use sidewalks to help link people together and create easy walking access to the nearby school, swimming pool, playground, clubhouse, and pickleball courts." After the infrastructure is completed, Schellenberg utilizes its Builder Program to select a group of reputable builders to construct houses for the development. Finally, they begin marketing it to the public, and the neighborhood can start to grow.

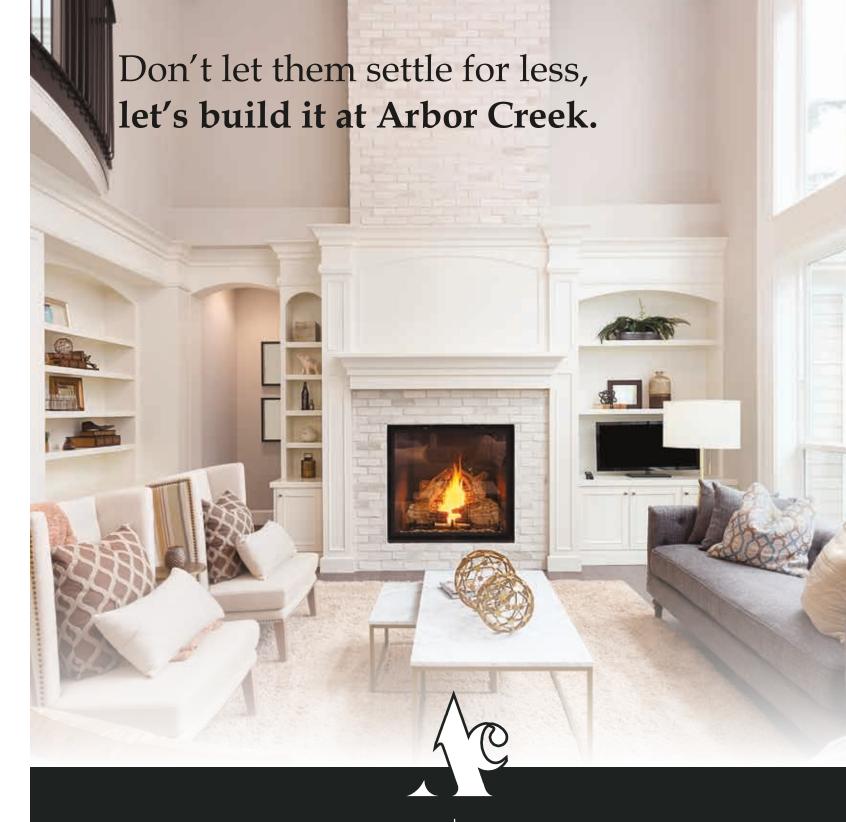
Marv is not the only Schellenberg who works in the business. All four of his children work in different aspects of Schellenberg Development. His daughter, Audrey, is involved with residential marketing. Marv's son, Dylan, works with marketing, new

home sales, and the commercial division. Cody is involved with the residential and commercial development division, and Jesse works with property management and development of the Villas. "I told my children to follow their passions, and their passions led them here; they are an integral part of the business," Marv tells us. Marv's job is to find that large parcel of dirt that will be transformed into a beautiful community for families to create memories.

According to Marv, there are a few unique things about working with Schellenberg Development for both homeowners and REALTORS® alike. "No developer is going to take better care of their clients," he explains. "We are always available if they need anything, beginning at their first visit to the models to the closing of their home." Schellenberg also offers an annual trip to different locales around the world as a 'Thank you' to the REALTORS® they work with—this has been a tradition for over 20 years. "We love to thank our REALTORS® with this purely fun and relaxing trip," says Marv, who enjoys going on these trips as well.

Schellenberg Development is a family business that develops neighborhoods featuring quality homes from \$225K to \$1M plus in and around West Wichita. Their current projects include Estancia, Bay Country and their newest development, Arbor Creek, which is currently pre-selling with streets being completed by March 2020.

For more information on Schellenberg's developments or their REALTOR® incentive Program, please call 316-721-2153 or visit yourhomewichita.com.



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When J.P. Weigand rolled up to Wichita in a covered wagon 118-yearsago, he knew right away it would be a boomtown. So, he pitched a tent and started selling real estate before real estate was even a licensed business. As astute as he was, J.P. never could have guessed how his grandson, Nestor Weigand Jr., would turn his pop-up operation into a Wichita empire with connections around the world.



Nestor's beginning in the business was almost as humble as his grandfather's. He graduated from Notre Dame as an ROTC Army Officer and immediately went into basic training. The military paid him \$226 a month, and Nestor remembers thinking he never had it so good. After serving four years in the military, he contemplated reenlisting, before ultimately deciding to retire as a U.S. Army Captain of the 89th Division in 1960. The following year, he returned to Wichita to join his family's small real estate firm.

At the time, J.P.
Weigand and Sons had a single location and was comprised of just three residential agents in addition to Nestor's father, brother, and uncle. The office was so cramped, Nestor had to use the conference room when

it was empty because there wasn't a place to put another desk. He began his career with a passion for real estate and a love of helping people, but he had to learn the art of sales. It took 22 showings to the same buyer before he sold his first listing. That \$10,000 deal still makes him proud.

"My grandfather taught me that integrity is more important than the transaction," Nestor says. "You have to put your client ahead of your commission. Clients are smarter than some people realize, and they know if you're putting them first or second. They should always walk away happy."

It wasn't long before
Nestor earned a reputation for getting the job
done right, and he was
soon in high demand.
"I worked all the time,"
he recalls. "My name

was on the door, and my customers gave me a lot of referrals. There came a point when I couldn't personally take on anymore, and I realized we should expand. Growing the firm became more important to me than my career."

Even though he loved meeting with clients, Nestor gave up that part of the business and shifted into management. He credits his father for being the catalyst that shaped J.P. Weigand and Sons into what it is today. However, it was Nestor who put a growth plan into action - and he went about it boldly. "My dad and uncle weren't for expanding the business, so I started buying strategic office buildings in Wichita without telling them until after the deals were closed," he chuckles. "At that point, what could they do? In 1983, I bought our first new building at 387 Woodlawn, and I just continued buying properties that we could grow into. It was a slow and steady process of going from one step to another to another."

Prime office space was just half of the equation. The other half was filling those offices with talented agents who reflected the Weigand philosophy. "The first year, I hired three phenomenal agents," Nestor says. "They were all talented, hard-working people with a local reputation for high-quality work. Both the residential and commercial sides of our business increased, and I was able to hire more agents every year. One thing all of our hires have in common is high integrity. If an agent is only looking to make money and doesn't put the customer's needs first, then they don't belong here. Our culture is different. We succeed by helping those around us succeed first."

• • •

"Real estate is a wonderful but challenging business," says Nestor. "It's a worthwhile career, but agents have to decide if they're willing to make sacrifices to make it work. The customer is king, and we always have to meet their needs. We do a lot of work after the contract is signed, making sure everything is correct, and all problems are solved before we close on any deal. A lot of things come up that you don't anticipate. You have to have a passion for helping people to be

In 1990, Nestor threw that passion and work ethic into a run for Governor of Kansas. He was four points up on election night, but he ended up losing the race to the sitting Republican governor. Running against the establishment was another bold move on Nestor's part, especially after being explicitly told not to do it by Senator Bob Dole.

successful in this business. And you

have to work hard."

"I ran because I felt like there needed to be change," recalls Nestor. "I didn't like the tax policies at the time, and I thought it was important to present other opinions. But I wasn't a very good candidate. I didn't like the political game and I hadn't thought of politics as a career before then. Even though I didn't win, I don't regret running. The whole process was a growth experience for me. You never know how you might be influencing others."

Armed with his new political experience, Nestor briefly toyed with the idea of running for the Senate in 1996. He went as far as forming an exploratory committee before deciding to remain faithful to real estate, where he was already an established leader on all levels. Nestor was President of the Wichita Area Association of REALTORS® in 1974 and President of the Kansas Association of REALTORS® in 1978. In 1988, he was elected President of the National Association of REALTORS®, where he continues to serve as a Director. Since 1984, Nestor has been an active member of the International Real Estate Federation, also known as FIABCI. In 2000 and 2001, he served as the World President of FIABCI—which is headquartered in Paris.

"People from all over the world get together and exchange ideas about real estate," says Nestor of his involvement with FIABCI. "It has been a wonderful experience, and I still keep in touch with many of the people I've met there. I may go to the meeting in Moscow later this year if I can fit it



in." But where Nestor truly loves to spend his time is right here in Wichita. "It's a marvelous place to live," he says. "The culture here is unparalleled. People are down-to-earth and ethical. There's a strong sense of community in Wichita that you won't find in many other places."

Nestor has always been an active member of the Wichita community. He is a Past Chairman of the Board of Heartspring, a local non-profit that serves children and families with special needs like autism. Nestor has also served on the Board of Directors of the Wichita Sympathy Society and as a member of the Board for the Kansas Health Foundation, Kansas Highway Commission, and the Wichita Area Chamber of Commerce. He is a past member of the Board of Directors of Central State Bank, 4th National Bank. Presently, Nestor is Chairman of the Board of Wesley Medical Center.

Nestor also volunteers quite a bit for national non-profits. He serves on the Board of Directors of the CATO Institute and the International Housing Coalition, both headquartered in Washington D.C., as well as the Board of Directors for Freedom Partners, headquartered in Arlington, VA.

In addition to serving the community and being CEO of J.P. Weigand & Sons, Nestor enjoys spending time with his family. "I didn't manage work-life balance very well when I was younger, "Nestor admits. "My wife had enough of me working all of the time. We divorced in 1985, but she blessed me with three sons. Now I also have four grandkids, and I try and see them as much as possible. We all just spent Christmas together in Colorado. That's my idea of relaxing, to be surrounded by family in a place we love. I travel all the time for work, so I'm not really a vacation-taking kind of guy."





In fact, Nestor admits he still works seven days a week and has no plans to retire anytime soon. He typically starts his day at 7 am with a meeting at the hospital and gets into the office around 9 am, often working straight through lunch. His workday ends around 7 pm, but Nestor usually has a dinner meeting or community event after-hours. Sometimes, he'll even bop back into the office afterward to finish a few things up. "I'm still having fun every single day," Nestor says. "Even though there are headaches and problems from time-to-time, I've been lucky enough to surround myself with great and talented people who live up to the standard of ethics my grandfather exemplified when he started the company."

> J.P. Weigand & Sons' leadership team now includes Peggy Ward, President & CFO, Tony Utter, V.P. & General Manager Commercial Division,

and Kimberly Brace, V.P. & General Manager Residential Division. Each of the firm's seven locations also has a top-notch managing broker. Nestor's team is one of his greatest assets, and he's happy to say it now includes a fourth-generation Weigand.

"My son Johnathan joined us a year ago as a commercial sales associate and is doing a great job," Nestor says. "We're just a small business doing the best we can." These are humble words about a company that has a long history of doing exceptionally well. Today, J.P. Weigand & Sons has over \$500-million in real estate sales annually and more than 200 associates operating in all parts of South Central Kansas. Real Trends has ranked Weigand as the #1 real estate agency in Wichita for 28 years in a row, and The Wichita Business Journal has ranked Weigand #1 since they started publishing the list. The firm is also a member of Leading

Real Estate Companies of the World, a highly prestigious network of market-leading, independent residential brokerages known for exceptional client experiences. Membership is based on strict criteria and is by invitation-only.

"I wish I could tell you what the company will look like in another 100 years, but I'm not smart enough to predict the future," Nestor laughs. "I just thank God every day. I appreciate my health, and I try to live life with both hands." It's clear that the pioneering spirit still runs deep in the Weigand family!







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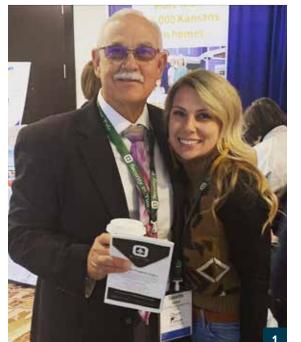
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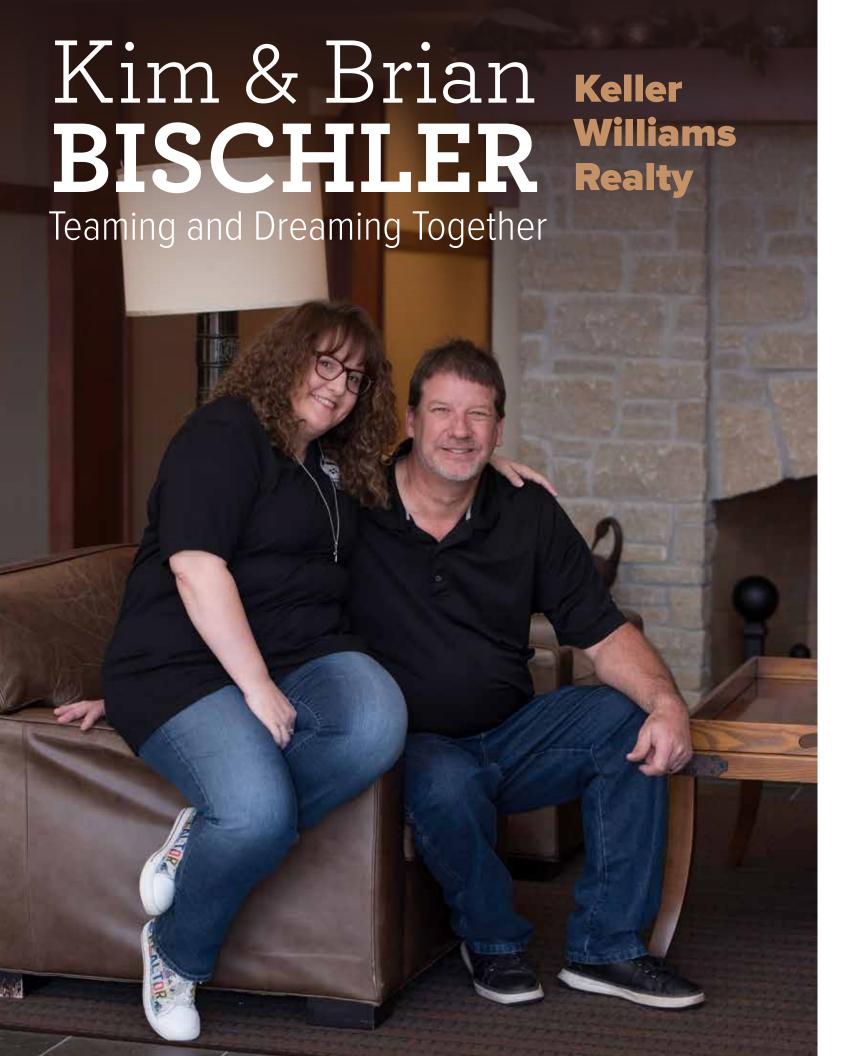








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Written by **Dave Danielson**. Photos by **Tim Davis.**

Some things seem to just go well together... like they belong.

That's the way it is for Brian and Kim Bischler, who team up in life as husband and wife, and in real estate as Team Leader and Associate Broker with Keller Williams Signature Partners.

As Kim says, "We are passionate about each other. We are truly a team in every sense of the word. We do have passion in everything we do. We've been married for 17 years. There is a tremendous amount of respect. We also have a passion for our clients, their deals, and for the industry." As Brian says, "We're about people first. We see our role as helping them get through that with our passion for the job. For us, it's all about the people."

It's clear that Brian and Kim share the same dream for serving those around them.

Joining Forces

Even before they joined each other, Brian and Kim were positive forces in the world individually.

Kim grew up in real estate.

"That's a tremendous understatement," she laughs. Kim's mother was a real estate broker. She wrote seven real estate books that are still in publication. The extent of Kim's immersion and interest in the business even showed up in kindergarten. "When my kindergarten teacher asked us to draw a picture of a house, I asked if she wanted it to be a bungalow, a two-story, or a ranch," she remembers with a smile. "I got my license the day after my 18th birthday." After graduating with a business information major and minor in real estate, Kim took the corporate route working in database management and more before returning to real estate.

Brian began his career in the mechanics industry when he was younger, and then moved into the world of printing, where he poured his energy into running a printing press for 15 years.

As Brian and Kim grew closer and started their bond in life, they also decided on moving forward together in real estate. As Brian says, "We went into real estate







cold turkey. We knew that would enable us to spend more time with our kids and be there for them."

Fast Start. Solid Foundation.

They hit the ground running, earning Rookie of the Year honors their first full year in the business in 2003. Their accolades have continued to grow, being named to Keller Williams' Masters circle and consistently performing among the top one percent of the organization's REALTORS®.

Their sense of fulfillment goes much deeper than numbers.

"It's very satisfying getting your seller client or buyer client to the end of the transaction... knowing that once you've educated them, they have the information they need to make good decisions throughout the transaction," Brian says. "We've always believed that if you give people the right tools and information, they will be equipped to make the right decisions. It means a lot at the end that you really helped them out."

There have been many memorable deals. One that sticks with Kim from 2019 involved a couple of well-known business leaders. Together, she and Brian helped the business owners find a property for their mother that accommodated her disabilities, and they did it by finding an inexpensive property that could be rehabbed.

As Kim says, "It wasn't about the amount of money... it was being able to positively impact someone's life."

A Life of Joy

Away from work, Brian and Kim enjoy time with their children—Gibson Ward, Max Ward, Hayley Bischler, their daughter Kelsey and her husband Paul Schlageck, and their son, Gage; also their daughter Lindsey, her husband, Todd Langford, and their children—Riley and Tyson. In their free time, Brian and Kim enjoy being outdoors and travel-including taking road trips where they can take their time and explore the surprises that arise before them.

The path Brian and Kim take together is filled with opportunities to serve... and to do it together. "We love having the freedom to impact as many lives as we can for

the positive," Kim says. Brian agrees, saying, "We have a drive for taking care of transactions no matter what size they are. We're all people, and we all need to be treated the same way."

Kim and Brian are strong proponents of the lifestyle that their careers afford them.

"I believe we are in the most amazing career on the planet. We get to help people with the most intimate purchase of their lives... we are passionate and dedicated to their purchase," Kim says. "This is intense and important to them."

Brian is proud of the impact he and Kim are able to have with people by being consistent and being themselves. "We are who we are in every situation," Brian emphasizes. "We give the people we work with everything we have. We work hard so our clients come back to us; we'd like to have a solid relationship with them forever."

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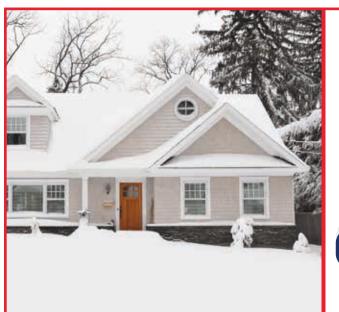
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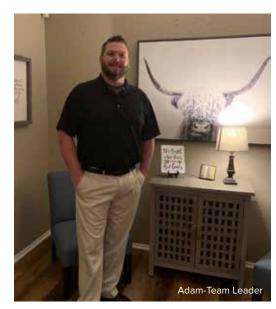
FAITH-BASED SOBER LIVING

Tammy Schmidt, Broker/Owner of Tammy Kay & Co.



Tammy Schmidt, with Keller Williams Hometown Partners & Broker/Owner of Tammy Kay & Co., has made it her mission to help others and change lives. Setting an example as a REALTOR® in her community, Tammy has invested her time giving back, founding One Day at A Time Faith-Based Sober Living; a cause near and dear to her heart.

Tammy grew up exposed to addiction issues, and her son worked very hard to overcome his. Watching her son struggle to live a drug-free life inspired Tammy to help others do the same.







"The sober living house that my son lived in was in a crime-ridden neighborhood," Tammy recalls. "The house itself needed upkeep and wasn't well-maintained. It didn't feel like a home where anyone would want to live. My son spent a year there. I used to go over and cook and spend time with him and the other residents. Soon I felt God pulling on my heartstrings. As a REALTOR® and a mother, I knew I could do more."

Tammy brought her husband on board to start a new faith-based sober living home in Wichita, KS. They sold an investment property and used the proceeds to buy a house located in a good neighborhood. Then Tammy went to work, making sure it was a warm and welcoming environment for people who were choosing to find recovery and new beginnings.

As important as the environment, is the program Tammy put in place to help residents re-focus their lives. "We plant seeds and help people develop their relationship with Jesus and know that they are forgiven and accepted," Tammy explains. "We practice with AA/NA Principles and Biblical teachings. Planting seeds to help people grow in their connection to a higher power and loving on them when they need it most."

Residents have weekly Bible studies, discipleships, and house meetings. They are expected to attend church weekly, engage in the house community and pass random drug and alcohol testing. A drug and alcohol therapist also comes in once a month to do group sessions. There are beds for eight full-time residents in the home, with a recommended stay of at least one year.

"It brings tears to my eyes to hear the guys say this truly feels like home," says Tammy. "To know it's a spot where they can invite their families to visit and feel proud of where they're living and what they're accomplishing."

Last month marked the first anniversary of the sober house, and Tammy says it's been a rewarding year. Her son lived in the home for six months before outgrowing the need for a structured environment. He has a great job now and recently closed on his first home. Tammy is proud to offer such a necessary stepping stone between the brokenness of addiction to the wellness of clean living.

If you would like to volunteer, get involved or gather more information about this unique addiction recovery home, please visit https://onedayatatime-faithbasedsoberl. godaddysites.com/services.



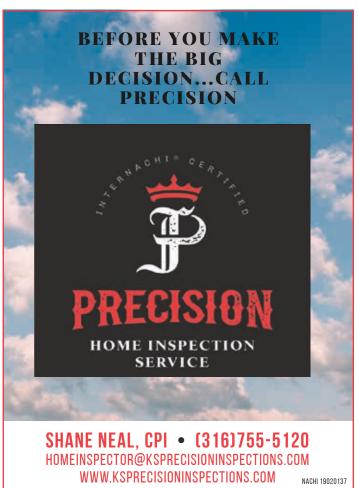
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Your Health Insurance Questions Answered!



Jason Garraway, Health Insurance Consultant

There is no doubt that leaving corporate America to pursue your dream as an entrepreneur/small business owner is one of the most exhilarating decisions you'll ever make. It is time to sink or swim, to finally make what you are worth, and reap the direct rewards of your own hard work. But the transition to being self-employed bears with it some unique challenges that few consider.

One of the hardest questions to answer is -

What do I do about my family's health insurance?

Unfortunately, many entrepreneurs approach the topic of health insurance with a "head-in-the-sand" mentality. Health insurance can be confusing, and solutions are not always apparent. So, what is a self-employed business owner to do?

CHANGE YOUR MINDSET

Growing up, my dad used to tell me that "boring people find things to be boring." What he was really trying to communicate is that my attitude affects my outcome. Rather than fall into the trap of negativity bred by confusion, determine that you will educate yourself. See health insurance as a problem to be solved, not an impossible task. There are solutions!

ACCEPT THAT THERE IS MORE THAN ONE WAY TO GET THE JOB DONE

Albert Einstein defined insanity as doing the same thing over and over again, then expecting a different result. Nothing could describe the traditional health insurance market better! The answer to health insurance is seldom the same for everyone. Be open to new ideas and creative solutions. Just like an experienced REALTOR® will tell you that there are no two real estate transactions alike, the same is true when solving health insurance problems.

DEVELOP A STRATEGY THAT WORKS FOR YOU

Strategy is key. Top real estate professionals

are not successful by accident. They succeed because they develop, tweak and work a winning strategy. So, what is your health insurance strategy? Quit shooting in the dark! Consider your budget. What kind of claims are you likely to face based on your family history and age-range? If you were to become ill, how or where would you want to be treated? Have you considered that there may be federal subsidies available to you to help you purchase health

insurance through the Affordable Care Act? Are there options available that are not on the exchange? Is concierge medicine a valid option for your primary doctoring needs? Will a share program work better in your situation than traditional health insurance? Look at the options, then blend them together into a strategy that works for you.

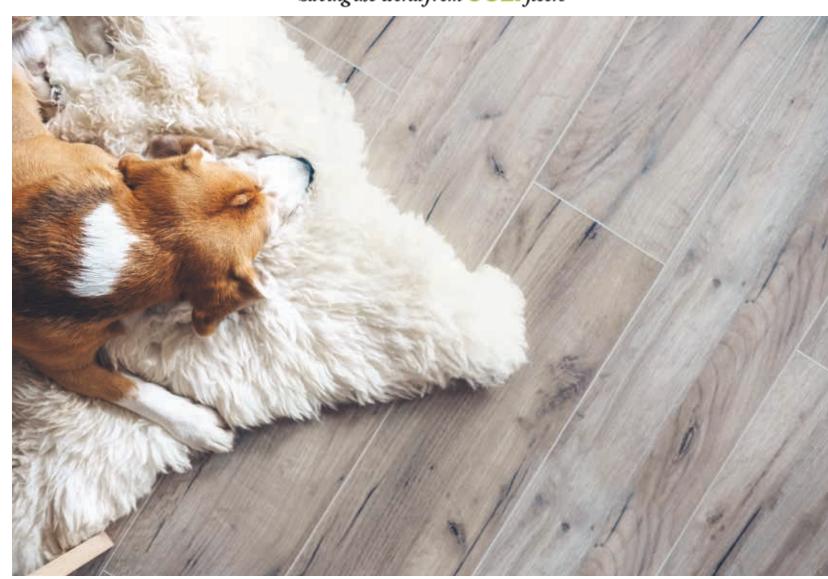
DON'T BE AFRAID TO ASK FOR HELP

Business owners who try to solve health insurance problems on their own are reminiscent of homeowners who try to sell their home without using a real estate professional. Yes, they might get lucky-even a blind squirrel finds a nut occasionally. But more often than not, they mess things up by not asking for professional help. Seeking help isn't a sign of weakness; it is one of the first steps in solving a problem.



If you have questions regarding your health insurance options, you can reach Jason on his cell 316.706.6012, email info@ individualhealthconsulting.com, or visit him online https://www.individualhealthconsulting.com/





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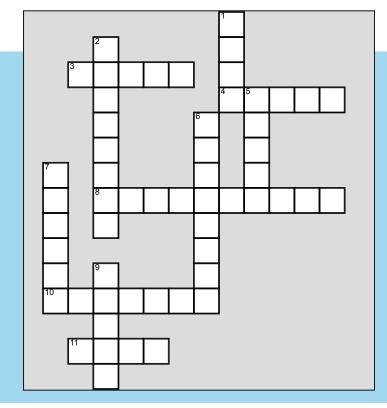
Send a picture of your completed puzzle to samantha.lucciarini@realproducersmag.com for a chance to win a prize!

ACROSS

- 3. Kim Bischler's mother authored how many books
- 4. The number of J.P. Weigand locations
- 8. The first Schellenberg neighborhood development was Ridge
- 10. Wichita Real Producer's newest team member, a writer,
- 11. Trent Gorges and his wife Kristen have how many boys

DOWN

- 1. In college, Tyson Bean flipped what
- 2. The Launch Party for Wichita Real Producers is which month *Mark your calendars
- 5. How many residents can Tammy Schmidt's sober house accommodate
- 6. Which political office did Nestor Weigand run for in 1990
- 7. Jason Garraway, this month's Ask the Expert columnist, is an expert in which kind of insurance
- 9. Marv Schellenberg attended which college in Hillsboro, KS

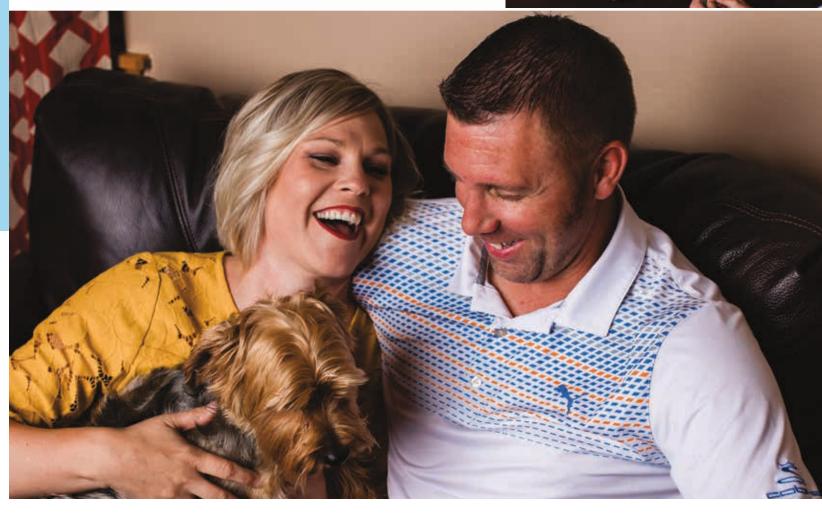












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