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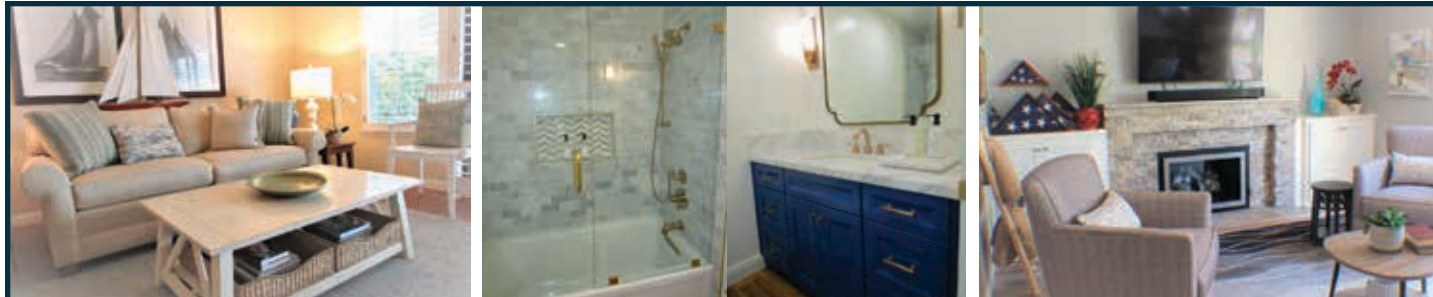
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FIGHT OR FIGHT

▶▶ publisher's note

I'm sitting in the other room listening to my wife and 10-week-old daughter, Juliet, sing songs...Wheels on the Bus, Ten in a Bed, 3 Blind Mice, Skip to my Lou... all of the classics.

I'm reminded how little Juliet knows about my past...how little she knows about the world before COVID-19.

She has zero attachment to the way things were.

Her ways are still being discovered. It's all-new.

I don't want to spend my life with her sounding like "Grandpa Felix," talking about the good old days. She deserves to experience life in a way that doesn't create a lack of something. So, in our family, we are abundant thinkers... we are fighters. We work hard to maintain a positive mental attitude while still taking in reality on reality's terms.

Taking a stand for my personal character and my family's wellbeing is nothing new, but it feels like the stakes are more significant than ever. Being a leader there inspired me to be a leader everywhere. Yes, I mourned for a week the loss of the way things used to be. But I know how much I have and how little other people have. I'm grateful for the home, the food, the clean water, the relationships. It's all valuable in a way that money will never be. My health. The value of my health... today... has never meant more to me.

Recently, I had an opportunity to speak to over 100 Real Producer markets on our National Weekly Call. I was invited because we were actively pivoting our event business into Zoom Virtual Meetings. If you haven't attended, then please take the time to show up to one. It's good to see smiling faces. It's a place of positivity.

My 67 slide presentation is still on my mind, so I thought I would share 5 of the most relevant slides with you too.

Fact #1
More people became millionaires during the Great Depression than at any other time in history.

Fact #2
2008 sucked...but my attitude dictated my reality.

Fact #3
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Fact #4
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ANITA BARCSA PHOTOGRAPHY

Behind the Camera Lens

▶▶ partner spotlight

Photos by Anita Barcsa
Written by Zach Cohen

“The best compliment I can get from people when they look at their photos is, ‘Oh! It really captures me!’ That’s what I want to truly portray—someone’s essence,” Anita Barcsa begins.

It’s a challenge to achieve this goal in the short time allotted for a photoshoot, but it’s a challenge that Anita has fallen in love with. Getting to know people, bringing their personality forward, and doing it within the time constraint of a photoshoot has become her expertise.

Anita specializes in portraiture, including team photos, headshots, personal branding, and lifestyle photography.

“I love photography because it’s emotional,” Anita continues. “I get to meet amazing, inspiring professionals who are at the top of their game, and I get to give them something of true value.”

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Humble Beginnings

Born and raised in Hungary, when Anita came to the United States she barely spoke a word of English. Yet, after working on a cruise ship in Europe and being exposed to other cultures, she was invigorated by the opportunity.

“I thought, why not? It came with exciting challenges, but I was very ready for it. I was ready for something new,” Anita says.

Anita began her professional career in the U.S. as a personal chef. In 2008, she began to transition to working as a photographer.

Everything Anita knows has been self-taught; her penchant for crafting photos that tell a story is apparent.

“I love working with professionals in real estate,” she says. “I love the conversations and learning about their businesses. I love helping them to achieve their goals, and providing them with a really powerful tool to help their business stand out.”

Creating an Atmosphere of Authenticity

“I want emotion to come through my work,” Anita continues. “It comes from me focusing on the things that really matter.”

Anita is accomplished at producing photography that authentically represents her clients. She achieves this by creating an easy-going atmosphere that allows her clients to be themselves.

“My photo shoots, even though they are business and professional, are lighthearted. It’s proven to be a great way to really bring out personality,” Anita explains. “If people can be a little vulnerable to others, it opens a dialogue and makes them approachable. Ultimately, this is what I provide to real estate agents with fine imagery. I capture that.”

Anita believes that a business’s image starts with the individual. As a result, she strives to portray an agent’s warmth and personality as clearly and accurately as possible with clean, high quality, approachable, and modern photography.

The Ability to Inspire

Outside of work, you’ll find Anita doing more of what she loves to do; she’s an artist and painter, continues to explore her passion for cooking, and has a love for martial arts.

“And family is very important to me, as it is for a lot of us,” Anita says. “Traveling is a must. I always

take my camera to new places and do some portrait photography. But when I go to Europe, which is home for me, I leave my gear behind and just take it in.”

From Hungary to the U.S., from being a personal chef to real estate photography, Anita continues to learn, grow, and explore the magic of the world we live in. As she looks back and ahead, she has so much to feel grateful for.

“I’m grateful to be blessed with a curious nature and for all the opportunities I have to learn more. I’m so engrossed in photography because it challenges both my technical and creative sides. I’ve done many exciting things—always in the arts—from getting my fashion design degree to

being a personal chef to this wonderful job. Because photography is technical and artistic and requires me to constantly change and learn, it has proven to be a gift. I’m grateful to have it as a trade.”

For more information, please visit anitabarcsa.com and [@anitabarcsaphotography](https://www.instagram.com/anitabarcsaphotography) on Instagram.



AMANDA VANG

Learning Her Way to **Success**

“I never really knew what my passion was,” Amanda Vang begins. “I remember in college, they said, ‘Follow your dreams. What is your passion?’ I couldn’t answer those questions. I didn’t really know until I got into this business.”

Born and raised in Minnesota, Amanda moved out to the Bay Area right after college. She graduated from St. Cloud State University with a degree in business management and operations, and promptly landed a job as an assistant store manager with Walmart.

“That was my first job. It didn’t last long because I quickly realized – is that what I want to do for the rest of my life?” Amanda explains. “When I start questioning that, I found it was not [what I wanted to do].”

Amanda found that her work for Walmart demanded a lot of her time and didn’t compensate her well. She lacked freedom in multiple aspects of her life.

“When you are on a salary when you work for other people, they demand a lot,” Amanda says. She knew there was a better opportunity out there for her. She just didn’t know what it would be.

“At that moment, I decided that I want to try something new. I didn’t know real estate would be the option,” Amanda says.

Amanda saw an ad on Facebook about real estate investing and decided to explore this avenue. She attended a three-day seminar on investing, and her outlook on what was possible was shifted forever.

“And that’s how I got into real estate,” Amanda laughs. That was 2016.

Shortly after returning from the seminar, Amanda informed her boss at Walmart that she was leaving. She realized that she had to invest her time and energy into real estate fully if she was going to be successful.

“Otherwise, there’s no way I would have known what my true potential is,” Amanda says. “The seminar opened my eyes to have a bigger vision about what I want in life. To take a bigger risk. I realized that if I was going to fail, I could fail now.” With no children and the lower responsibility of being in her 20s, Amanda realized the time was ripe. “I realized that if I’m going to do [real estate], I have to do it now.”

While she started on the investing side of the business, Amanda quickly realized that she had an interest in real estate sales. She

“I focus on being honest ... and they appreciate it at the end of the day. That’s what my clients want – someone that can perform for them.”

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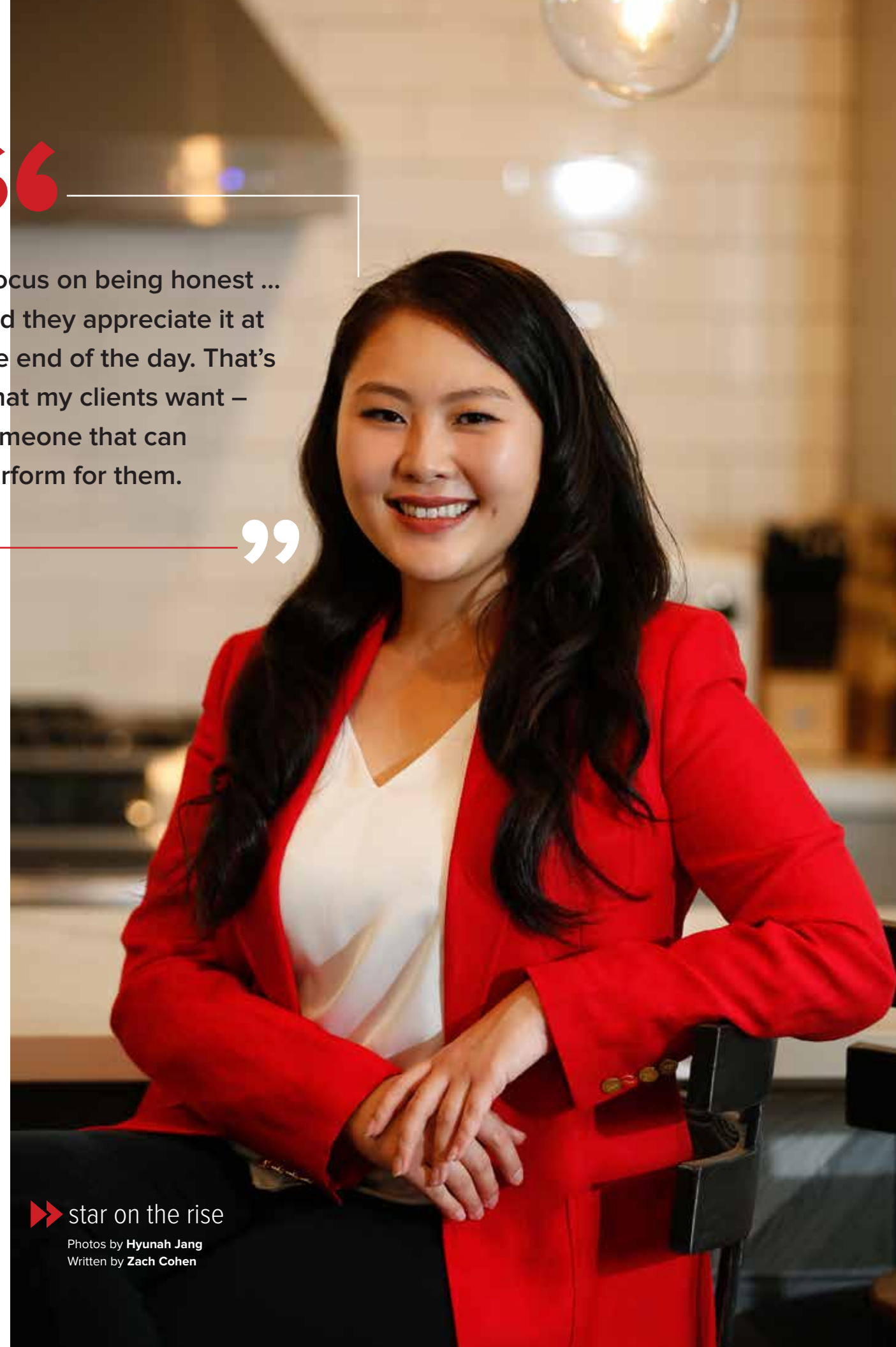
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attended real estate classes and obtained her license – first to become more knowledgeable as an investor. But, slowly, her viewpoint began to shift.

“Learning how everything works benefits everything we do in investing. That’s why I got my real estate license. I never thought would be selling homes,” Amanda smiles.

Amanda entered the real estate business alongside her partner, Michael. As Amanda has shifted to selling real estate, her boyfriend has remained on the investing side. “We rely on each other to make sure we do our job,” Amanda says. “We told ourselves we have to make it work.”

One of Amanda’s competitive advantages is that, coming from the investment side, she really understands what needs to be done, how to help her clients make the most money, and how much and work to improve their home prior to selling (or after buying) will cost.

“I’m not a dramatic person,” Amanda says. “I like to have solutions. Coming from the investment side, it really brings everything together. That’s what my clients like about me. I focus on being honest ... and they appreciate it



at the end of the day. That’s what my clients want – someone that can perform for them.”

“2020 will be my fourth year in the real estate business, and I am proud to say I am finishing off 2019 by selling 20 homes with a sales volume of \$21 million. I can say I am very happy with where I’m at in my career, but I have bigger goals in 2020. I am truly grate-

ful for all the people I have the opportunity to help because I’ve learned a lot from my clients,” Amanda says.

“I want to thank all the people who have helped me along the way,” she continues. “I have learned so much in the three years I’ve been in business. A big thanks to Davis Tran at my office who left a great impression when I first joined. He is very generous, has

open arms to help every agent, and is always smiling in everything he does.”

Over the past three-plus years, Amanda has learned a ton – and she’s still learning day by day. She reflects that the opportunity for continuous learning has been one of the most enjoyable aspects of her journey into real estate. Looking into the future, she vows to continue her education so

that she can execute the best possible outcome for her clients.

Perhaps the most valuable lesson that Amanda has uncovered has been the simplest: the value of kindness.

“I quickly learned that in this business, you have to be nice to people, and then they will help you. A lot of people don’t really understand that.”

“

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PHIL CHEN

*phil***CHEN**
 From the Street Skate to Real Estate Sales: Continuing to Take the Leap of Faith

I eventually dropped off, while my friends became professionals. In their *Thrasher Magazine* interviews they would say things like, "I used to skate with Phil Chen, but he quit." I will never forget that."

"I remember I took a few years off and when I was in college, I registered and started skating again. I told my parents, 'I'm going to register this year, which is the first time I've ever registered and gone pro; but I never did it. And I am going to regret it my whole life. I was too young to register or even what the potential would be.'"

Despite the sense of time from a skateboarding career that never was, Phil's path has led him to great things: first, a career in fitness, and now, a blossoming real estate business. He still takes lessons from his early years on a skateboard with him every day.

With the nature of a skateboarder, Phil remains willing to take chances when the time is right. "I'm constantly rolling the dice and taking risks and chances. That's my nature. I'm not conservative towards risk. I'm always going to take the leap of faith," he explains.

"The lesson I learned from skateboarding is a life lesson: Living, sleeping, breathing what you do, it becomes natural and instinctive. In a little way, I got a sense of what being an elite athlete was like. I could go to sleep, dream a trick, and do it the next day. I tell my kids now, try to be the best at whatever you do."

In college, Phil delved into another cover story

"That's the key if you want to be good at something, you have to not sleep, and dream it."

Despite the early slip-ups, the rest of his group and push made him, the skipper of the team skateboarding scene of San Francisco.

As a native San Francisco teenager growing up in the Bay Area, Phil has always had a strong sense of the community and the city. He has already made waves in the skateboarding world for not only competitive skateboarding, but for his natural talent and the way he approached skating in the region. He shared through his story with *Thrasher Magazine* and *Christian Disciples*.

"I was back off a second place finish in a national contest and probably a year from being pro when I was 18." Phil recalls, "I could have been there without, at that moment, and I had the opportunity to be my sponsor's representative."

Despite his love for skateboarding and the career options he had when he was 18, Phil decided "I wanted to do this as a job, sponsor, and commitment outside his love for the sport."

"When I got my father's license and got behind, it became harder to drive."

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Juliette Kulda



Redefining Balance

► friends and neighbors spotlight

Written by **Zach Cohen**
Photos by **Anita Barcsa**



“Pray as though everything depended on God. Work as though everything depended on you.” – *Saint Augustine*

Juliette Kulda’s story starts back in Peoria, IL, where she was born and raised. As the fifth of nine children in a big, entrepreneurial, Lebanese family, Juliette experienced early on what it was like to support a family and business at the same time.

Juliette’s fun, yet hard-working parents started several different businesses as she grew up. Ultimately, they ended up owning a chain of Italian restaurants in the area. Juliette, along with her siblings, were involved in the various family businesses from a very early age. “At 10 years old I started working the cash register in one of the family restaurants,” Juliette recalls fondly.

After graduating from prep school on the East Coast, Juliette headed west to California to attend Thomas Aquinas College. After one year, she returned home to take a year off. “My dad thought I needed some real-life business experience since I was studying philosophy for three years. So I went home to run one of his Italian restaurants.”

That was Juliette’s first taste of running a business. When she met and married her husband, Derek, her aspirations began to shift from business and education to raising a family of her own.

•••



“

In order to really succeed at a high level in business and have an amazing family... The balance is you have to be fully present where you are

••• “We got married young. I was almost 21, and he was 22,” Juliette reflects. “Being from a large, Catholic family, I didn’t have any real plans or aspirations as far as a career. I just wanted to be a mom. I think motherhood is the most beautiful thing any woman can do. I see that as such dignified work.”

For years, Juliette was a stay at home mom, assisting with Derek’s general contracting business along the way. Today, her own family is even bigger than the one she grew up in; she has 10 children.

As much as Juliette loved being a stay-at-home mom, she realized something else along the way: the entrepreneurial spirit is in her blood.

“Derek encouraged me to find vacant lots and put small development deals together. I’d go to the county recorder’s office with our little kids and find out who owned vacant lots,” Juliette explains. “I negotiated a couple of deals by finding the owners from the county records and got the vacant lot. We would find investors and put together deals, then I would get the building permits.”

As Juliette continued working on the permitting side of real estate, she found that she was really good at her work.

“When we hired a real estate agent to sell our first spec house, I asked, ‘What did they just make?’” Juliette recalls. “I’m spending countless hours at Home Depot, doing design work, shopping for tile to save \$10 and the real estate agents are at 3 and 6 percent? So I decided to get my license, and that’s where it started.”

That was 2003.

With the assistance of her husband and team, Juliette is positioned as the top agent on the San Mateo Coastside, from Half Moon Bay to Pacifica. Outside of a couple short moves, her family has lived in Half Moon Bay for nearly 30 years. The Kulda Group at Keller Williams Realty is ranked the number-two team in all sales in San Mateo County (based on 2018

broker metrics units sold data), and Juliette was named a top 100 producing agent in Bay Area real estate by the Luxury Marketing Council in San Francisco REALTrends (2015, 2016, 2017, and 2018).

“Most people think of [Half Moon Bay] as really rural,” Juliette explains. “But it’s so up and coming. People come here for the natural beauty and relaxed lifestyle. We’re a small town up against the ocean, yet you can commute a 30-mile radius in all directions, from San Francisco to East Bay to the Silicon Valley. You also get more for your money here, and it’s a beautiful lifestyle. Visitors come to enjoy our small-town parades along with fine restaurants and hotels. I’ve had people literally say, ‘I’m going to buy a house here because I want my kids to play out in the dirt. There’s this whole other feel here.’”

In the midst of running a business and raising a family of 10 children, Juliette has undoubtedly learned a thing or two about balance.

“There is a book Gary Keller wrote called *The ONE Thing*. He has a great chapter on a balanced life. He says that nothing ever achieves absolute balance. If you look closely at the pointed toes of a posed ballerina, they are constantly adjusting and counterbalancing. According to the book, the magic never happens in the middle; magic happens at the extremes through focused attention.”

Juliette has learned that rather than resting in a balanced state, creating “balance” is more about constant movement, attention, and change. There are always small adjustments that need to be made to maintain balance.

Achieving balance in this way can be applied to anything, from creating work/life balance to creating a balanced state of mind.

“In order to really succeed at a high level in business and have an amazing family... The balance is you have to be fully present where you are,” Juliette says. So when Juliette is working, she strives



Juliette reflects back to her days growing up in Illinois with a sense of fondness. “I could speak for hours about the family fun and different businesses [my parents ran]. But as a kid growing up in a big family, my parents were, and still are, making time to go all-in with the kids,” she says. Today, for Juliette and Derek, there is a constant movement towards a state of dynamic balance – or counterbalance, as Juliette says.

Part of what allows Juliette to be able to give so much to her business and her family is her commitment to faith. She’s a woman of faith, in a big way, and has created a life around her relationship with God.

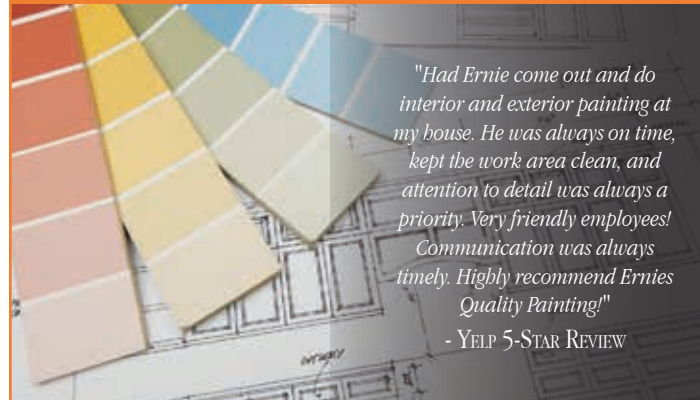
“We know we are not in control of our lives... God is in control,” Juliette says. “God gives blessings into our lives, while also allowing us challenges. If we let Him, He will guide us. The point is, we’re not in control. I love the St. Augustine quote, ‘Pray as though everything depended on God. Work as though everything depended on you.’”

“We have big goals for a reason: We want to have an abundant life. Abundance is not just about money. But through God’s blessings that we can bring... We hope to bring God’s goodness, truth, beauty, and joy into the world through our lives, our family, and our work.”

to be fully present. When she’s with her family, she strives to be fully present.

“We go full-on for family vacations, individual birthdays, and weekend plans. Sunday is all about church and having fun with family and friends. We have family dinners almost nightly; five nights a week we are sitting down at the dinner table, candles are lit, saying grace, then the kids tell us the high and low points of their day,” Juliette explains.

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ELLEN MAZZONI

Playing the Long Game



profile 

Written by Zach Cohen
Photos by Unknown





“MY SKILL SET WAS ALWAYS ABOUT PUTTING SOMEBODY’S NEEDS FIRST. I STILL TRY TO DO THAT WITH EVERY TRANSACTION. I TRY TO UNDERSTAND THE NEED FIRST.”

But after three years, Ellen decided it was time: “I thought, ‘I’m going to try to see if I can do it. I’m going to sell.’”

It was 1985 when Ellen launched her real estate career with a boutique agency in Burlingame. She describes that office culture as the “cream of the crop.” While they didn’t often hire new agents, Ellen’s experience in corporate relocation was enough to convince them to give her an opportunity.

“My skill set was always about putting somebody’s needs first. I still try to do that with every transaction. I try to understand the need first.”

Ellen’s genuine care for her clients’ needs has allowed her to enjoy a remarkably successful long-term career. Her creative approach to the business has earned her friendships with both clients and other real estate agents in the area.

Ellen specializes in Burlingame, Hillsborough, San Mateo, and the surrounding communities. She has consistently been named one of the top 100 agents in San Mateo and Santa Clara Counties and among the top 5 percent agents nationwide.

“I feel everyone understands how much I care,” Ellen says. “I get called more [by clients] than I call out. That’s a huge benefit. I feel extraordinarily fortunate.”

Today, she runs a strictly referral-based business. In 2019, her daughter, Alexis, has joined her in the business.

“The business model has changed the most drastically over time. The competitor, the other agents in the office – when I started, there were 30 people in an office. They were seasoned professionals. Now, there are 100-plus agents in every office in a very small market. How do you set yourself apart? How do you create name recognition?” Ellen wonders. “The direction has been in the team category. That’s been new in the past few years. It’s really taken off.”

Ellen believes that if she were to start in the business today, the best approach would be to join a team. “But I’d want to be the name on the team,” she adds with a smile. In 2019, she started a new chapter by bringing Alexis on. “I have someone else on a full-time payroll and am trying to also be a boss and a mother of a 28-year-old,” she explains. She hopes that one day, Alexis will take over her book of business – and enjoy the business with the same passion.

One thing that hasn’t changed over the years is Ellen’s commitment to client care. Despite the movement towards larger, more corporate brokerages in the Bay Area, a real estate agent still sets themselves apart by their ability to connect with their clients and understand their needs.

“If you think about the person and the need of your client, the money will come,” Ellen says.

Ellen Mazzone stepped into real estate over 30 years ago. In the past three decades, she’s built a business that was made to last. She made the decision early on to play the long game and make customer service her commitment.

Ellen began her professional career in sales for Saks Fifth Avenue in Palo Alto. She took an opportunity to go to New York to work in the human resources department before returning to the Bay Area, where she helped open the Post Street store. There, she oversaw the hiring of 400 new employees – at only 25 years old.

“I worked there for eight years,” Ellen reflects. “It was really an exciting job, a fun job. I loved it.”

As much as she loved her work with Saks Fifth Avenue, the hours were grueling. As Ellen says, “it was 9-to-9, and many more than five days a week.”

“I met my now-husband, and he had a restaurant in Burlingame. He had an extremely free schedule and was traveling to Tahoe and Europe, but I couldn’t even get a weekend off,” Ellen continues. When she was approached by a corporate relocation company, she accepted a new position.

“I was counseling individuals that were being recruited or hired or transferred into a new area. Understanding commuting. Understanding the cost of real estate, the neighborhoods, the weather. I was lucky enough that I [oversaw] the whole Bay Area.”

During her time with the corporate relocation company, Ellen got her real estate license. Yet, she was still referring clients out to other real estate agents to close transactions. “I referred those people to real estate agents that worked in various areas that I thought would be a good fit,” Ellen explains.



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KAREN NELSEN AND STEPHANIE NELSEN – ALANIS



Timeless Tradition. Relentless Results.

cover story

Photos by Hyunah Jang
Written by Dave Danielson

Times change. Trends and fads come in and then go out of style. But some things are truly timeless, like the value of tireless service and being relentless in achieving results.

One of the best at carrying on this time-honored tradition is Karen Nelsen.

As a real estate agent with Intero Real Estate Services, Karen has set the bar for what it means to truly care for your clients. It's a legacy she continues to build with the talents of her daughter, Stephanie Nelsen-Alanis. ...



3:28 AM

For most of us, seeing 3:28 am on the clock is an invitation to roll over and sleep some more. For Karen, it's the start of a bold new day. Each day, her alarm is set for that time, though it's not a surprise when she wakes up and shuts it off before it has a chance.

"I'm out of my house by 3:42 am," Karen smiles. "Then I go to the gym." Within a couple of hours, she's done and on to the opportunities her day holds for her and her clients.

In many ways, her early-morning regimen is a continuation of her early life.

"I come from a very driven Italian family. My dad was always up early in the morning. He taught us really good work ethics from a young age," Karen recalls. "I watched him. I watched what he did. I watched the magnetism he had. Everybody loved him. And it wasn't so much what he did. It's how he made them feel. He treated everyone with respect. I learned that at a very early age."

DRIVEN TO SERVE

Karen grew, went to college, became a paralegal, learned contract law, and worked for a prominent attorney. Soon it came time to buy a house.

The deal was done, but the headaches started. Within months, she was subjected to a costly interest rate change on her mortgage that had resulted in negative amortization on her account — at a significant extra cost for her. Through it all, her real estate agent provided no help.

"I had never, ever planned on selling a house," Karen remembers. "But when that happened, I cried for three days. Then I thought, 'I'm going to get my real estate license. I don't care if I ever sell a house, but I will never, ever let this happen to anybody ever.' So, I got my real estate license."

Her first sale did come — at \$450,000.

"I sold a house, and I thought, 'I can do this.' After that, people started calling. I never marketed. People knew me and how I interacted with them. I think they trusted me," Karen remembers. "I was so excited. It was nice to get the paycheck, but it was more about seeing them being happy with what we did. To this day, that passion and that fire are inside of me for what I do."



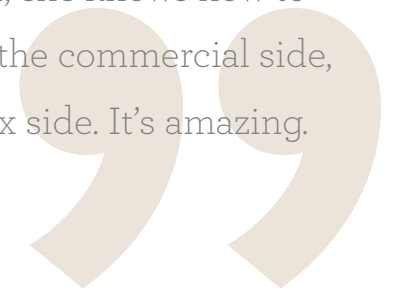
I sold a house, and I thought, 'I can do this.'
After that, people started calling. I never marketed.
**People knew me and how I interacted with
them. I think they trusted me.**





I've never met anyone who knows more about real estate.

She knows the transaction; she knows how to build a house; she knows how to do a lease agreement; she knows how to work with the commercial side, plus the tax side. It's amazing.



As Karen emphasizes, "I was always excited from the very first house I sold. Something woke inside of me. It was like this is where I'm supposed to be. This is right for me. This feels good. This feels right. I can help so many people. I still get the same thrill that I got the first time I did it."



The memories of the clients she has served remain — literally.

"I can look at a house that was sold 35 years ago," Karen smiles. "And I can tell you the color of the carpet. I can tell you the layouts of the rooms. I can tell you about the backyard. I can tell you the animals that were in the house when they sold it."

Karen explains it's not a matter of having a photographic memory. It's the people. And the results she worked relentlessly to create.

As she says, "I love being able to help somebody and see the look on their face when we've accomplished what they want. I think all the success part comes as a result of that."

Stephanie enjoys the growth process. And she couldn't ask for a better mentor.

As she says, "I've never met anyone who knows more about real estate. She knows the transaction; she knows how to build a house; she knows how to do a lease agreement; she knows how to work with the commercial side, plus the tax side. It's amazing."

PERPETUAL PASSION

Karen looks forward with comfort in knowing Stephanie will continue the business they're building by herself. But that's somewhere down the road. For now, Karen has no intention to slow down.

As Stephanie says, "Over time, I started doing more and more, and she started giving clients to me... I was 30, and I thought, 'I've built my own business. I don't have to make my own footsteps anymore. I can follow in hers.'"

It felt natural for Karen, too.

"So many of the clients already knew her, because she's been with me around the business her entire life," Karen explains. "She's done it. She's learned, and she listens to everything I say. I know if I'm gone for two or three days, she can take care of my clients the way I will. That's huge. She's the closest thing to being a clone of me."

TEAMING UP TOGETHER

As she continues to build a legacy of success, Karen continues the tradition of client satisfaction with Stephanie.

"I went to the office with her every day to help out," she recalls. "I always liked real estate. I think it's because I had always been around it. It was just so normal. Plus, I'm very much like her, and it was just easy for me, and I enjoyed being with her."

After high school, Stephanie made her own path. She went to cosmetology school, built a career, got married, and started a family. After a few years, there were family health issues that required Stephanie to have a more flexible schedule. And working in real estate with her mother made sense.

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