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PARTNER SPOTLIGHT:
Derrick Andrews,
AWA Wealth Management

PROFILE:
Jon Martin

OCTOBER 2020

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►► publisher's note

Let the Leaders'

VOICES RISE



This month ahead is bound to be full of critical and divisive voices. We find ourselves in a time like I personally have never lived through before. My heart has simply been broken lately by all the division. There is so much anger and frustration; heightened emotions and opinions coupled with tension, despair, confusion and restricted living circumstances seem to have the whole wide world on edge.

As we head into another month of navigating the effects of this pandemic amidst polarized debates and an impending election, I want to offer us all a little encouragement in the form of a call to action and responsibility.

Everyone receiving this magazine is an undisputed influencer with circles and spheres of people who look up to them. And I honestly believe that one of the things we as a society are most desperate for right now, is true leadership. I don't mean on a national level, though obviously that is true too, but also on a very small, micro-level. Right here in our neighborhoods, communities and workplaces. Whether it be professional, social, familial, political or religious; in each and every small circle we find ourselves, people are looking for and flocking towards true leadership to help carry them through this season.

So this month I leave you with the challenge to lead those around you with the best you have to offer them. Everyone is limping a little in one way or another right now, and the voices of leaders have the ability to speak healing and hope in powerful ways. May ours rise above the noise this month.



Happy October friends,

Katie MacDiarmid

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A FEW OF MY FAVORITE LEADERSHIP QUOTES TO SPUR US ON:

"Being positive in a negative situation is not naive, it's leadership." - Ralph Martson

"If your actions inspire others to dream more, learn more, do more and become more, you are a leader."
- John Quincy Adams

"Great leaders find ways to connect with their people and help them fulfill their potential."
- Steven J Stowell

"A good leader takes a little more than his share of the blame, a little less than his share of the credit." - Arnold H Glasgow

"Before you become a leader, success is all about growing yourself. When you become a leader, success is all about growing others." - Jack Welch

"Great leaders don't blame the tools they are given, they work to sharpen them."
- Simon Sinek

"Management is doing things right. Leadership is doing right things."
- Peter F Drucker

"Leaders become great, not because of their power, but because of their ability to empower others." - John Maxwell



**Designing
the Path
to Your
Dreams**



▶ partner spotlight

By Stephanie Brubaker
Photos by Rachel Lesiw, Indulge Beauty Studio

Derrick **ANDREWS:** AWA Wealth Management



Derrick & Diane
Andrews, and family.

A FIRST DREAM

Derrick Andrews knows what it's like to have a delayed dream—his started back in the sixth grade in the small rural town of San Andreas in Calaveras County. He took one look at eighth-grade Diane and was smitten. “She only tolerated me. I was just a pesky little kid following her around.” Fast forward five years to a mutual friend’s wedding where the post-high school versions of Derrick and Diane were in attendance, “There was a moment of opportunity, but I didn’t go up and talk to her.” Frustrated with his inaction but moving forward with life, Derrick moved up to Sacramento State University, graduated with a Bachelor of Science degree in Business Administration, Finance and Economics, and focused on his burgeoning career. It would be nearly 15 years before his dream of a life with Diane would be resurrected. It would also be inextricably linked to his decision to enter the world of financial planning and wealth management.

DECIPHERING THE DREAM

Young Derrick never encountered a giant sign in the road flashing *You’d make an excellent wealth manager!* He simply buckled down and worked his way through college, played football, and looked for a way to apply his natural affinity for math and problem-solving. Banking seemed like an obvious choice, but it didn’t pique his interest. “I was great with numbers, but I also enjoyed helping others.” He was searching to marry his skill set with something more relational when he bumped into an old college friend who worked in the field of retirement planning for teachers. “He invited me to his quarterly gathering, and I decided to check it out — despite the fact that I had to go out and buy a suit for it.” After the meeting’s conclusion Derrick was introduced to the manager, followed by a short conversation and a job offer. He attended a two-week training period, got his insurance brokerage license, and began assisting teachers with their own retirement dreams.

Over the years, Derrick became both a Certified Financial Planner and a Certified Estate Planner. He gained a wealth of experience and a clearer vision for the next phase of his career. “I decided to go out on my own. Working independently, I was no longer beholden to any particular insurance or investment company.”

In 1994, AWA Wealth Management was founded under the premise that financial matters are best conducted on a personal level. He began by vetting the very best resources for his clients so that he could take a big picture view. His desire was to act as his client’s personal CFO—to be connected to each aspect of his clients’ financial goals and futures, and maximize every angle; from taxes to estate planning to investments to solid and trusted financial advice.

THE RECURRING DREAM

It was while he was busy developing and refining this holistic approach to his pursuing his clients’ financial dreams that an old dream of his own cropped up. “I was speaking with a client I’d worked with for some time when he mentioned that he’d like me to contact his sister. She was navigating a divorce and in need of financial counsel.” When his client provided his sister’s name and contact information, 35-year-old Derrick was suddenly back in the sixth grade. Not one to let the opportunity slip by a second time, he made the call. And Diane answered.

At 36, Derrick found himself getting married for the first time and raising a family. This brought about financial changes, even for a wealth manager like Derrick. “Something many people don’t realize is that most normal life changes have financial implications. Whether it’s a job transfer, a move, starting a business, a marriage or divorce, or a birth or death of a family member, there is a monetary impact, be it big or small.” Often, it’s a life event such as these that spur an anxious or overwhelmed individual into Derrick’s office. “We’re also uniquely suited to help business owners

and entrepreneurs. With our vast expertise and network of experts, we can not only set them up to seek and build their financial dreams, but preserve them to pass on to the next generation.”

SHARING THE DREAM

Derrick’s philosophy is always The Big Picture. “We go beyond just assets to explore our client’s values, beliefs, needs, and dreams. True Wealth Management includes investment consulting, advanced planning, and relationship management.” Approximately only 7% of financial advisors provide true wealth management, which includes investment management and advanced planning. Derrick and his AWA team have synthesized their approach into six easily digestible steps. These key strategies take the clients well beyond investments and address financial concerns in four major areas: wealth enhancement, wealth preservation, wealth transfer, and charitable giving. “Come plan your life by telling us your story,” is a company motto that exemplifies Derrick’s commitment to providing customized, individual service to each client.

As for his earliest dream, it may have been delayed, but it has certainly been fulfilled. “Diane and I have four amazing grown children, three grandkids, and one more on the way. Our youngest son is leaving for Marines basic training soon, and we’re so excited for him.” With the whole family close-by, Derrick and Diane are able to host “Cousin Camp” in their home up in Tahoe City for the grandkids each summer. Here they pass on their great love for the outdoors. Derrick’s perfect day off is fishing in a mountain stream with a couple of buddies or spending the day on the lake with Diane and the family. He’s currently preparing for a rafting trip to Glacier Park in Montana with some friends.

He’s no longer just building and managing his client’s dreams, but truly living his own.

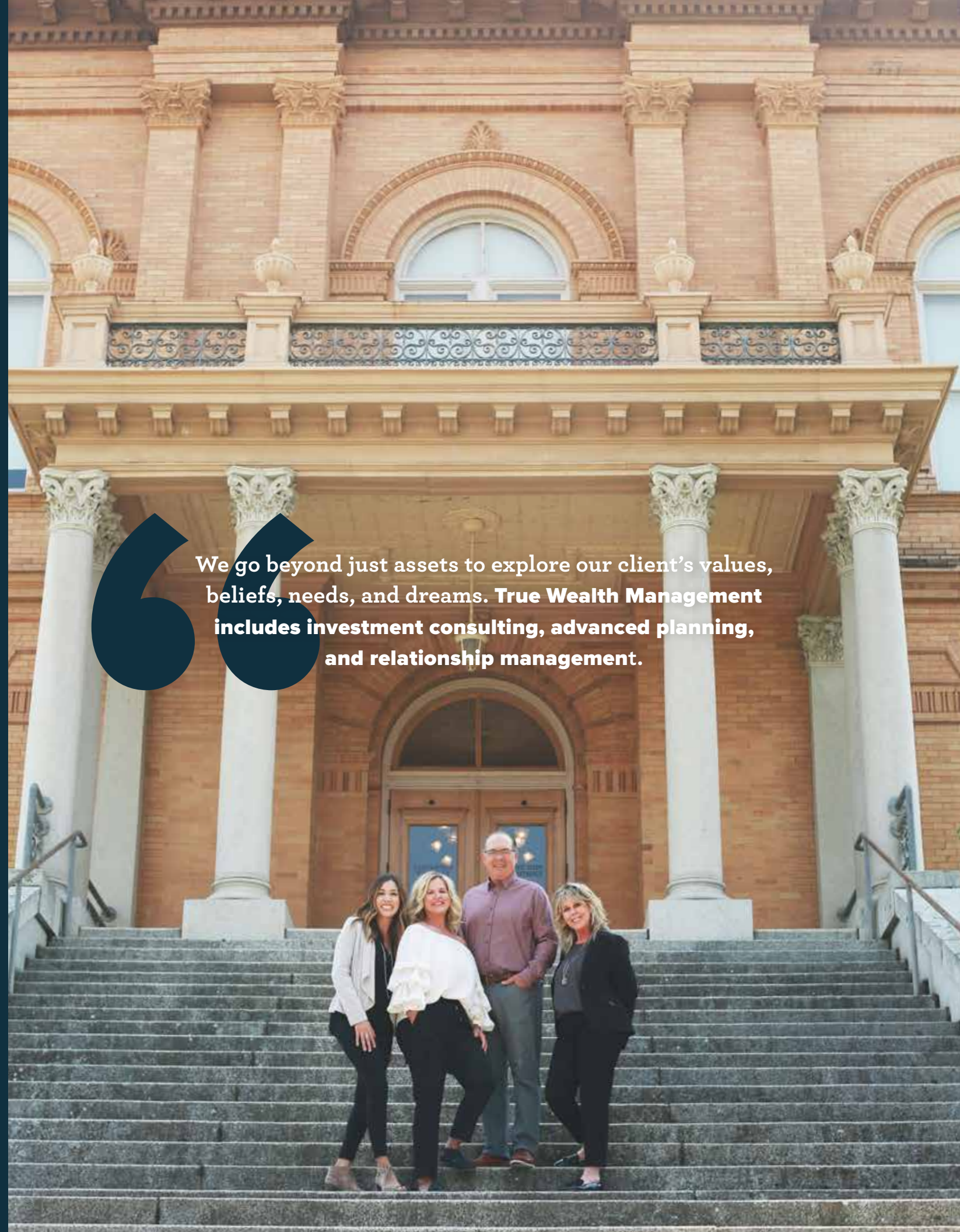
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The AWA Wealth Management Team



We go beyond just assets to explore our client’s values, beliefs, needs, and dreams. True Wealth Management includes investment consulting, advanced planning, and relationship management.



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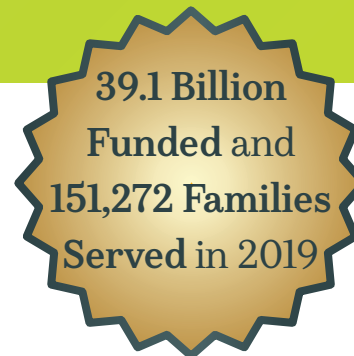


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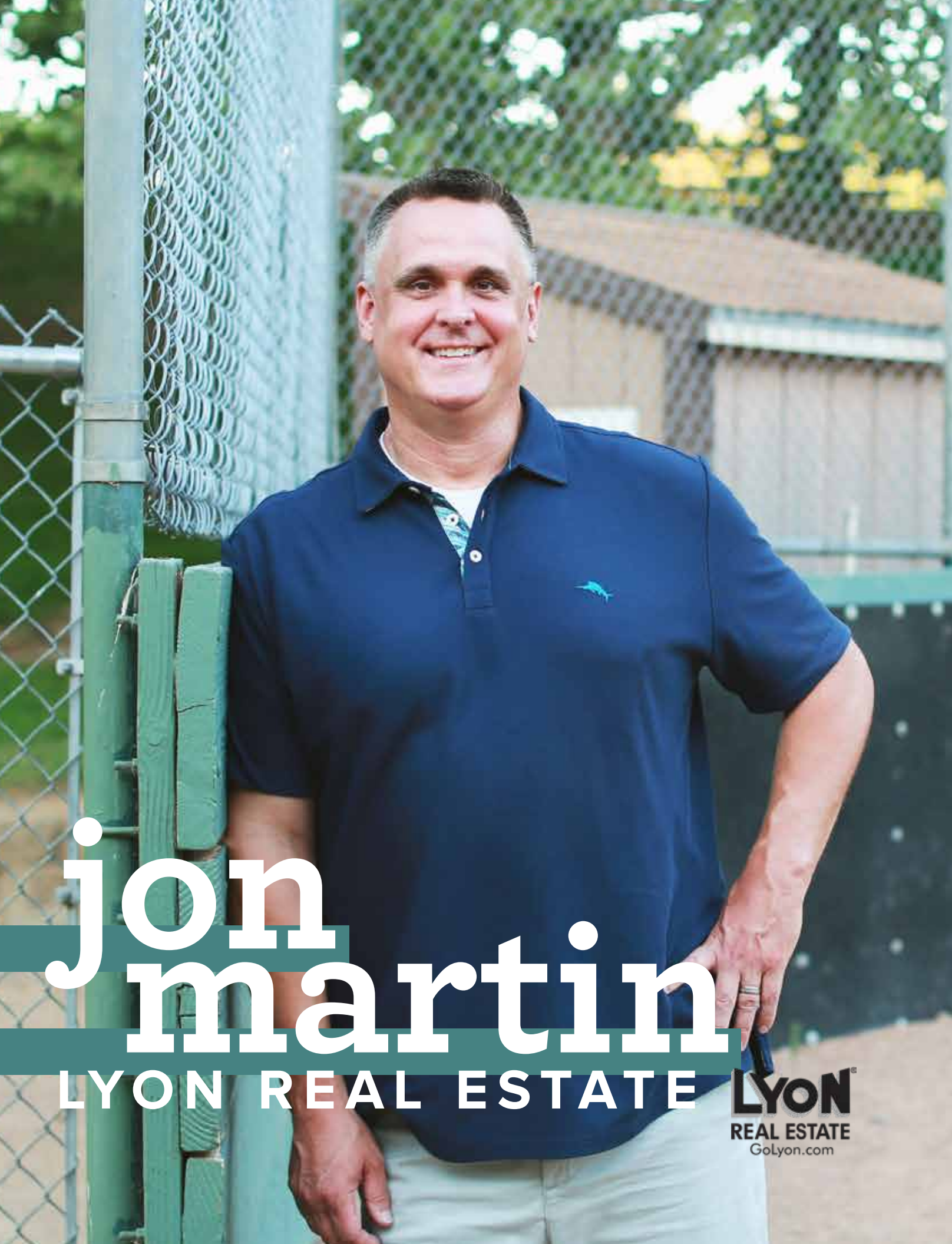


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jon martin

LYON REAL ESTATE



► profile

By **Stephanie Brubaker**
Photos by **Rachel Lesiw** - Indulge Beauty Studio

MIDDLE AMERICAN ROOTS

Inside Jon Martin’s California chest beats a Midwestern heart. “I’ve lived in the Roseville/Rocklin area for most of my adult life. I absolutely love it here. But I grew up in Illinois, and that Midwest upbringing is alive and well in me.” He speaks fondly of a childhood full of friends and fun, much of it centered around athletics. His father was his little league coach and instilled in him a deep love for sports; both as a player and an enthusiast. “We didn’t have a local football team where we lived, so my dad chose Green Bay. We are huge Packers fans to this day.” His memories of trips to Lambeau Field have grown especially precious since his father’s passing. “I’m so thankful for those times, and I want to give my sons (ages 10 and 13) some of those same experiences.”

Jon was also fortunate to grow up in a community that instilled an appreciation for hard work and contribution. At age 9, he started his first paper route, followed by years of mowing lawns, agricultural jobs, and various fast-food jobs. He credits the community for instilling in him an early appreciation for work and contribution. “I haven’t been without a job since that paper route. I think part of the Midwest work ethic was that even kids can benefit from earning and having responsibility.”

THE TRANSPLANT

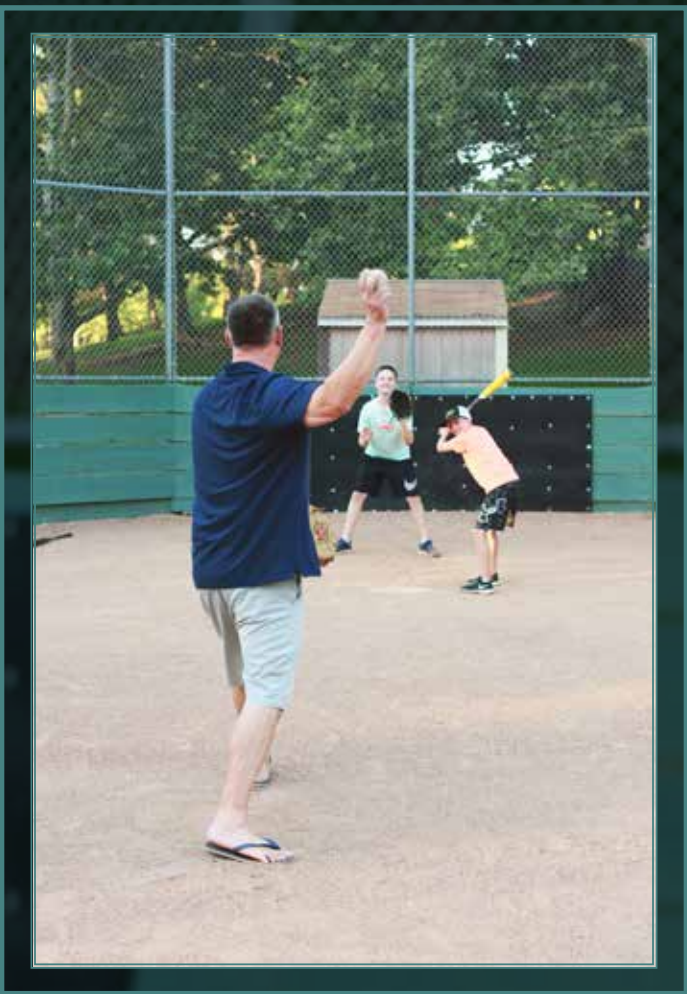
A job transfer brought Jon’s parents out to Northern California, and soon afterward Jon transferred to San Diego State University where he earned a Bachelor’s Degree in Economics. “I was interested in business and marketing, but I eventually realized what I liked most about sales was the positive interaction with people.”

Once he figured that out, it was a short path to the front doors of Lyon Real Estate, where his mother has been a REALTOR® for

over 30 years. “No one was enjoying their job more than my mom. She loved, and still loves, helping people find the right home,” Jon explains. Even though his mother had never suggested or pressured her son to work in real estate, it was obvious to Jon that she had the best ticket in town. “I’m so thankful I chose Lyon all those

years ago. From the leadership on down – they provide us with the best tools and training to be successful agents. I feel blessed to have been with them for my entire career.”

It didn’t take long for Jon to settle into his new career and hometown. A mutual friend introduced him to his wife of 16 years, Trista — a social worker specializing in foster care. “She loves helping those kids — so much so that she went back to it after taking years off to be home with our two young sons.” Supporting the foster care cause is something the entire family participates in. “We choose to support the many needs of this vulnerable population by bridging the gaps in care. In our case, we can directly fund care for children that would not otherwise receive a much-needed service.”



THRIVING UNDER THE WEST COAST SUN

One of the hallmarks of Jon’s professional philosophy is his commitment to providing individual, face-to-face service. “I believe that a personal relationship with my clients helps me achieve a less-stressful, streamlined transaction. Especially during these sensitive times, I am passionate about helping people feel comfortable. I take pride in guiding my clients every step of the way and paying close attention to their specific needs.” Jon also enjoys the diversity of clients he’s partnered with over the years. “I love the excitement of first-time home buyers, but I think getting to handle a wide variety of transactions is my favorite part.” From town-homes to rural properties to investment opportunities, Jon has accumulated 26 years of local experience. “I’ve worked in every facet of residential real estate, overcome

I believe that a personal relationship with my clients helps me achieve a less-stressful, streamlined transaction.



Max, Jon, Luke & Trista

...

many challenging situations, and am confident I can offer leadership and assistance to any transaction."

Now a Senior Executive Associate approaching 1,000 total sales, his depth of expertise benefits his clients and makes him a valuable resource to newer agents. "Most of the time they already know the answer to their question, they just need confirmation that they're on the right track. I'm happy to make time for them."

THE BEST FROM BOTH WORLDS

When asked which quality is the "most Midwestern" about him, Jon has a ready answer. "It's my work ethic. I'm happiest when I'm being productive. Sometimes, on my days off, I find myself getting antsy at home, and my wife will roll her eyes and send me to the office for a couple of hours. Once I get a few things accomplished I can come back home and relax." This perspective also informs the advice he gives to up-and-comers. "It all comes down to hard work. Real estate is a full-time career that requires commitment."

Another aspect of Jon's Midwestern experience that stands out is the number of his classmates, coaches, bosses, and friends he is still connected with — such as the high school football coach who flew out to attend his wedding in Monterey. He's still in touch with friends he made during his senior year of high school when they discovered a shared love for Jimmy Buffett. "We all went to Key West together, and have had many fun Buffett-themed get-togethers over the years." One can't help but agree with Jon when he describes how genuinely supportive his Midwestern culture can be. "I was always welcome — even when I transferred schools the summer before my senior year." What, for some of us, could have been an emotionally scarring experience, Jon smiles and calls *incredible*.

Rocklin is 2,000 miles away from the plains of Illinois, but Jon is representing his roots well. "We love it here. I coach my sons' little league and we're looking forward to playing flag football when it opens back up. I've had the opportunity to meet and help people from all walks of life. I've been here 26 years and I plan to be here 26 more." Jon is bringing the best of his Midwestern Mentality not only to his family, but also to his gym buddies, old friends, new neighbors, and, of course, to his real estate clientele.



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Elizabeth Axelgard

Keller Williams Realty



THE DRIVE TO EXCEL

One of the traits leaders have in common is the ability to focus their energy on whatever they set their sights on...then see it through to the finish line.

Elizabeth Axelgard is one such leader.

As a REALTOR® with Keller Williams, Elizabeth practices the fine art of real estate. What's more, she shares that with others to support them on their journey.

EARLY FOCUS

Elizabeth's drive to succeed was honed at an early age. When she was just 14, she started a long, successful career as a fashion model, working with Wilhelmina Modeling Agency in New York.

"I did that for many years, and then I segued into working as an actor," Elizabeth remembers.

Along the way, Elizabeth earned roles on TV shows like Miami Vice, and also appeared in some feature films.

In time, Elizabeth got married, moved to Sacramento, and started her family, welcoming her sons Dane and Reeve into the world. Her husband at the time was from Sacramento. When they moved here, there weren't the same types of acting or modeling opportunities, so she looked ahead to her next career steps.



cover story

By Dave Danielson
Photos and cover photo
by Nicole Sepulveda,
XSIGHT Creative Solutions



“I really want people to know me as someone genuine, who cared, showed up, was dependable, and also had fun with a wicked sense of humor”

...
As she remembers, “I was driving one day, and saw the BMW dealership. I love cars, so I thought maybe I could sell them.”

Elizabeth stopped by, introduced herself, and convinced the sales manager to take her on. It didn’t take long before Elizabeth became one of the top salespeople at the dealership. She kept driving forward, taking her sales skills to the Mercedes Benz dealer. In time, she was elevated to General Manager of Land Rover Rocklin—ranking in the top three Land Rover dealerships for customer service in the U.S.

That ranking was no accident. It was a matter of focus. She was able to land a spot in the coveted Ritz Carlton Customer Service training program, built her own approach to creating unforgettable experiences, worked with her team to carry that out consistently with clients, and carried on successfully for five years.

After working again with Mercedes Benz for a time, Elizabeth branched into the insurance business, providing coverage for more than 80 auto dealerships across Northern California.



FINDING HER PATH

Elizabeth knew she hadn’t quite found the “home” for her talents.

As she says, “That’s when my son said, ‘You love looking at houses, Mom. Why don’t you sell real estate?’”

It made sense. So Elizabeth earned her license and started the new leg of her journey. As she did, she eased her transition as much as possible with a mindset of learning and continuous improvement that has served her well since getting her license in 2008.

“I continue to learn something new every day. I wouldn’t want to work with a doctor who has been a doctor for 30 years and not gone back to stay current in his/her profession. The same holds true for what we do,” Elizabeth points out. “It boils down to maintaining a high level of communication with clients *and* with other agents...treating people with common courtesy and respect, saying you’re sorry if you make a mistake...and just doing your best to be a good human being.”

SIGNS OF SUCCESS

The results of Elizabeth’s drive have been naturally rewarding. Her career volume stands at \$200 million, including \$28 million so far in 2020.

As Elizabeth says, “I built my business taking care of my clients. I still pull from the customer service experiences I’ve gained in the past. I do my best to get in front of problems and not hide when things go sideways. I like to find solutions to issues as soon as possible.”

...



“
I love going fast...
getting in a car and catching
a curvy road and spending time
on the racetrack when I can.”

LIFE'S HIGHLIGHTS

Elizabeth's family time is what makes her heart sing. She enjoys the time she gets to spend with her grown sons, Dane and Reeve. She also looks forward to traveling with them and hanging with friends.

As Elizabeth emphasizes, "For me, success has nothing to do with things...it's about the memories I get to curate. I've been very lucky and have wonderful children. Experiences and time spent uninterrupted with them and actually being present are what matter most to me. A perfect day would be being truly present and focused on the people I am with...listening with intention."

In her free time, Elizabeth reflects her positive drive literally.

"I love to drive. I'm a car junkie," she smiles. "I love going fast... getting in a car and catching a curvy road and spending time on the racetrack when I can."

To show just how much she likes the racetrack, Elizabeth has even completed the Bondurant High-Performance Driving School. She's also a big fan of the outdoors and taking road

trips to Tahoe, visiting Tennessee, or just cruising around town, enjoying the drive and taking in the beautiful view of, what else, real estate.

Giving back is a passion, too. Elizabeth served on the Board of Directors for the local chapter of CASA (Court-Appointed Special Advocates). As a lover of animals, Elizabeth also supports local shelter work. And, when she has a closing, she contributes a portion of her commission to an organization in her clients' names.

STRAIGHT AHEAD

When you meet Elizabeth, you realize her knack for quickly gaining trust through her kind yet straightforward way.

"I really want people to know me as someone genuine, who cared, showed up, was dependable, and also had fun with a wicked sense of humor," she laughs. "I don't ever want to disappoint someone. The drive for me has always been about a job well done."

Each day, Elizabeth lives that commitment...with a drive to truly excel for those around her.



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