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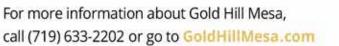








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WFG National Insurance Company









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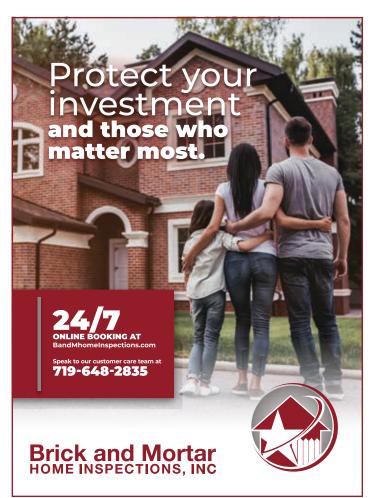
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REAL PRODUCERS Is **NOT** Just About Production

I'd love to use this month's Publisher's Note to shine some light on our nomination process.

First, a lot of real estate agents assume, understandably, that an agent's production is the determining factor in them being featured in Real Producers. I admit, there's truth there, but only up to a certain point...

Real Producers is mailed to the top-500-ranked real estate agents, determined by their MLS-reported production from the previous year. Any agent within this "top-500" pool is welcome to be featured. Once an agent is "above the bar," per se (#500 will have sold \$5.4 million in 2019), we are less concerned with production. Instead, we want to hear how an agent treats their clients—and more importantly, how they treat other agents. What I, personally, love to celebrate is what an agent does for other agents, their industry, and for the name REALTOR®.

Darrell Wass, for example, was on the cover of our May 2020 edition. We were excited to celebrate Darrell not just because he was a successful agent or because he runs his own firm. Rather, we wanted to celebrate Darrell's passion for mentoring up-andcoming agents, his commitment to PPAR, and his service as the MLS President in past years. This month's Paul Goldenbogen is a prime example of giving back to the industry.

Nominations from you, the agents, are a huge part of our feature process. I welcome you to email me nominating another agent who not only sells a reputable number of homes, but takes spectacular care of their clients and other agents.

When I took over the publication in February 2020, I met with as many agents as I could asking how Real Producers can better serve the industry. Revising our nomination process to measure more than just production was the most common feedback I received. I would absolutely love to hear from you as well, whether it's a nomination for a fellow agent or an idea as to how we can better serve you. I can't wait to hear from you.

Thank you,

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BRIANAM

SUPERHERO AGENT

By Barbara Gart | Photography by Heidi Mossman of Capture Life Photography

Superheroes come in all shapes and sizes. Some can fly faster than a speeding bullet or leap over tall buildings. Some have X-ray vision or can make themselves invisible. And some appear in human form, spending time in the office at The Cutting Edge, Realtors in Colorado Springs. Brian Coram is one such real estate agent. When asked about his career, Brian will proudly tell you "I wear superhero pins for living," and he has a great story that goes along with the pins, but digging deeper, Brian truly cares about people and his community, and his real superpower is making a difference and changing the world, which he has been doing all of his career.

Prior to real estate, Brian worked for the State of Colorado as a Rehab Counselor, where he helped teenagers with disabilities find jobs. Brian guided them on how they were going to accomplish their goals, and while he loved his work, his brother, also a real estate agent, encouraged him to get into the real estate business. Brian finally made the leap four years ago, when he saw how his real estate career could enable him to help others. Real estate became the vehicle to provide a financial means to help his community, and this became a turning point for Brian and his new career.

The Holiday Smile Send-Off is an example of what that decision would lead to. The now annual event was started by Brian's kids. Brian says that in his first year in real estate, he decided to change his mindset to be 100% positive. As part of that, he asked his kids what something was that they would like to commit to, and The Holiday Smile Send-Off was born. The initial goal was to send a holiday card to every child in St. Jude Children's Research Hospital with messages of strength and support. It grew as they invited friends and other families, and soon got a local school involved. Everyone came together for a big "card party" to spend time together and make the cards, which were sent to the hospital. The first year, over 500 cards were sent, well exceeding the initial goal. Brian says he's immensely proud of the Holiday Smile Send-Off for putting a force of good in the world, but he also loves that real estate allows him to do "anonymous things" in the community to help those in need.

Brian says when he left the stability of his counseling job, he and his wife, Samantha, felt they had time to make it work because her job would be the "safety net." Unfortunately, soon after he started, her position was cut, and he realized





he was going to have to make real estate work. Brian said, "That lit a fire under me, and I knew I would have to be successful from the start." Since he wanted to be cautious with the money he was making while still celebrating little victories, he decided after every closing, he would buy a superhero pin. It didn't feel too extravagant or expensive but still allowed him to celebrate his success with real estate. Brian now has close to 50 pins, but is still looking to "catch up" and find new pins that match the collection. He wears a different one every day. He says the pins are a great conversation piece and allows him to tell people about the specific superhero he is wearing (which he warns can become a history lesson on the backstory and importance of each hero). While his current favorite pin is Captain America holding both his shield and Thor's hammer, Brian's favorite superhero is Batman, because "he overcomes all challenges, has unrivaled persistence and intelligence and yet, is completely mortal."

it's not uncommon for me to help people work through things outside of the transaction as they're dealing with the process of buying a house. ??

Brian uses his background as a counselor to approach his real estate clients in a similar way. Brian is great at listening, asking a lot of questions and being there for his clients, regardless of the outcome of the sale. Brian says he does not consider real estate to be a sales job, but rather counseling and guidance. Brian says "it's not uncommon for me to help people work through things outside of the transaction as they're dealing with the process of buying a house. They need someone to talk to, it can be a very stressful time, and that's where I excel."

For Brian, "the like" of real estate is overshadowed but his love of people. He truly cares about each client and their families, the relationships and being there for them along the way. One of Brian's favorite stories is when he helped a young couple, Jen and Jake, buy their first home. The process of looking for their home was delayed by Jake being deployed, and as such he wasn't able to par-

ticipate in the final process as much. However, Jen and Brian still worked tirelessly, so that Jake was able to return to Colorado and their new home. During the search for a home, they had once joked that they would be proud to wear his name on a jersey (it was a very random conversation that led to this).



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Brian remembered this, and at closing gifted the couple shirts, not with his name on them, but with their own names, because he told them "you are the real heroes." To make it even sweeter, at a client event later that year they shared that Jen was pregnant and this would be the home where they'd be raising their child. Brian said for him, "that was a pure joy moment."

Brian credits his The Cutting Edge, Realtors leadership team for helping guide his career and mentor him when he first started in the office. Brian says "They invested a lot of time in me, believed in me, and asked, 'How can we help?' As a counselor, I can tell you how to guide yourself through a process, but at that point, I wasn't doing it for myself. Having a team who did that for me was a big deal and I owe them a lot. My brokerage and the people there have made a big difference." Brian also credits his wife Sam and their two kids as great influences and supporters. He says, "Sam is incredible, we've known each other since high school. She's my biggest supporter and cheerleader. And my kids'

ability to take what we started with The Holiday Smile Send-Off and run with it makes me very impressed with them."

In his spare time, Brian enjoys spending time with his wife Samantha, their kids Kai and Talia, and their dog Bandit. Brian and Sam are both lucky enough to also have both sets of their parents living in Colorado Springs. Brian still trains in karate with Kai, and he's also trying to learn his way around a guitar. Brian says his advice to up-and-coming agents is to "Figure out your why. Nothing else matters if you don't have a purpose." Brian's why has always been well-defined, even if it's a bit unconventional. He says, "If I had superpowers, I would want Superman's powers so I could do everything for everyone. That's my end goal, to make the world a better place." He may look like an agent helping his clients buy and sell homes, but it's clear that Brian Coram is a true superhero to his community.

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By **Brian Gowdy**Photography courtesy of **Katie Luster-Work** of
Katie Marie Photography

"It can come out of nowhere. One moment, you're walking down the street, you're cruising through an intersection, you're showing a potential buyer the newly remodeled master bath...and then your heart rate spikes. It's like you've taken three shots of espresso, but of course, you haven't. You're dizzy. You're about to pass out. All you know is that you need to escape—and you need to escape fast."

Larry Knop

Many of you know Larry Knop, whether you've collaborated on a transaction, you knew him from his days as a mortgage broker, or you've visited a local car club. But what many of you may not now is Larry suffers from panic-induced anxiety disorder caused by PTSD. And while this in no way defines Larry, it is part of his story.

The year was 2013. Larry and his wife, Melissa, had been married seven years and were taking their first-ever vacation as a couple...and by "first-ever," we mean first-ever without the kids. "We just went to Scottsdale. It was a short drive, but it may as well have been the other side of the world. People our age with homes like hotels, valeting their exotic cars at restaurants we couldn't afford...It was during that trip that we realized, we had been doing life wrong."

After the crash of '08, Larry had traded the highs and lows of the mortgage industry for a stable, nine-to-five job making...enough. But after seeing how the other half lived, enough was no longer enough. "I admit, I like being comfortable. But comfortable for me doesn't mean slouching on the sofa. Comfortable for me means I'm working sixty-plus hours, earning for my family." Up until the trip to Scottsdale, "earning for my family" had a salary-capped limit. But Larry was finished with limits.

• • •

Of course, Larry landed in real estate. And today, his daughter Alexis is following in his footsteps. "I owe so much to my real estate career. Not just the money, but the lifestyle it allows. My 'why' is my children: Alexis (20) is the 2017 Miss Colorado Teen USA and holds two other Colorado titles. Anthony (16) has a huge heart; he's the one we can always count on around the house. While he's not interested in college, he wants to become a welder someday! Annalese (11) is a singer at the Colorado Springs Children's Corale. Further, she's always been proficient at producing short videos and is presently teaching herself Japanese online. And last, there's Asher (3)! Asher is our 'rainbow baby,' (he was born after a stillborn). After several tries and fails he finally completed our family and has brought us so much joy with his hilarious personality and pleasant nature."

"I know it's cliche, but we are so blessed as real estate agents. Had I still been working in corporate America, I would've missed my children growing up—growing into their own individual personalities. There are a million 'easier' jobs out there, but at what cost? It's more than just having a nice house or a fun car. It's my wife having the luxury to raise our children and put focus towards her dreams. This is what makes it all worth it."

Husband, father, real estate agent... On the surface, this is a man who has his life together. But beneath, shadows lurk.

"Early on, I wasn't the best husband. And that's putting it lightly," Larry recollects. "What I was good at was being an alcoholic." In March of this year, Larry celebrated three years sober. And today, he helps others find their sobriety. Larry's secret is simple: get educated. Larry watched YouTube videos and listened to audiobooks nonstop. "One audiobook, in particular, saved me:



Craig Beck's The Fastest Way to Control Alcohol, Guaranteed. The book was mind-blowing. Everyone knows alcohol is associated with liver disease, but did you know it causes 199 other diseases? And it affects more than just your liver...Not to mention the accidents and violence it brings. After that book, I can't imagine taking another drink." Larry's dream is to open a non-profit rehabilitation center for the common person who can't afford \$1,000 per day. While it's merely a dream at the moment, who is to say what the future will hold.

But Larry's battle with alcohol isn't the reason he is our Overcomer agent.

It began when Larry was 3 years old. His mother had just passed away. While many of us have spotty-at-best memories at that age, to Larry it's a complete blackout. One of the more miraculous parts of the human brain is its ability to go into self-preservation mode when it's burdened with trauma. But in Larry's case, that self-preservation mode still kicks in, unpredictably, 34 years later.





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level of mental and physical exhaustion afterward is incomparable.

"Anyone who's never experienced one will tell you to 'just breathe...' But the truth is, in the middle of a panic attack, when your heart rate is through the roof, intentionally slowing down your breath is basically suffocating yourself. I wish it were as easy to 'just breathe...' but it's not."

Of course, this can be a challenge when showing homes. And despite his preventative measures, while rare, it still happens. "I'm transparent with my clients. I let them know what can happen and I let them know what to expect if it does."

Despite its challenges, Larry has found solutions. "Every morning, I take time to visualize the day ahead. I play out every scenario, that way there are no surprises." And while neither therapy, dieting, nor exercise panned out as well as they could have, he did land on another solution...alcohol. "Of course alcohol helped.

It shuts down your brain...But it was a temporary solution, and it came at a cost. One I'm no longer willing to pay." Larry admits that he supplements with a low dosage of anxiety medication. He doesn't love that he has to take it, but it works and that's what matters.

If any agents reading this can relate, here's Larry's advice for you: "First, find your serenity, your sanctuary...a place where you can come down. For me, it's driving. Alcohol may be a quick fix, but it isn't the solution. If it happens while you're with a client, just focus on the client. Really, really focus on them. Allow your focus to overpower the symptoms clawing at you. It feels like everyone's eyes are on you, like everyone knows exactly what's going on, but they don't. You'll make it through. And once you've taken care of your client, go to your sanctuary."

Larry's sanctuary is when he's behind the wheel. "I've owned over 30 cars in my life, and I'm only 37." Today, you can find Larry in either his Mustang or his old Yukon; his wife's Audi is no "slouch-off-theline" either. Along that lane, Larry's a member of two car clubs: Colorado Ecoboost and The Mustang Club of Colorado, as well as a couple of Lincoln forums on Facebook. "With my panic disorder, flying hasn't been an option for me. Instead, I do my best to 'fly' in my car (or at least go fast enough to give it a shot!)." Four wheels on the ground with the open road ahead has proved, over and over, the perfect outlet for allowing his mind to slow down and refocus.

But out of every action, strategy, and preventative measure, there is one that carries them all: helping others. As Larry stated before, "Anxiety, by nature, is self-ish..." The simple act of guiding someone into their new home is, itself, an antidote. And it doesn't stop there. "Right now, a focus of mine is helping my wife get her invention launched (while this is under-wraps at the moment, ask us about it down the road). I also have a group of up-and-coming agents who I hold accountable and they share their successes with me. What they don't know is I rely on them as much as they rely on me."

So whether Larry is assisting buyers or sellers, guiding up-and-coming agents, or simply supporting his family, what would otherwise be an inferno of anxiety is merely ash in the wind.

"I've known Larry for a couple of years and my experience is that he's the kind of person that will do anything for his friends, real estate customers, and family — I know Larry's family personally and they've always said he would do ANYTHING possible to support them. Larry is the type of person who puts others before himself and that's exactly why he is successful in both his career and his family!"

-BEN GOSZ, FIRST AMERICAN TITLE

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"Have to brag on this awesome agent going the extra mile to get her clients house sold. Charcuterie open house with specific invites to agents for feedback after a walkthrough. Way to go Katie Svatos! You're one of the good ones."

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"Because of You" isn't simply a tagline or words on a marketing brief for WFG National Title Insurance Company. "Because of You" is a mantra they live by. Anne-Marie Kuhlman, President of the Colorado Division, says, "The company's culture is completely focused on the customers we serve, the real estate community, from the REALTORS® and lenders to the buyers and sellers."

WFG National Title Insurance Company is a national title insurance company that was founded in Portland 10 years ago by Pat Stone, who has been in the title insurance industry for 40 years. It was an innovative model that quickly took off and spread from there. WFG National Title is the fastest growing title insurance underwriter in the nation, and they launched operations in Colorado in 2018 as their 47th state. They started in the Denver metro area, and in March 2020, they expanded their footprint to the Colorado Springs community. Anne-Marie says, "We are thrilled to serve such a phenomenal, dynamic community like Colorado Springs, with one of the hottest real estate markets in the country. We are very excited to welcome that team to our organization."

Leading that team is Lori Dunlop, Branch Manager. Lori, along with Escrow Officers Diane Ferrin, Amanda Payne, and Teiah Hester, have a combined total of over 60 years of real estate experience. Lori says, "There's an amazing wealth of knowledge between the four of us," who all came to WFG from another title company in Colorado Springs. Sandra

Kuhlman, Vice President, State Sales Manager for Colorado says WFG embraced the opportunity to transition this "phenomenal team that has worked in the Colorado Springs market for many years," and they are excited to be a part of the Colorado Springs community. This excitement extends to the 3 C's of the company's core values of "Collaborate, Communicate and Coexist," which they work together to achieve as they deliver the best experience to the customer.

The company's culture is so focused on the customer experience that they've even built technologies around it. Sandra says, "One of our most impactful services is our marketing and technology program through our sister company, WEST, which is an incredible service we offer to our clients. No other title company offers this service to their









Diane Ferrin; Escrow Officer



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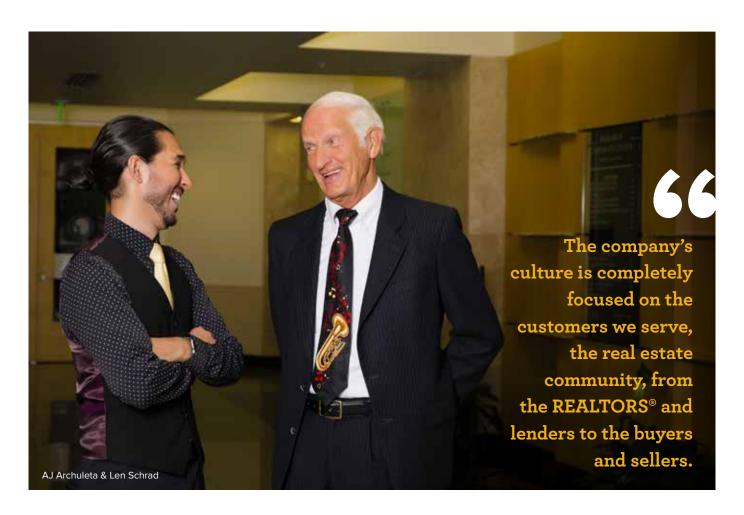
clients." WFG has a full-time Marketing and Technology Director in every division, whose sole responsibility is to stay on top of real estate technology trends, tools and tactics, to help agents and lenders work more effectively.

Sandra says they have also created technology to "assist our REALTORS® and lenders, by assisting their customers." One example is an app created by WEST called MyHome, which is designed to make the process as smooth and transparent as possible for the consumer, Agent and Lender. Sandra says most consumers don't really understand everything about the title process, so WFG has made them part of the transaction, from depositing escrow all the way to the closing table. Sandra believes this app "makes us stand out because most title companies don't involve the consumer as much as we do." Anne-Marie echoes this sentiment, saying their founder Pat "articulated the vision in starting WFG after seeing other title companies that were more internally focused, and he wanted to build something that would integrate humanity and people and technology to become part of the client's process. That's why we have the tagline 'Because of You."

When asked what they take the most pride in, Sandra and Anne-Marie both agree it's their people. Sandra says, "I know it is very important to everyone from Pat Stone down that our employees have a work-life balance, and that infiltrates throughout the company." Anne-Marie also adds "The humanity piece of the company is very important." An example she gives is a buyer who fell victim to wire fraud. Although WFG takes great steps to prevent this, wire fraud is still prevalent in real estate transactions. After this buyer became a victim, WFG hired him to assist in educating their customers and consumers about this important issue. She said, "It's one thing for the title company to say be careful, but it's more impactful to have a consumer who's actually experienced it, so we hired him to tell his story, to be heard and also to help offset some of his loss."

Sandra says she is most grateful "for the company's leadership, from our Founder, Pat Stone all the way to the local branches. I attribute the enormous success of WFG to our people (our staff, their knowledge and passion) and our wonderful clients!" She is also very proud that WFG was the first title advertiser in the *Real Producers Denver* magazine, and what she loves most about the publication is "the high level of content and quality of agents and articles. It is very well respected in our industry."

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Philanthropy and giving back to the community is extreme-

ly important to WFG National Title Insurance. Each branch gets involved with the community, WFG branded "CO.MMUNITY" as their charity logo, and together, they choose a charity or a nonprofit to work with. The CO.MMUNITY tagline is "Together We Thrive," and the Colorado Springs branch is looking forward to the ways they can give back to their community. The passion that Pat Stone brought with him when he founded WFG National Title has only grown stronger, and the newest Colorado Springs team can't wait to demonstrate that passion to their community firsthand.

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Colorado Springs, CO 80920
Phone: 719-598-5355
Fax: 719-623-0404
TheDunlopTeam@wfgtitle.com
www.colorado.wfgnationaltitle.com

What Happy Clients Have To Say About WFG National Title:

"Diane is patient and helps me and my clients all along the way! In fact, it doesn't seem like work! AJ is a joy and always willing to help! Highly recommended!" – D.W. (REALTOR®)

"Amanda was very fast in responding to my emails and questions and showed to be very knowledgeable at the time of closing explaining very well to the buyer's their questions. She is a great asset to your company and I'm looking forward to working with her again in the future." – R.T. (REALTOR®)

"Lori and Amanda - You both ROCK! Yes, I copied Len, and would gladly add any "Higher Ups" who need to know how awesome you both are. You are both the reason why I love to work with WFG Title. The compassion, the excellence, the professionalism, and the ability to get a job done and done well." – A.H. (REALTOR®)

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July 2020 —Supply and Demand—

Contributed by **Darrell Wass**, owner of RE/MAX Integrity



Single Family / Patio Home El Paso County Price Ranges	All Listings as of July 20 2020	Total Listings Sold last 6 Months	Avg. Sales Last 6 months	Current Supply in Months
\$50,000 to \$149,999	2	15	2.50	0.80
\$150,000 to \$199,999	7	71	11.83	0.59
\$200,000 to \$249,999	25	354	59.00	0.42
\$250,000 to \$299,999	44	1219	203.17	0.22
\$300,000 to \$349,999	61	1548	258.00	0.24
\$350,000 to \$399,999	97	1174	195.67	0.50
\$400,000 to \$449,999	124	702	117.00	1.06
\$450,000 to \$499,999	98	513	85.50	1.15
\$500,000 to \$599,999	164	527	87.83	1.87
\$600,000 to \$699,999	124	269	44.83	2.77
\$700,000 to \$799,999	75	139	23.17	3.24
\$800,000 to \$899,999	49	64	10.67	4.59
\$900,000 to \$999,999	39	38	6.33	6.16
\$1MM to \$1,499,999	56	46	7.67	7.30
\$1.5MM to \$1,999,999	19	10	1.67	11.40
\$2MM to \$2,499,999	6	5	0.83	7.20
\$2.5MM to \$2,999,999	9	0	0.00	Unlimited
\$3,000,000 Plus	9	0	0.00	Unlimited
Total	1008	6694		





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resident of the Pikes Peak Association of REALTOR®; South East District Vice President of the Colorado Association of REALTORS®; Chairman of the Colorado Real Estate Commission; REALTOR® of the Year 1996. Paul Goldenbogen's resume has more titles than a tennis champion! But if you ask the man himself, he will humbly tell you, he's just a Coach.

Paul has been in real estate since... forever, but before that, he worked for a printing and mailing firm. "I was a young man and I had reached the top of the level of the company I was with. There was no more upward mobility." Paul's work ethic had taken him from the printing press to Production Manager, leaving him trapped inside his ambition. It wasn't long before his seventy-two-mile round-trip commute through Detroit's notorious rush-hour traffic grew to be too much to take.

The idea of real estate came to Paul through his cousin, who had just entered the field. "I was an introvert at the time, but I knew if my cousin could do it, I could do it." And that was that. It was September of '76 and Paul Goldenbogen earned his real estate license.

"I've always been in what you would call 'management,' even when I was in sales." Paul was a year and a half into the business when others, even those who were senior to him, started coming to him for advice. Another year and a half later, Paul shifted into an official managerial role, and he's been on the management side ever since.

Over the years, Paul's career has brought as many highs and lows as the market itself, but two achievements stand out the most. First, when he instigated coverage for agents serving as the South East District Vice President for C.A.R. and second when he began serving as an Expert

Witness for cases that deal with the standard care for real estate licenses.

Today Paul is "semi-retired," as he says, but still serves as a Coach to new and upcoming agents in the business. "Our business has so much 'stuff' in it that agents can get distracted. My job is to keep them on track; to keep them talking to potential buyers and sellers and to ensure they're doing a lot more of that than they're doing anything else." And as each of you know, the business isn't easy. "The hardest part is to get people to feel good about working all day, even when it doesn't produce a lead. There's no need to worry when things don't pan out. Worry is a prayer for something you don't want."

"Paul is an icon in the real estate industry. I've known him both professionally as a REALTOR® and personally through the church group that my friend Brandon Smith and I lead. Paul is one of the longest-running leaders in our industry. You could say he set the foundation and not just through mentoring and managing those within his company, but beyond. The difference between Paul and oth-

er leaders is that he is a mentor to anyone that

needs it—not just those within his company.

It's that level of servitude that leaves both our

industry and the world a better place.

Paul's advice for up-and-coming agents is

simple. "First, mirror others who are already

successful at doing what you're doing. And

second, build your database. Stay in touch

with them. Share updates. Ask for referrals.

Do this all day long and you'll be successful."

66

First, mirror others who are already successful at doing what you're doing. And second, build your database.

Stay in touch with them.

Share updates. Ask for referrals. Do this all day long and you'll be successful.







• • •

When I, myself, have questions, I go to Paul. He's not only level-headed and well-informed, but he speaks from the heart and builds people up to see their own potential. Hundreds of people are in a better place today regardless of whether or not they are in real estate thanks to Paul Goldenbogen."

—Patrick Muldoon,
Muldoon & Associates

"I would describe Paul as humorous (understated), thoughtful, humble, fair, honorable and caring. He is the sort you don't need a contract with because he will do what he says. I admire him greatly as a consummate professional and as a man. He always speaks well of others, especially his wife (which is cool), and is generally a positive influence on others. He sets an excellent example for those of us in the real estate industry (and he is a good fly fisherman, also). I am glad I get to call him friend."

—Doug Barber, Rawhide Realty

I know when I say this it comes from the whole real estate community. Paul, thank you for being the leader and servant that has given countless hours of service to make us all the best REALTORS® for the greatest good of our community. Your wisdom, knowledge and kindness has and will forever impact our local industry. We are ever grateful."

—Casey Clark

(I have big shoes to fill!)

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