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PROFILE:
Cherie Schaller

STAR ON THE RISE:
Nate Davis

PARTNER SPOTLIGHT:
Nick Lucia, Lucia Lending Team

CELEBRATING LEADERS:
Christopher Brown

OCTOBER 2021

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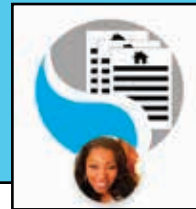
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If you are interested in contributing or nominating Realtors for certain stories, please email us at katie.macdiarmid@realproducersmag.com.

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COMMON QUESTIONS ABOUT

Sacramento Real Producers

Real Producers is a national concept currently open in 125 markets across the country. With the 20th issue of Sacramento Real Producers, I wanted to take the time to answer some pretty common questions.

What is the purpose of Real Producers magazine?

The mission of *Sacramento Real Producers* is simple. We strive to inform and inspire the top-producing real estate agents in the Sacramento market and connect them socially. We do this by telling their personal stories. How they have succeeded and failed. What drives them to achieve year in and year out. Where do they spend their time when they are not working, and what are they passionate about other than real estate. We give local top-producing REALTORS® a platform to tell their story in a way they have not been able to do so before.

The secondary focus is to provide an avenue for our affiliate partners to create and continue relationships with these top performers, on a level that they might not be able to achieve on their own.

Who receives this magazine?

This magazine is mailed to the top 500 producing agents in the greater Sacramento area, according to volume each year. This is based on the 2020 MLS; the ranking is annual and resets every year. This year, the minimum production level for our community was over \$11.5 million. Just to be included in this group is an accomplishment that testifies to your hard work, dedication and proficiency.

What is the process for being featured in the magazine?

It's really simple – you can nominate other REALTORS® (or yourselves!). We will consider anyone brought to our attention; we don't know everyone's story, so we need your help to learn about them! A nomination currently looks like this: You email us at katie.macdiarmid@realproducersmag.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have

an amazing story that needs to be told; perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it's a good fit. If it all works out, then we put the wheels in motion for our writer to conduct an interview and write an article, and for our photographers to schedule a photoshoot.

What does it cost to be featured?

Zero, zilch, zip, nada, nil. It costs absolutely nothing! We are not a pay-to-play model whatsoever. We write real stories about real producers, so nominate away, friends!

Who are the preferred partners?

Anyone listed as a "preferred partner" in the front of the magazine is a part of this community and a top professional in their industry. They will have an ad in every issue of the magazine, attend our events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval." Our goal is to create a powerhouse network, not only for the best REALTORS® in the area, but the best affiliates, as well, so we can grow stronger together.

How can I refer a preferred partner?

If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at katie.macdiarmid@realproducersmag.com.

Still have questions? Don't hesitate to reach out!



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UNTIL ALL ARE FREE

Right now, around the globe, there are approximately 40 million trapped in forced labor or sexual exploitation. The N2 Company – the company behind this publication and 900+ others like it – is proud to help fund the life-saving efforts of nonprofits fighting this injustice. Through N2's giving program, N2GIVES, we've donated more than \$13 million to the cause. This was made possible by the hard work of our Area Directors, the partnership of our local advertisers, and engaged readers like you.

Love Justice International

There are many tactics used by traffickers to trick vulnerable people into slavery. In an all-too-common scenario, victims are lured away from their homes and escorted into bordering countries by the promise of a much-needed work opportunity. It's only when the victim arrives as a complete outsider, with no one to turn to for help, that he or she realizes the true nature of the "work."

This is just one of the tactics Love Justice International (www.lovejustice.ngo) is on a mission to disrupt. The nonprofit currently operates 56 transit monitoring stations at prime border crossings in Nepal, India, Bangladesh, and South Africa that are known for their unassuming role in a victim's journey into slavery. By crowd-watching for any suspicious behavior and questioning potential traffickers and victims, Love Justice has successfully intercepted more than 22,000 people from exploitation.

Rescue:Freedom International

We've supported Rescue:Freedom's (rescuefreedom.org) mission in the past, yet one of our biggest changes in giving

this year is supporting their Local Partner Network (made up of smaller nonprofits fighting sexual slavery). This model shares best practices, consults in helpful areas, and financially supports a part of each local partner's budget for the year. We are excited to give to RFI's network and to connect smaller local groups we've supported in the past so they can receive more than just financial help along their way to making a greater impact.

International Justice Mission

IJM (ijm.org) believes every person deserves to be free, and they partner with local justice systems to end violence against those living in poverty. Restoring victims from slavery and then bringing the criminals who committed this crime to justice – ensuring traffickers cannot exploit anyone else – is how they work toward ending slavery in our lifetime. IJM works with local authorities in 13 countries to restore victims of violence, forced labor, and sex trafficking, fight in courtrooms until slave owners are put behind bars, and provide training and support for local law enforcement to end the cycle of violence and injustice.

Through the years of giving to many nonprofits with big hearts and dreams to end human trafficking, it became clear we needed to focus our giving on organizations that provide a web of support in the anti-human trafficking realm: nonprofits who work together, creating an effective force and network where their impact is greatest. Love Justice International, Rescue:Freedom International, and International Justice Mission, are our 2021 N2GIVES nonprofit partners. All three organizations pour their heart and soul into their work, each serving as a separate but vital player in the anti-trafficking movement by employing their own unique strengths and working with those who have specific expertise in combatting slavery. Here are their stories.



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▶ question of the month
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Lean Startup, The Dip, The Magnolia Story, Leadership and Self Deception

Aaron Ralls: 10X

Ivy Wilkins, Placer Title Company:
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Antonio M Cardenas III:
World's Greatest Salesman

Andrea Quyn, CalPro Inspection Group: Best Self

Ashley Haney: Atomic Habits

Melanie Precott, Platinum TC Services: I just got a inspirational book/journal called "Find your F\$@*ing Happy" and its awesome!

Peggy Urieff: The Happiness Advantage

Erik Sjolie, Sky Insurance Brokers:
"Can't Hurt Me" by David Goggins

Dayna Summers: Ninja Selling

Neal Smith, NKS Financial: "7 Levels of Communication" by Michael J. Maher

Tanya Anthony-Curry: Two books "Relentless" and "WINNING" by Tim S. Grover

Paul Brown: If I had to pick one it would be "The Infinite Game" by Simon Sinek.

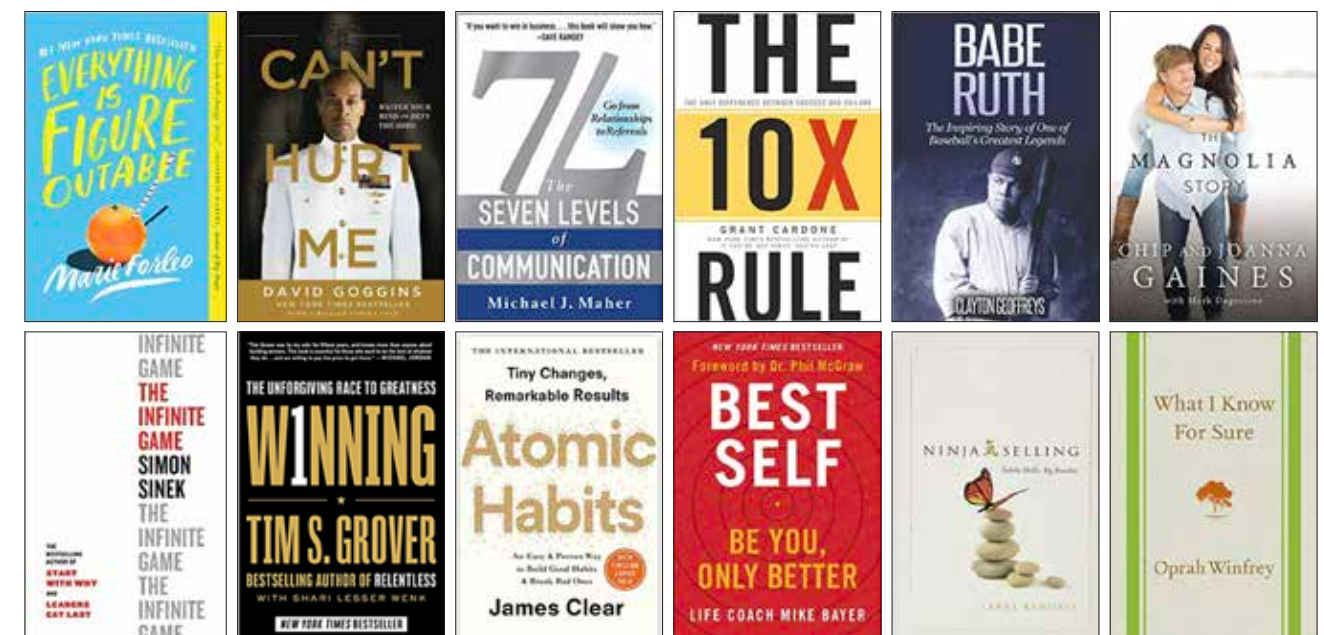
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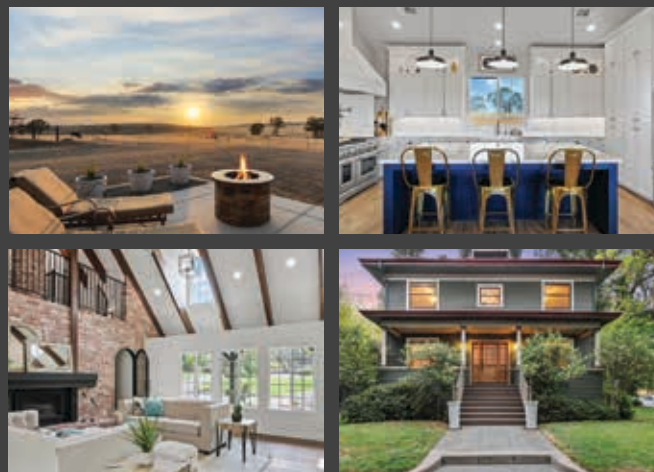


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CHERIE SCHALLER

Nick Sadek Sotheby's International Realty

▶▶ profile

By Dave Danielson

Photos by Olha Melokhina Photography

FREEDOM AND FRIENDSHIPS

Those who close their eyes and imagine a career in real estate have visions of what that will mean.

Clearly, there are many rewards that come as a result of serving others as a REALTOR®.

Cherie Schaller had those visions, too.

As a REALTOR® with Nick Sadek Sotheby's International Realty, Cherie is especially grateful for the freedom and friendships she has gained through real estate.

"The most rewarding piece out of all of this is the friendships I have made. I've made friendships in this business with people who I never would have met otherwise. I spend holidays and family dinners with them. It is because of real estate that I am blessed to have these relationships," Cherie emphasizes.

"The other part is the financial freedom. If you work hard enough, you can have that."

THE IMAGE OF SUCCESS

Before embarking on her real estate career, Cherie found success in another industry — selling office equipment with Savin, and then with Canon USA, where she elevated to become District Sales Manager.



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In time, Cherie got married and started a family. At that point, she decided to step back a bit from her time-consuming corporate role to spend time with her children.

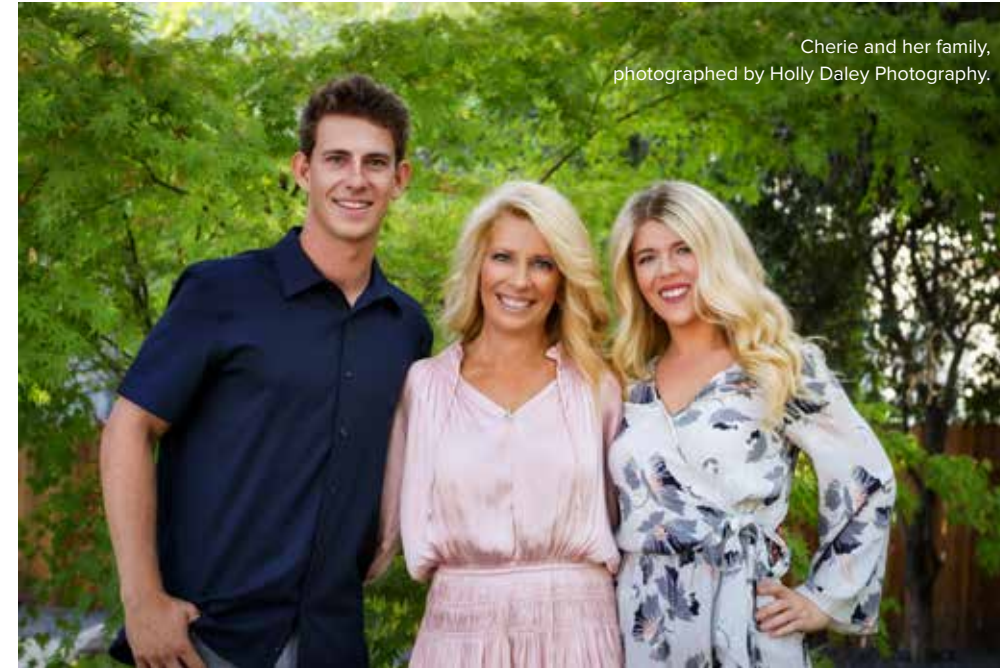
NEW STEPS AHEAD

She remembers the day when she started her path to real estate in earnest.

"It was January 2, 2003. That's when my husband at the time came home and let me know that he had

been laid off from his job," Cherie says. "What a shock."

"I immediately started looking at other options for what I wanted to do, ...



Cherie and her family, photographed by Holly Daley Photography.



This year, she has already amassed \$39 million.

What is even more impressive is the fact that Cherie has achieved those lofty goals as an individual agent.

FAMILY FOUNDATION

Away from work, family is at the heart of life for Cherie, including her two children — 25-year-old daughter, Alexandria, and her 22-year-old son, Spencer.

In her free time, Cherie looks forward to time spent with friends. Favorite pastimes include exercise, golf, paddle-boarding, wine tasting, and traveling to one of her favorite destinations — Tennessee.

When it comes to giving back to those around her, Cherie looks for opportunities to make a direct, personal impact on the lives of those in her community.

Last year, for example, in the wake of devastating fires in the region, Cherie arrived and helped people in need by providing Target gift cards to them.

GENUINE GIVING

Those who are lucky enough to get to know and work with Cherie appreciate that they can count on her authentic caring and honest feedback to help them move to the next chapter in their lives.

“I genuinely care about my clients and will protect them every step of the way,” she smiles.

“It’s super rewarding to see a family buy the home they want or to be able to sell their home and then start the next chapter in their lives. I love being there with them and doing my part to help them reach where they’re going.”

Congratulations to Cherie Schaller who supports others on their journeys in life ... through real estate.

••• though I knew I never wanted to get back into office equipment sales.”

At the time, one of Cherie’s friends had just earned her real estate license.

“She was loving it, though I wasn’t so sure that I wanted to become a real estate agent at first, but then I thought why not? I had a family to support. That was my motivating factor,” Cherie recalls.

“I had plenty of sales and people skills, and friends in the community who wanted to see me be successful and trusted me. That’s how it all got started.”

From there Cherie continued to pick up momentum — and rewarding results.

In 2020, Cherie recorded a remarkable total of \$26 million in sales volume.

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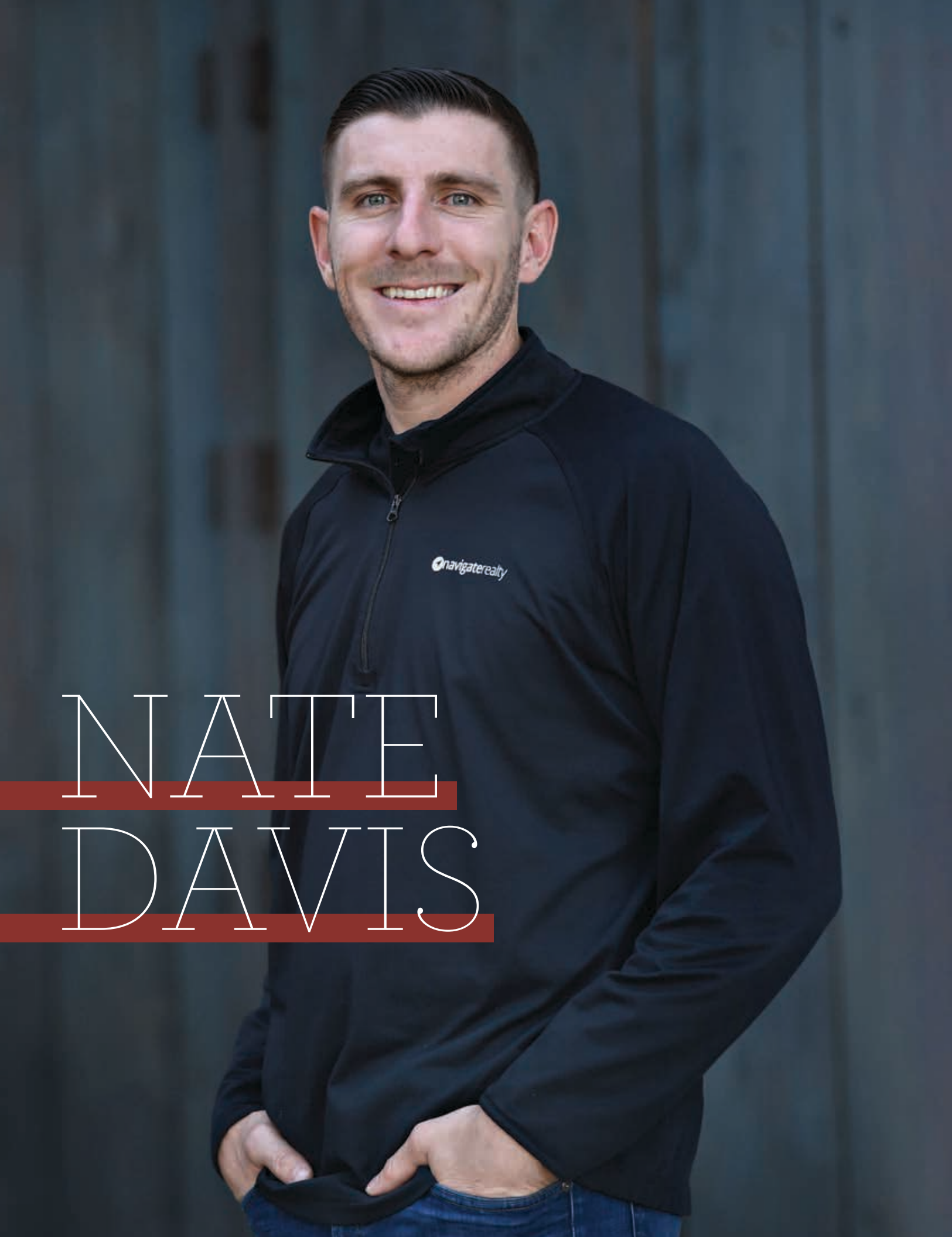
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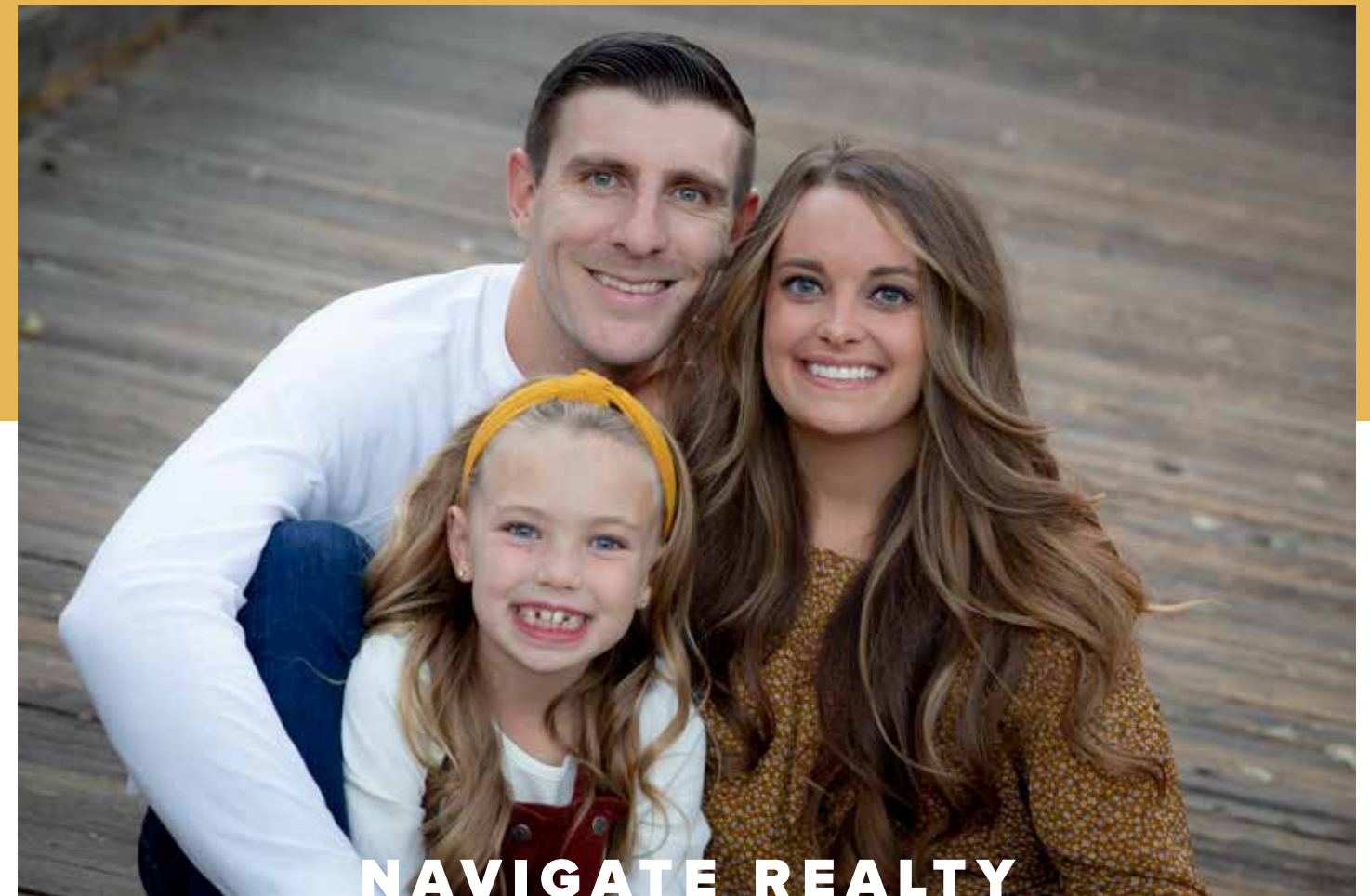
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NATE DAVIS



▶ star on the rise

Photos by **Stephanie Anfinson, Anfinson Photography**

Met Nate Davis of Navigate Realty, a Star-on-the-Rise REALTOR® who has closed over 180 transactions. Nate believes that everyone should have the chance to own a home someday. There is a sense of pride and accomplishment in being an integral part of the home-buying process. Since homeownership is the ultimate American Dream, “home” is a very important part of our lives. Nate takes his role seriously in helping others reach their goals.

“Being part of the home-buying process, and my desire to help people, creates a unique blend of my goals being achieved by helping others achieve their goals,” Nate shares.

Nate is married to Ashley and together they have a daughter, Brooke. They LOVE the Green Bay Packers, spending time in South Lake Tahoe, and walking Main Street in Placerville, especially during the holidays or for the farmers’ market. He

also loves his CrossFit community at Rubiconfit, as well as fishing, snowboarding, and golfing.

When it comes to serving his community, Nate supports Operation Underground Railroad to help end human and child trafficking. In addition, he supports “The Ranch” in Placerville, which is an educational sanctuary for the benefit of animals, and wellness of people.

We know Nate Davis will continue to help others achieve their goals of homeownership, thus achieving his own goals in the process, for years to come.

What’s your favorite part of being a REALTOR®?

Ultimately it’s to help people reach their goals and going beyond the standard client interactions. Behind the scenes, I am working side by side with entrepreneurs who have built small businesses that work, in hand, with me. Collaborating with various vendors brings unique perspectives and knowledge





“
 Don't let the lows keep you down or let the highs take your hunger away.
 ”



...
 that mutually enrich us. Together, we get to interact with buyers and sellers to help them achieve a huge life milestone. I'm proud to have so many life-long relationships that have developed from this industry that go well beyond a transaction.

How do you define success?
 Success has different meanings in various parts of our lives. As it relates to my business, success would be defined as helping clients reach their goals while leaving a lasting, positive impression.

To what would you attribute your rapid success in the industry?

Being willing to learn from my peers, using criticism as a way to better myself in the future, creatively finding solutions when presented with problems, leveraging goal setting and creating lasting relationships.

What sets you apart?
 I'm a down to Earth guy who strives to be the best version of myself every day. You can count on me to exude positivity and optimism in any situation, even if it's one that needs problem solving. I approach challenges in an efficient and effective manner. To me, work isn't about "selling a deal," but rather about building relationships through honesty and integrity.

What are your future goals and your plan for obtaining them?
 I have dreams of owning numerous multi-unit residential and commercial properties, as well as continuing to build on my current success, and mentoring future REALTORS.

What advice or recommendations would you give to agents just starting out?
 Don't let the lows keep you down or let the highs take your hunger away. Always look for ways to improve yourself and be better than you were yesterday. Admit when you don't know something and then go find the answer. This business isn't always easy, but in the end, it is worth it.



“
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NICK LUCIA

LUCIA LENDING TEAM



▶ partner spotlight

By Ruth Gnirk
Photos by Rachel Lesiw, Indulge Beauty Studio

“I love what I do,
and I care about
who I’m doing it for.”

WHO YOU WORK WITH MATTERS

From the first interaction with Nick Lucia, you can feel his passion and love for what he does. He exudes a willingness to help his clients achieve the American dream of homeownership. Nick and the Lucia Lending Team don’t ever consider anyone hopeless. “They may not qualify *today*, but we can help them walk through things they can do to improve their scores,” Lucia said. “We counsel them, and prepare them to qualify!”

A Passion for Helping People

As Nick Lucia was preparing to graduate from Sac State, he didn’t have a clear goal for his future beyond wanting to help people. Nick noticed a man driving a brand-new BMW, and asked what line of work he was in. The man replied that he was in mortgage. Nick thought it would be great to help people *and* make a good living for his family.

He filled out an application to become a loan officer. Nick was hired and started out as a mortgage specialist in a consumer-direct national lending platform, helping homeowners refinance their homes. Nick spent nine to 10 years in the consumer-direct lending model before transitioning to the mortgage broker side of the business.

In August 2008, Nick and business partners started their own mortgage brokerage. They grew to over 185 employees and teammates, and obtained mortgage lending licenses in 27 states. Several years later, Nick and his partners sold and merged their mortgage brokerage to a local mortgage bank in Roseville.

Nick continued working there for an additional three years, as part of the executive management team. He oversaw the entire consumer-direct

division of 300+ teammates, based out of Rancho Cordova. “I enjoy what I’ve done,” explained Nick, “but I discovered that I like the personal interaction of being ‘in the trenches’ more than I like being on the executive level.”

Shortly after Nick left the local mortgage bank, he started building and growing Lucia Lending Team with Movement Mortgage. After being with Movement Mortgage for about five years, Nick transitioned his team and business to Fairway Independent Mortgage and has been with Fairway since mid-January 2020.

Adding Value to Clients

As a certified mortgage planner and senior loan officer, Nick brings over 17 years of experience into each interaction with a client. He also brings his passion and love for what he does. Although he doesn’t receive



compensation until a client completes the purchase of a property, Nick considers it a win when a 20-minute conversation allows potential clients to discover what they can do to qualify to make their dream purchase.

Lucia said nine out of 10 clients that came to him as a REALTOR® referral would have no idea why they had not previously qualified for homeownership. “If a client doesn’t qualify to buy today, they deserve to be advised why they *don’t* qualify, so that they know what to work on,” said Nick. Sometimes there is a simple fix, like the need for more job stability, or the need to pay down the balance on credit cards and raise credit scores. Other times, it takes coaching and advising potential clients on what they need to do to accomplish their goals of homeownership.

Nick Lucia is grateful for his partnership with REALTORS® who refer client-buyers to him. “I am here to help real estate agents grow *their* book of business,” he said. Nick shared that various house-hunting apps have reversed the process, but consumers should ALWAYS consult with a mortgage professional *before* starting their home buying journey.

The goal of Nick and the Lucia Lending Team is to set their clients up for success, and to help put proper expectations *and* education in place. “Buying a home isn’t like going to Best Buy and buying a 55-inch flat-screen TV,” said Nick. “Buying a home is the largest investment most people will ever make. Let’s make sure you and your family are set up for success, from the beginning!”

Family Fun

Nick is happily married to his wife, Natalie, and they will be celebrating 18 years of wedded bliss this November. They have two children, Mackenzie, 12, and Lucca, 10. Kenzie



The Lucia family

loves to dance and all things TikTok, and Lucca loves everything related to sports. As a family, they love sporting events. Thanks to Lucca, they have grown to love the Oakland Athletics.

The Lucia family loves to make memories together. Some of their favorite get-aways are trips to Carmel, Lake Tahoe, or Coronado Island. They love a good pool *and* a good beach! Other times, they stay home and skateboard together on the collection that outnumbers their family members. “We have seven or eight skateboards in the family,” Nick chuckled. “It’s my biggest hobby.”

Standard of Excellence

Nick Lucia doesn’t expect anything of his team that he isn’t already doing himself. “I hold myself to a very high standard,” he shared, “and I hold my team to a high standard too. **Who you work with matters.**” Nick views his team as advisors. They are here to help clients make their dreams of homeownership a reality, even if it takes time.

“A lot of buyers are intimidated by the *thought* of the process,” said Nick. “Their biggest fear is not knowing if they’ll qualify.” Nick and his team always follow



up with each applicant. “I love what I do,” said Nick with a warm smile, “and I care about who I’m doing it for.”

Carla Rieger – Loan Partner, and Nick’s right and left hand

Carla owns and handles all buyers and borrowers who are moving forward with the Lucia Lending Team. This is always a tall order. The Lucia Lending Team wouldn’t be where they are today without the help and support of Carla. Carla is AMAZING and a huge asset to the team!



Braxton Phillips – Production Partner, Mortgage Advisor

Braxton helps handle the intake of new Lucia Lending Team client applications. He ensures the team has complete information and loan applications for the clients, and all documentation needed to make a qualification decision and set all clients up for success. Braxton brings tremendous value to the team and is also in the process of growing his own book of business, under the guidance and tutelage of Nick Lucia.

Amanda Allen – Production Partner, and Executive Assistant to Nick Lucia
Amanda helps handle the intake of new Lucia Lending Team client applications and helps Nick manage the 300 to 400 emails the Lucia Lending Team receives each day, as well as follow up with overflow phone calls, open house flyers, and closing gifts for clients. Amanda always makes sure all Lucia Lending Team REALTOR® Partners have the tools and resources to be successful in the field.

Vanessa Garcia – Loan Processor
Vanessa is the mastermind loan processor behind the scenes. Although clients and REALTOR® partners will rarely hear from Vanessa, she plays a pivotal role in the homebuying process. Vanessa is communicating with our underwriting teammates and Carla Rieger, to ensure that all clients have a smooth transaction and closing.

Angie Q. – Social Media Marketing Director
Angie came to the Lucia Lending Team with many years of social media experience. Angie keeps Nick on his toes, and pushes Nick to step out of his comfort zone when it comes to posts and videos. Her goal is to help grow the Lucia Lending Team audience. Angie is a social media influencer with years of experience. She recently launched her amazing new book *Let’s Do This! A Good Vibes Guide to Finding Your Inner Beat*.

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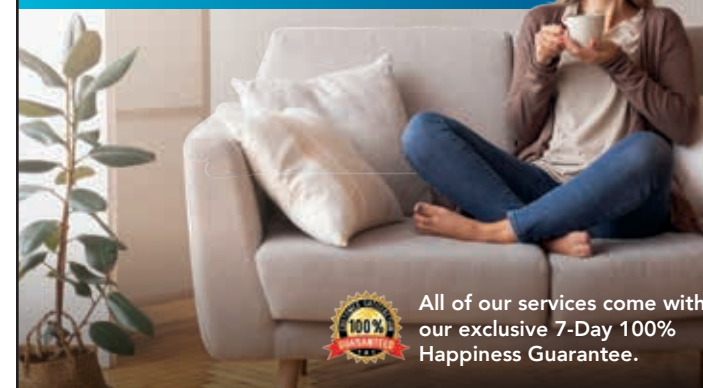
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CHRISTOPHER BROWN

NEXT Real Estate Group, Inc.



▶ celebrating leaders

By Chris Menezes
Photos by XSIGHT Creative Solutions



TO THE FULLEST

Christopher Brown is not your typical REALTOR®. A serial entrepreneur and longtime home builder, Christopher has a keen ability to spot needs in the market and provide a solution, whether by partnering with others or by just doing it himself. The result: three separate niche businesses that meet a specific need in real estate—NEXT Real Estate Group, Inc., NEXT New Homes Group, and NEXT Crafted, Inc.

Christopher wanted to be a builder ever since he was a kid. His father was in residential development and later got into resort development. Christopher often traveled with his dad to places like Mexico and the Caribbean, sparking a lifelong love for travel, an industry that he would later fulfill a need in as well.

Development was first and foremost on his mind, however, even as a child. Christopher loved building with blocks and LEGOS and still has a photo of

his first LEGO city, equipped with an airport, hospital, school, housing development, etc., that he planned and built himself at the age of 12.

Although Christopher primarily grew up in Lake Tahoe, where he spent most of his time skiing and playing youth soccer, he ended up in Sacramento for high school, attending Jesuit High School. Christopher didn't play any sports in high school until his senior year, when he started on the rowing team. He did so well that he earned a scholarship to Seattle University, where he was placed in the seven seat on the Varsity team, one of the most important seats, requiring the skill and ability to lead the team, within his freshman year.

“This is where I first learned to really develop my skill in being a team leader and building up a team. Athletics have been essential in building mental fortitude throughout my life as well,” Christopher explains.

The summer following his freshman year, Christopher was asked to join the National Rowing Team. He accepted and rowed for the team that summer. He transferred to University California Santa Barbara (UCSB) his junior year to begin preparing for the 1996 Olympics in Atlanta. His plan for the next four to five years was to train and compete in Atlanta, then Sydney in 2000, and afterwards begin focusing on real estate.

While at a regatta with UCSB, however, Christopher and a few other rowers decided to play soccer. Christopher was struck by a player during the match and dislocated his patella. Unable to continue rowing, Christopher refocused on school and graduated early from UCSB with a degree in business economics and a minor in marketing in 1996. Christopher also met his wife, Julie, during his senior year of college. ●●●



Shortly after graduating, Christopher landed a position with a commercial real estate group in Santa Barbara. However, he and Julie knew Santa Barbara was not an ideal place for them to live long term, so they decided to move to Sacramento in 1999, where Christopher got a job with a builder—Warmington Homes.

Christopher’s mentor and legend in the industry, Ann Grendahl, recalls the story of Christopher’s first interview with her, when she asked him where he wanted to be in five years, and he responded with, “In your seat.” This left an impact on her, and sure enough, five years later, he was in that seat but with a different company.

But when the 2008 housing crisis hit, it left Christopher without a job. A lender friend of his wanted to meet and have coffee around this time, to have a meeting with him and Scott

Bolli, whom Christopher always saw as a major competitor. However, after having coffee, Christopher realized he and Scott complemented each other in business.

“Scott really liked to focus on sales and team building while I always focused on marketing and growing the business in support of the home building community,” Christopher explains.

So, they decided to form a business—NEXT New Home Group—to meet the needs of the new home market at the time and help home builders close out sales. Focusing on subdivision sales and builder closeouts, they became the first and only all-in-one new home sales and marketing company, combining full-service new home sales operations with digital advertising, web design services, photography, and social media management, all of which Christopher taught himself on the fly out of necessity for the business.

As the resale market began to recover, Christopher saw the growing need and formed NEXT Real Estate Group. Like the New Home Group, all marketing is done in house for each agent. The team now consists of six salespeople, though Christopher is wanting to add eight new salespeople before year end. He recently added a new team leader to the business and is focusing on really growing this business.

Christopher’s third business, NEXT Crafted Inc., was formed four years ago with business partner, Scott Bolli and Dragos Cojocaro. Christopher and Dragos met through the Building Industry Association. Dragos was in construction for most of his career but wanted to make a change to get his license and sell for Christopher and Scott. Christopher inquired about his contractor’s license, and over the span of a couple of meetings flushed out the idea for NEXT Craft Inc.,



which focuses on production subdivisions, custom homes and remodels. They are currently building an onsite full design center to help facilitate a better experience for their clients to make design selections for their new home or remodel.

With three businesses hitting every cylinder of the housing market, Christopher has had to make a concerted effort, with the help of Julie and their son, Marcus, to pull away from his 60-plus-hour weeks as much as he can. About five years ago, they planned a 26-day adventure that started in Sydney, Australia and ended in Honolulu, Hawaii. Christopher wanted to remember each day, so he documented their trip

through photography and story posting to Facebook.

“So many people responded with positivity and were inspired to follow along,” Christopher explains.

About a month after the trip, Christopher had a heart attack. He survived because of the quick actions of his wife and the fact that he had been a triathlete for years leading up to the event. Now more than ever, Christopher appreciates what life has to offer and is making time to go experience it, not just dream about it.

As Christopher and his family have taken to traveling the past few years, Christopher continued documenting

their adventures to places like Maldives, Iceland, and The South Pacific on social media and in the form of a travel blog called, *Life’s About Experiences* (lifesaboutexperiences.com). His Instagram and TikTok has since amassed over 50,000 followers. Never one to do anything halfway, especially when there is a clear demand, Christopher is planning a YouTube channel with travel tips and virtual assistant to take Life’s About Experiences to the next level.

No matter what Christopher is working on, whether new homes, resale, remodels, or travel adventures, one thing is certain: He will continue living life to the absolute fullest every day.



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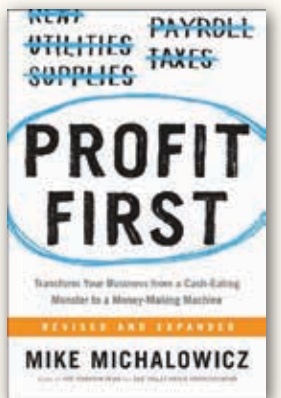
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Year-End Giving

By Shauna Osborne and Elizabeth McCabe



As the year comes to a close (but before too much holiday madness descends), it is the perfect time to think about year-end giving. Particularly in the midst of a lingering pandemic, we can help those in need – important every year but now crucial for many nonprofits struggling to balance increased demand and decreased support – and, meanwhile, save on taxes. Year-end giving is a win-win!

Support Nonprofit Organizations

Charities and nonprofit organizations often rely solely on donations to fund their missions. Interestingly, half of all nonprofits in the U.S. receive the bulk of their funding during the last quarter of the year, according to Charity Navigator. Make the final months of the year count through giving; resolve to help feed the hungry, find cuddly animals new homes, or support unhoused populations ... whatever cause is near and dear to your heart.

When you do, be sure to keep a record of your donation. Taxpayers are required to have a bank record or some sort of written receipt from the charity, which has the name of the organization, the date, and the amount of the contribution. Other acceptable records include bank statements, credit card statements, or canceled checks. Even payroll deductions can be used (just keep your pay stub or W-2 wage statement).

Additionally, the 2020 CARES Act allows you to take a \$300 deduction for cash donations to qualifying organizations, which must have a charitable, educational, religious, literary, or scientific purpose and be classified by the Internal Revenue Service as tax-exempt, even if you don't itemize.

Donate Clothing and Household Items

Take time to clear out the clutter and give to others this holiday season. Do you have gently worn clothes or functional household appliances, furniture, furnishings, or electronics that you no longer use and that could benefit someone else? Why not donate them? If your charitable donation is worth \$250 or more, be sure to include a receipt (or written acknowledgment) from the charity, with a description of the items.

Don't let this holiday season pass you by without giving to those less fortunate. After all, **'tis the season to be generous!** In doing so, you will help others and help yourself when April 15 rolls around.

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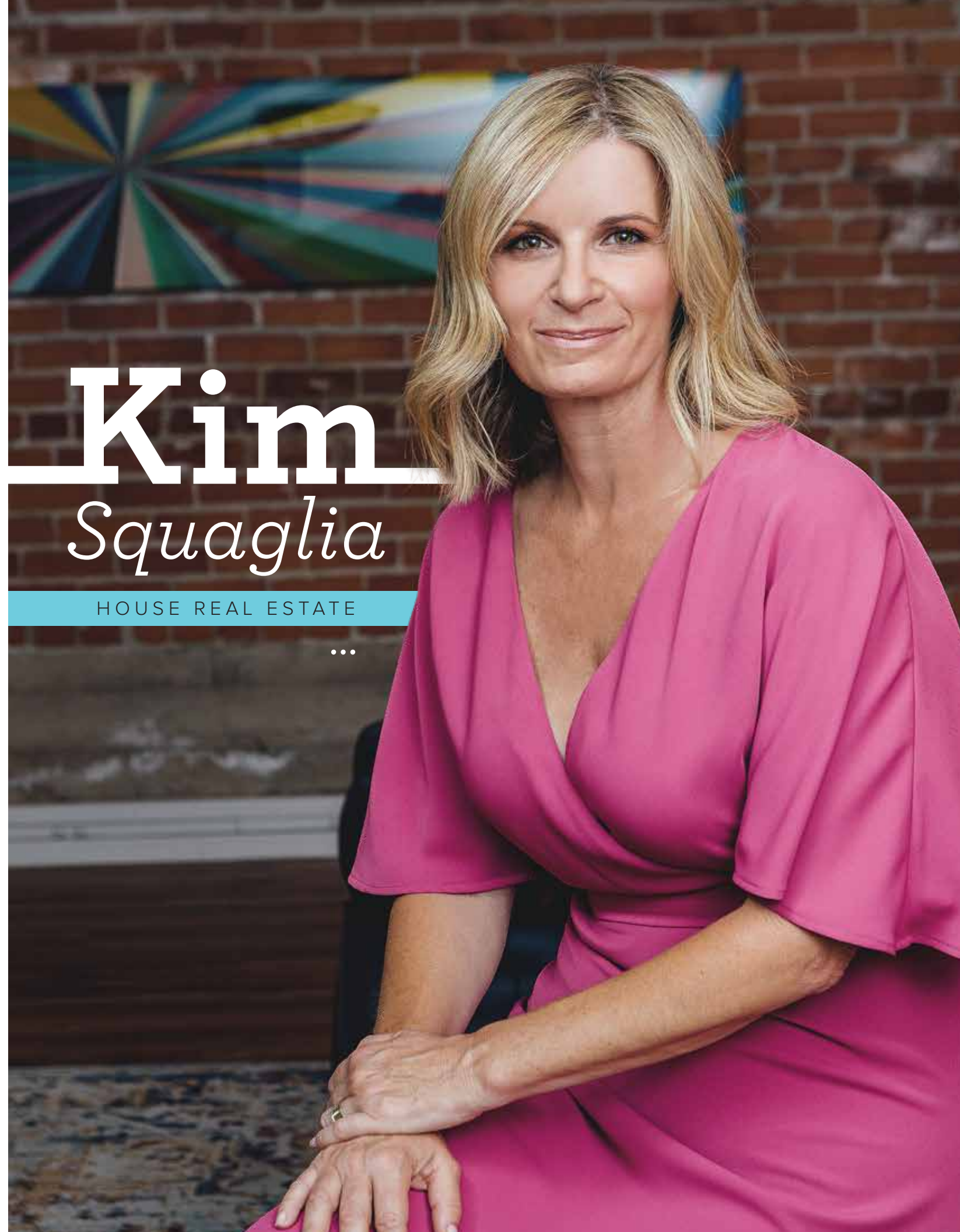


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cover story

By **Dave Danielson**
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REALIZING HER VISION

Before Kim Squaglia entered the world of real estate and became Managing Partner of the East Sacramento Office of House Real Estate, she had found success on another path as an acclaimed artist.

In both careers — and in her life as a whole — Kim has demonstrated time and again that she has the energy, drive and knack for realizing her vision over time.

Kim remembers how she came of age, went to grad school in Texas, where she earned her master’s degree in Fine Art, and then began her professional career — creating one-of-a-kind visual treasures.

“I had a robust art career from 2001 until the market crashed in 2008,” she remembers with a smile. “It was a great experience. I was showing my work in Europe and at places like the Miami Art Fair and Spain. I was getting to travel, too. It was a dream as an abstract painter.”

AN ECONOMIC COLLAPSE CHANGES THE PICTURE

In time, Kim and her husband, Tod, started their family. As the fallout of the nation’s economic collapse hit, a change of course would soon come.

“My husband and I were both self-employed, and reality hit a little bit more then,” she recalls. “Neither of us had a corporate job that we could fall back on during that time.”



Kim channeled her creative energy in several ways.

“I did whatever I could in 2008 to make money with my business, including doing floral and design work and teaching classes at the museum — I did anything I could that was related to something creative. My galleries that I had worked with

had closed. As soon as the market crashed, no one was buying luxury goods. Pieces of art were among the first things to go, so business completely dried up.”

HINTS OF WHAT WAS AHEAD

Kim’s sister-in-law is a developer in Sacramento. At the time, she had a suggestion for Kim.



I’M SO LUCKY.

I FEEL LIKE THIS IS WHAT I’M SUPPOSED TO DO.



Kim Squaglia, shown in front of the mural she painted at a local elementary school as part of efforts to celebrate diversity and acceptance for all.



family photo

“
ONE OF THE MOST
REWARDING PARTS OF
WHAT I GET TO DO IS
HELPING PEOPLE FIND
A PLACE THAT THEY
LOVE, WHERE THEY CAN
GROW THEIR FAMILIES.
I LIKE HELPING THEM
MAKE SMART CHOICES
ALONG THE WAY.”



••• “She said, ‘I’m going to flip some houses, so you should get your license and I’ll use you as my agent,’” Kim says. “I waited a bit. I was reluctant because I didn’t want to give up my art career.”

Eventually, she gave it a try. After doing a deal, it just didn’t feel like a good match for her, so she didn’t pursue real estate actively at the time.

DISAPPOINTMENT TURNS TO DETERMINATION

Time passed, and there was good news for Kim’s art career.

“The art scene had started to pick up again, and I was invited to do a show in New York. Andy Warhol was in it along with other famous artists. In the meantime, I met Tim Collom in Sacramento who was building his real estate career. He was also an artist. We became friends,” Kim says. “He knew my work and who I was. He said I know you have your real estate license. If you ever want to come work with me, let me know. I laughed it off and thought the New York show would launch my career.”

•••

••• The big day arrived ... and it didn't disappoint.

"It was one of those days that you never forget. It was an awesome red carpet event. When I walked in, I saw my piece of art was the first one that people saw when they entered. I was overcome with emotion. It felt like I had made it," she smiles. "At the time, I remember telling my husband that if nothing came from the show in three months, then I would go work with Tim."

Months went by. There were no calls.

"It was this big, fancy show, and then I had to pay for all of my work to get shipped back. Financially, it was difficult and stressful for us," Kim says. "One day, Tod said he was going to get his real estate license. I cried in my pillow and said I have to do this."

So she called Tim and began her real estate career. At first, she had the normal doubts. Then she remembered her own background ... how her father was a general contractor, her mother a designer, and her husband a general contractor.

"I realized I do know houses, good bones, and what to look for in a good investment. A few weeks later, the couple I was working with were under contract. I realized I really liked it," Kim explains. "Tim shared some buyers, and I did open houses. He threw me into the fire and was always there with questions. That helped me learn quickly, and my career took off."

That was eight years ago. Steadily since then, Kim has continued moving forward. Each step is filled with sincere caring.

"I don't feel like I've ever sold anything to anyone. I sacrificed a lot with the kids to get my business started, and Tod became the primary parent," she says. "Now, I'm finally finding a little balance, and I've brought on some people."

GRATITUDE

Kim operates in life and business with a sense of abundance and thanks.

"I'm so lucky. I feel like this is what I'm supposed to do. I realize I can do so much more connecting with people and creating relationships with people. I got really lucky working with Tim. It's not easy to start and have success. I hitched my wagon to a very dynamic marketer, and I'm lucky that I get to reap the rewards," Kim points out. "We have filled each other's voids. He has given me a lot of knowledge and strength, and I have been able to fill some of the areas he didn't have time for. For a while it was he and I working together. Since then, others have joined the team."

Away from work, Kim looks forward to time with Tod, and their children — 15-year-old Ben and 13-year-old Aly.

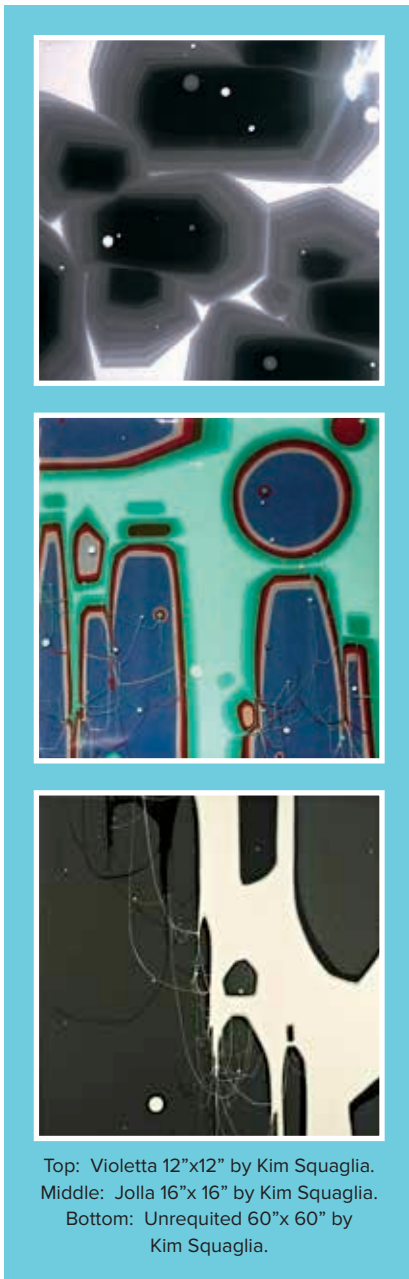
In their free time, Kim and her family love taking their two dogs to the river, and spending time boating. She also looks forward to time at the gym and painting as much as she possibly can. Much of her artwork goes to help others in the community — being donated to raise money for charitable causes.

When it comes to giving back, Kim enjoys supporting the arts wherever she can, including the Crocker Art Museum and the Verge Center for the Arts, as well as sponsoring "Run to Feed the Hungry."

Today, Kim's impact on the world is felt in a number of ways, including through her art. In fact, she has pieces in important, permanent collections in two museums, as well as at Microsoft, in multiple U.S. embassies and at Neiman Marcus, just to name a few.

Those who know Kim rely on her integrity, sense of humor, and dedicated energy.

"One of the most rewarding parts of what I get to do is helping people find



Top: Violetta 12"x12" by Kim Squaglia.
Middle: Jolla 16"x 16" by Kim Squaglia.
Bottom: Unrequited 60"x 60" by Kim Squaglia.

a place that they love, where they can grow their families. I like helping them make smart choices along the way."

Kim Squaglia makes a difference ... realizing her vision while she helps others achieve theirs.



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Learn more about *Kim* and her *Secret Sauce* for *Success!*



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