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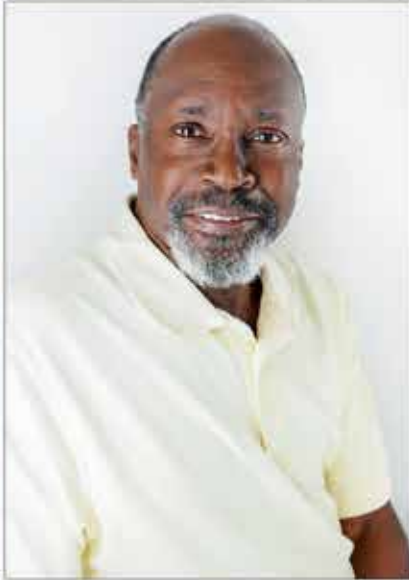
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Bobbi DECKER

FROM COAST TO COAST:
A CREATIVE APPROACH TO CAREER AND LIFE

**“WHEN THERE’S A WILL, THERE’S A WAY,”
BOBBI DECKER BEGINS WITH A SMILE.**

Bobbi has been in the Silicon Valley real estate business for an astounding 38 years, and yet, that doesn’t tell her entire story. Her path has taken her from her home state of New Hampshire to Boston College, from the splendor of Fifth Avenue to the wonder of the Silicon Valley. Each step along Bobbi’s journey has proven to be fruitful, leading her to more understanding and connection with the varying types of people that surround her.

“Everything I have done has been a step to being a well-rounded person,” Bobbi explains.

THE EARLY YEARS: THE EAST COAST
Growing up in Nashua, New Hampshire, Bobbi developed a strong desire to get a college degree. However, there was one significant roadblock -- her parents didn’t have the money to pay for a college education.

Still, Bobbi was determined. With the athletic skills she developed in competitions as a young lady, she was able to secure a scholarship by winning the National Junior Miss Pageant’s talent portion. She was accepted into Boston College, where she became one of the few women at the university.

Bobbi graduated cum laude from Boston College, becoming the first person in her family to get a college degree.

“I started out in nursing and decided I wanted to be a doctor,” Bobbi recalls. “Although I graduated with honors, I did not have the money to pursue a medical career. With that avenue closed, I decided to join TWA and flew internationally on the new 747 based out of New York City. I didn’t have money to fly around the world, so I decided to work my way around the world.”

“When I was furloughed, I secured a job at Saks Fifth Avenue, which introduced me to style and fashion. It was a romantic and lovely time to be in NYC. I discovered all kinds of things about retail and fashion.”

Bobbi found success and enjoyment working at Saks Fifth Avenue. She recalls meeting empowered women who traveled to exotic locales around the globe at a time when air travel was still glamorous.

Less than six months later, Bobbi was asked to return to Boston and help Saks open a new store location. In Boston, her creative and inspiring life

adventure continued to unfold. She helped form and coach the New England Patriot’s first cheerleading squad, and met her then-husband, an ex-football player at Boston University.

When Bobbi’s husband was given the opportunity to move to the Silicon Valley, the couple picked up their lives and moved across the country. Bobbi landed a job teaching at the local high school -- another chapter in her ever-winding career path.

HEADING WEST: TIMES OF TRANSITION
Here in California, Bobbi faced one of the most challenging chapters of her life: divorce.

“I needed to make a living. It was hard on a teacher’s salary,” she remembers. “Everyone said, ‘You have traveled. You are outgoing. Give real estate a shot.’ So, I did.”

In the early years of her real estate career, Bobbi, like so many other agents, had a reckoning with the purpose of her work. She began to understand her role was much more than merely selling homes; she was a counselor, not a salesperson.

“Once I wrapped my head around how I am helping people, this work became more of what I wanted to do. Thirty-eight years later, I still have clients coming back to me, and their kids, and their grandkids. When the great-grandkids start calling me, that’s when I know I’ll need to retire,” Bobbi quips.

“I learned as I went. I had to be very focused on building my business,” Bobbi says. “Part of that focus over the last 25 years came from working to educate the consumer doing a long-running local real estate television program, a radio program and podcasts for three-plus years, and a newspaper column for six and a half years. This entailed knowing almost every nuance of the industry.”

Over the years, Bobbi’s clients have become her family. Her dedication to customer service has vaulted her to the top echelon of real estate agents.

“I’m passionate about customer service,” she explains. “That has always been it. The customer comes first. Think about what they are going through, what their needs are.”

THIRTY-EIGHT YEARS AND COUNTING: LESSONS LEARNED
Along with selling real estate, Bobbi spends much of her time teaching other real estate agents the ropes with a dozen courses from the National Association of REALTORS® (NAR). In last year’s time of tumult and uncertainty, she encouraged other agents to focus on education.

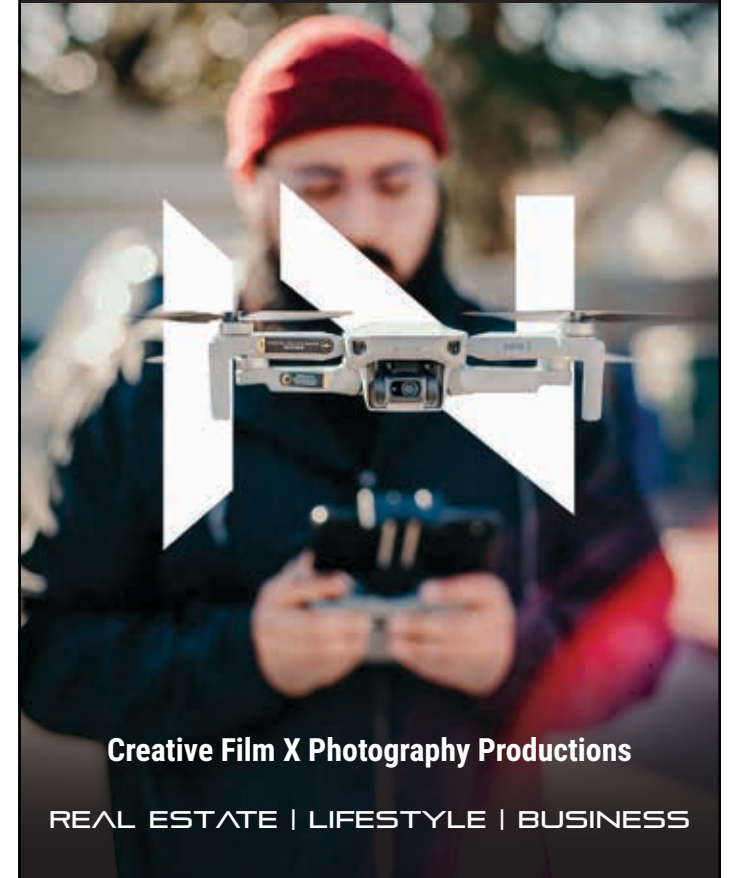
“Use this time to educate yourself. You have to stand apart. How are you going to differentiate yourself? During this shelter-in-place moment, use this time to take classes. Earn the NAR designations that increase your value to your clients and your success in the future.”

“I’ve been through so many ups and downs,” she reminds us. “You always have something to contend with. You need to focus on improving your skills and optimizing the success of the client. We’re like a tugboat getting these big ships through these canals.”

FINAL WORDS OF WISDOM
“Here it is,” Bobbi smiles. “If you want to be an overnight success, you have to be very focused, educated, determined, and resilient. You do get run over in this business. My students ask, ‘How do you do it?’ The answer is, ‘You have to be resilient.’ It’s not fun all the time. Sometimes you feel like you are run over by a Mack truck. I learned by getting knocked down and getting up again. It’s a curvy road and an interesting one. I’ve met so many interesting people on this path.

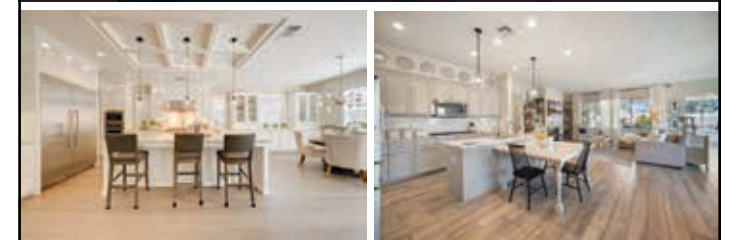
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JEFF LAMONT



PERSEVERANCE AND PROFESSIONALISM

JEFF LAMONT WAS BORN INTO A LINEAGE OF REAL ESTATE. HIS FATHER AND GRANDFATHER WERE BOTH SUCCESSFUL BROKERS IN SAN MATEO COUNTY, SO A CAREER IN THE INDUSTRY WAS EVER-PRESENT AS AN OPTION FROM A YOUNG AGE.

After 12 years of Catholic, Jesuit education, Jeff decided he wanted a change of pace and went to the University of California at Berkeley, where he obtained a degree in business administration from the Haas School of Business. He sold computers for a couple of years after graduating from college, then got a job at Union Oil Company, where he worked for seven years in their sales and real estate departments.

Yet, all the while he always knew that he would end up in real estate. It was only a matter of time.

CARVING HIS PATH FORWARD

In 1987, a 30-year-old Jeff cashed in his retirement fund from his previous job and moved in with his parents for a few years to spearhead his real estate career. “There’s sacrifice required when you go into real estate,” he says.

Then, in 1990, the real estate market crashed, and Jeff had to take a job at a timeshare company on the side to make ends meet and continue pursuing real estate. His initial years were tumultuous, but he weathered the storm and persevered. It wasn’t until eight years later that he finally felt confident that real estate would be his full-time gig for life. He’d gotten

a big break on a 20-unit townhome development in Burlingame that set the stage for what was to come.

Jeff’s approach to real estate mirrors his personality. He does not view himself as a salesman and shies away from using traditional sales tactics in his business. Instead, he built his business on a foundation of trust and professionalism. He meticulously outlines all the details for his clients so they can make their own decisions. His focus is on being the professional they can trust to guide them through the process.

“I convince people to take my advice based on my sincerity and knowledge, not because I browbeat them into signing. I could probably do more deals if I were more of a ‘hard sell,’ but that’s just not me. People trust me. And that professionalism and trust are a big reason why I’m successful.”

Part of his success can be attributed to his desire for continual self-improvement. In 2012, Jeff poured his heart and soul into a Dale Carnegie public speaking course that helped him become comfortable talking to people and delivering a clear message. He ended up earning the highest award for achievement in the course.

With 33 years of experience under his belt, Jeff maintains a simple goal every year: to do more transactions and volume than the previous year. It’s his passion that continues to propel him forward even after a long, successful career. His last few years at Coldwell Banker have been his best ever in terms of sales totals and consistency. He was in the top 1% of Coldwell Banker agents in 2017, 2018, and 2019.

One of his methods to maintaining continual growth is to set aside 45-60 minutes each day for lead generation. Building that consistency in his approach has allowed him to push through the more difficult times and keep his business running smoothly through the years.

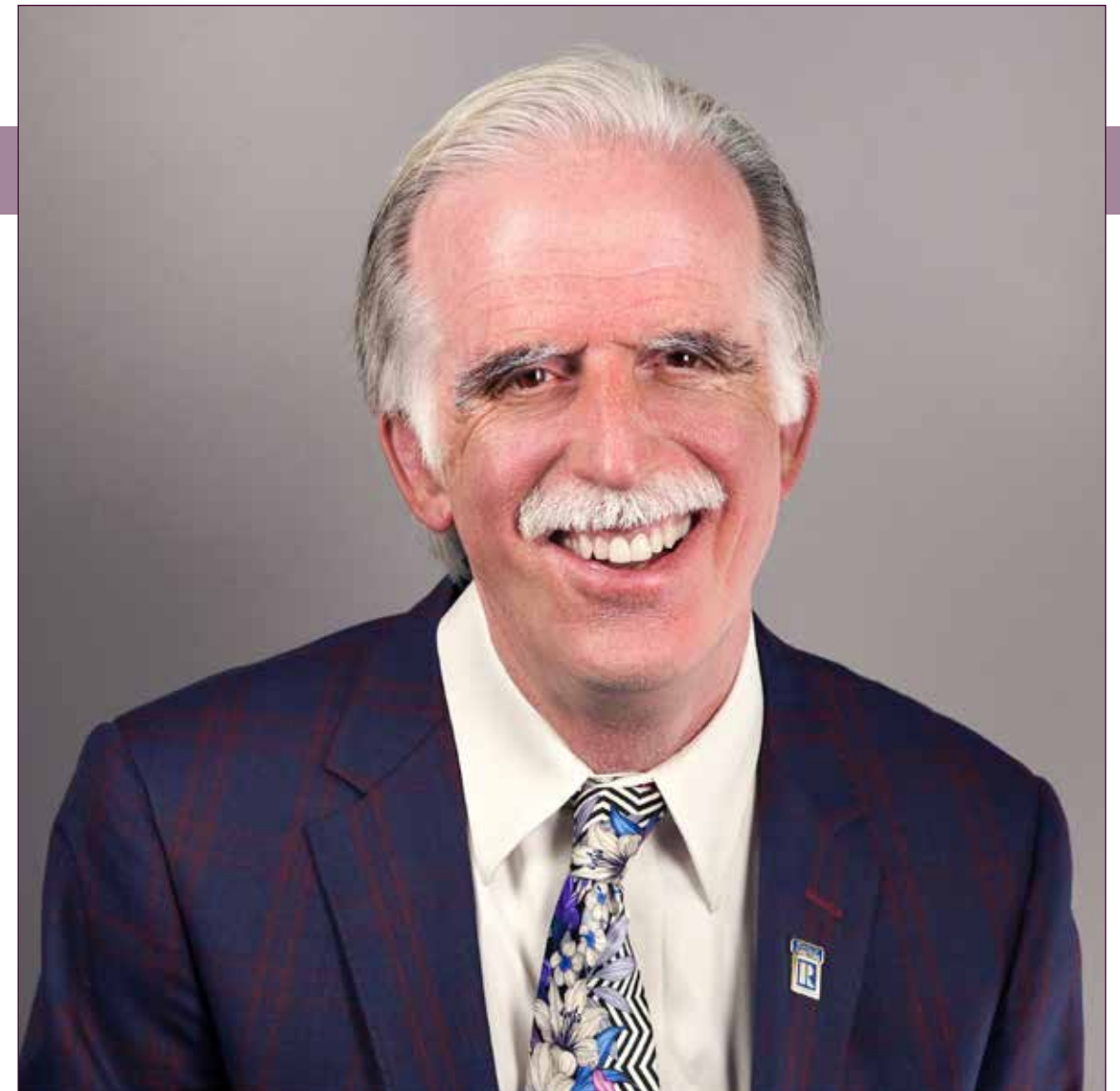
“One of the things I remember from training with Tommy Hopkins early in my career is that ‘the hardest door is your own car door, not the first door you knock on.’ There were times earlier in my career when I wasn’t so established when I’d drive to a neighborhood to knock on doors, sit in the car, and chicken out. These days it’s easy to get complacent when you have deals rolling in, so I think every agent has that ongoing battle.”

He’s also not afraid to branch out and try new methods from time to time. He’s recently landed interviews with local media networks and regularly writes articles for a major newspaper publication. He also decided to run an ad in a golf magazine on a whim. But for Jeff, nothing surpasses the tried-and-true practice of knocking on doors and connecting with people in person. It’s the one staple of his business that’s been there since the beginning.

LOOKING INTO THE FUTURE

Jeff’s passion for real estate is still burning strong and he has no plans to retire in the immediate future. Instead, he’s focusing on how he can maintain his current momentum and organize his life outside of the business.

“What we do is not easy, and clients sense that. If you’re knowledgeable



“ I CONVINCE PEOPLE TO TAKE MY ADVICE BASED ON MY **SINCERITY** AND **KNOWLEDGE**, NOT BECAUSE I BROWBEAT THEM INTO SIGNING. I COULD PROBABLY DO MORE DEALS IF I WERE MORE OF A ‘HARD SELL,’ BUT THAT’S JUST NOT ME. PEOPLE TRUST ME. AND THAT PROFESSIONALISM AND TRUST ARE A BIG REASON WHY I’M SUCCESSFUL.

and you’ve worked on your craft, and you have a passion for helping people buy and sell property, it can’t help but come through in the way you talk to people. That passion is very important, but you have to be careful with that passion. It’s important to have a life outside of real estate, too.”

To maintain that balance, Jeff and his wife, Brenda, love to travel. They’ve gone on a number of

riverboat cruises in recent years to American landmarks like the Chesapeake Bay, Mississippi River, the Snake and Columbia Rivers, and New Orleans. Through these trips, they’ve gained a deeper insight into American history around the country.

Jeff is unsure what the next few years will hold for his career, but he’s committed to staying active in real estate and maintaining an enriching life.

BILL REHBOCK

SUCCESS THROUGH SIMPLICITY

*“Nobody cares how much you know until they know how much you care.”
-- Theodore Roosevelt*

“It’s always refreshing when you see an agent put their client first, knowing that the rest will come. This business can be pretty simple. Show your clients you care,” Bill Rehbock begins.

With over two decades of experience in the real estate industry – including a successful career as an agent and as a non-competing manager – Bill has the experience, vision, and mindset for real estate success. Bill takes an unconventionally straightforward approach to both business and life, and it’s served him well.

A family man, Bill has always put his sons first. And as the consummate professional, he’s become an expert at setting expectations with clients and agents alike.

The Road to Real Estate

Before getting into real estate, Bill built a successful career in the beverage distribution industry. He worked his way up to a management position, but that didn’t slow the expectations of the business. Bill was on the road a lot, and the business required work into the evenings. When his first son, Wolfie, was a toddler, Bill decided to make a change in lifestyle.

“The beverage industry wasn’t conducive to family life with young kids. I wanted to make more money and be my own boss, too,” Bill explains. “My in-laws were in real estate. I considered



the mortgage business but ultimately decided to join them in real estate.”

Bill quickly grew his business, solidifying himself as one of the most consistent producers in the Silicon Valley. He didn’t employ sales tactics, rather relying on old-fashioned honesty and proper expectations on the road to success.

“When I was selling, I was good at work/life balance by just being

accepted. In hindsight, he realizes that he was always well-equipped for a management role.

“When I was selling, it was great to close a deal, but the stress of where the next deal is coming from is what ate at me. I was always better at helping other agents with issues than my own. That led me to management,” Bill explains. “I get more of a feeling of success helping other agents than when I was closing deals.”



honest. I would tell my clients that I had a kid’s game. And I had clients that appreciated that. Those were always my best clients.”

By setting proper expectations, Bill was able to attract the type of client that wanted to work with him – the type of client that wanted to support an honest man that wanted to be there for his kids.

In the Business of Helping Others Succeed

Eventually, Bill was offered a position in management, which he gleefully

accepted. As the Branch Manager of Coldwell Banker’s San Jose – Almaden office, Bill is proud of the team and the agents he serves. Just as his clients did when he was selling, Bill’s agents appreciate and value his personal life.

“As long as I’m there for them when they call, they’re happy,” he says. “Offices in real estate – there are a lot of egos. I am very fortunate that I have one of the least drama-filled offices out there.”

Lessons Learned

With so much experience on different sides of the business, Bill brings a

unique perspective to the real estate industry. He’s seen what it takes to be successful and reminds us all to remember the simple elements of daily work.

“Never be a secret agent. Don’t be afraid to let people know what you do,” he says. “There are many successful real estate agents that do it all different ways. The biggest thing is to let people know what you do.”

Bill is also a big proponent of consistency. He acknowledges that there are numerous ways to build a client base and encourages his agents to remember that regardless of which path they choose, consistency and persistence are key.

“There is no income ceiling. But people need to remember there is no floor either. Don’t give up. It’s a tough business, but don’t give up,” Bill explains. “You have to have thick skin in this business. We don’t learn from successes, we learn from our failures.”

A Different View of Success

When asked about success, Bill unsurprisingly shifts his focus from real estate back to his family.

“Raising two young men who are now in college and just graduated – that’s my biggest success,” he smiles. “I’m healthy, happy, and my kids are doing well.”

Recently, Bill got remarried. His boys are now 21 and 19, and he also has two 13-year-old stepsons.

“My life now is just spending time with my wife, Tracy, and the kids,” Bill says. I go to the beach, take walks. I have a simple outlook.”

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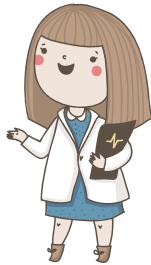


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RUBA KAILEH & HAIFA KHOURY

THERE IS NO RIGHT WAY TO DO THE WRONG THING

►► profile
By Zach Cohen



“Our clients love us because we make them laugh.”

— Haifa Khoury

Rewind: 40 Years Passed

Four decades ago, Haifa Khoury was in the midst of a major life transition. She was going through a divorce and looking for a new career venture simultaneously. She racked her brain: What career would provide the flexibility and pay she desired to care for her family?

“I looked at other jobs and what they pay, and I wasn’t impressed,” Haifa recalls. “A friend of mine offered me to do life insurance sales, but the office was in San Francisco, I had kids, and the pay was not enough.”

Three years prior, Haifa purchased a home, and she recalled how much

she loved going out to explore different houses and properties.

“I would say, ‘If I was an agent... I would never do this. I would never do that,’” Haifa remembers. “But the agent that helped us was a nice, classy lady. I ran into her at the store and told her what was happening, and she said I would be a good salesperson.”

Haifa began to give real estate sales serious consideration. She went on a broker tour with her agent, and then out to lunch. This ‘day in the life’ experience left her thinking, “This is a really good life.” She decided to take the plunge.

For better or worse, Haifa began in a challenging real estate market. She

recalls interest rates upwards of 18% in the early 1980s.

“Nobody was able to get financing,” she reflects. “It was a tough time to go into the business, but I was determined to make it work.”

Within two weeks, Haifa sold her first home. Two weeks later, she was under contract on another.

With a strong mathematical background, Haifa found early success by getting creative with the structure of her deals. She was breaking the norms and finding that it worked.

“You have to think outside of the box,” she says.

Since those early days, Haifa has built a business based on referrals; her strong negotiation skills, creative approach, and likeability has continued to lead her down the path of success.

One of Haifa’s biggest success stories can be traced all that way back to her very first sale. That family had seven children, and Haifa has sold at least one home to every single one of them – 23 homes in total to a single family.

“Once you build trust ... amazing things can happen,” she says.

Family Values: Ruba Joins the Business

Fifteen years ago, Haifa’s daughter, Ruba, joined her in the real estate business. After graduating from San Fransisco State with a degree in communications, Ruba lived in Rome for two years. While her experience branching out and living life differently was ever-valuable, after two years, she was ready to return to her roots.

“It was time to come back and I started my real estate courses,” Ruba says. She discovered, despite growing up so close to the business, that there was a lot to learn.

“The real estate courses don’t teach you 95% of what you need to know to operate a business,” Ruba explains. “The rhythm is a big learning curve.”

Ruba brings a youthful energy and marketing prowess to the family business.

“She is a great writer,” Haifa boasts. “She writes great ads. She’s articulate. Before she came, I would just state the facts.”

“The level of expectations for marketing has changed dramatically,” Ruba adds. “It’s changing and evolving, and you have to evolve with that.”

For the Love of Real Estate

One thing that Haifa and Ruba have discovered is that real estate can be fun. It sounds

basic, but for many that exist in a stressed-out state, the idea is novel.

“Our clients love us because we make them laugh,” Haifa says. “Real estate can be creative if you’re not tied to old ways.”

Both Ruba and Haifa see their work not as salespeople, but as advisors. They are the experts and can provide an opinion and insight as such, but it’s not their job to convince anyone to buy the home; they have learned better.

“At the end of the day, we can’t sell anybody on a house,” Ruba says. “They are going to decide whether it’s right for them or not. It’s our job

How are they so successful in obtaining listings?

“It’s important to know your value in this business and communicate your values to your client,” Ruba explains. “And then always do right by your client.”

The combination of hard work and living by their values has proven to be a winner.

“We do our due diligence. We are active. We go out and tour. We tell our buyers we’re not going to sell you anything I wouldn’t buy myself. The same with sellers, we’re going to price it at market. Our goal is to market it and

“AT THE END OF THE DAY, WE CAN’T SELL ANYBODY ON A HOUSE. THEY ARE GOING TO DECIDE WHETHER IT’S RIGHT FOR THEM OR NOT. IT’S OUR JOB TO PRESENT IT IN THE BEST LIGHT POSSIBLE AND SELL THE ADVANTAGES OF THE HOUSE.”

to present it in the best light possible and sell the advantages of the house.”

This pressure-free outlook has earned Haifa and Ruba a reputation for match-making – homes, not couples, that is.

“My husband calls me the house whisperer,” Ruba laughs.

Leading with Values

Haifa and Ruba’s approach has led to tremendous success. They’ve been recognized by REAL Trends as top agents (The Thousand) for seven years running.

“In 2015, we went on 39 listing presentations, and we got 38... Thirty-eight out of 39 is amazing,” Haifa says. “We get most of our listings unless we’re not willing to give away all of our commissions.”

get you top dollar. It’s easy when our sellers have confidence and trust in us. It makes our job easier,” Haifa says.

“It’s getting an understanding of the client’s need,” Ruba adds. “As agents, we tend to talk a lot about marketing and our company. But I think it’s more important to fully understand the situation: Why are you selling? What are your plans? Where are you going to go next? What is your timeframe? What result would you like to see? What are your concerns?”

Haifa and Ruba’s motto is, “There is no right way to do the wrong thing.” It reflects their strong commitment to their values and their clients. They understand that acting with a strong moral compass is not only a good business strategy but a necessity in this world.


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