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Welcome to our April 2022 edition of CO Springs Real Producers! While I wasn't around until 2020, this month marks this magazine's fifth year in business. Pretty cool!

Our purpose with this magazine, our events, and our social media posts (see my personal Facebook page) is to build community in the real estate industry.

Real estate is all about communication and sometimes you might be doing a deal with an agent you've never met before. We hope that, after reading about the agents we highlight each month, you will feel like you know them on a deeper level and will, therefore, have an easier time communicating with them. It's always easier working with friends and acquaintances rather than total strangers.



There are two article categories that we've had requests to include in the future: an education-based article sharing industry tips and trends and one highlighting local non-profits. If you are a "wiz" about anything particular in the industry and you're open to sharing your secrets, please reach out! We would love to run a short article educating others on how to do what you're doing. And if you're passionate about

any non-profits, we would love to spotlight them as well. The first step is to reach out to me. And there is no cost involved, other than your time.

I'm appreciative of you all,

BRIAN GOWDY

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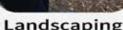


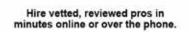
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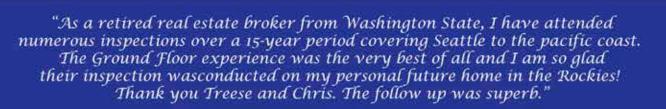


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Crystal was born into a broken home in Colorado. Her mom struggled with alcoholism and her father was absent from her life, so she drifted from place to place with no stability or security. She promised herself that if she ever became a mom, she would make sure her children had a safe, loving home and food that didn't come from a charity. Crystal chose to move in with her aunt when she turned 11, and shortly after she turned 18, she moved out and started life on her own. One of her first jobs was working for her father's employer, giving tours of model homes for a builder.

"I choose to think of my childhood experiences as life lessons that helped me become a better person," smiled Crystal warmly. "My childhood wasn't carefree, but it taught me that good things don't come easily and that no one is going to fight my battles for me. I learned that



After going through a difficult divorce, Crystal needed to build some structure and discipline into her life, so she joined Gold's Gym. She found a "family" of people who held each other accountable for achieving personal goals. Josh, the gym's regional vice president, who is now a Gold's Gym franchise owner, inspired her to dream about creating a new life and career for herself.

Josh became her boss, and then her mentor and life coach. She worked her way up to General Manager in the gym industry, running multiple Colorado locations. Her life was coming back into perspective, but as she climbed the corporate ladder Crystal realized she was dealing more with spreadsheets than people. She had outgrown her potential and needed a change. After talking with a gym patron who was also a REALTOR®, she started doing some research.

of how much she enjoyed showing model homes when she was younger. She also realized that as an entrepreneur, she would be able to personalize the way she helped others. With the encouragement of her fiancé Shawn, Crystal earned her license three years ago. She said that it was the best decision she has made, but she is thankful for two decades in sales and marketing and management. Her past experiences helped her learn to run a business and connect with people.

It took some time to adjust as she switched from a corporate pay structure to an industry where her paycheck depended on her level of work, but that also

What Crystal found out about real estate reminded her provided her with new motivation. She started helping people with whom she had established friendships at the gyms. She loved helping others fulfill their real estate goals, and she personalized each closing gift. During her first year as a REALTOR®, Crystal helped over 25 families.

> When she started working with *The Cutting* Edge, Realtors she was infused with hope again. Crystal felt complete, and her business really flourished. Now, she leads a small team known as the Crystal Sisler Homes Team and is thankful to work with each of them, and her partners. They help each other utilize their strengths to serve their clients.

> > • • •

the more work I put into something, the better my outcome would be. That knowledge helps me take the next step every day, even if it's hard. We will always run into bumps in the road, but with a positive outlook and a determined mindset, we can accomplish anything!"

She attended community college and then cosmetology school. Crystal worked diligently in every position she held in retail, call centers, and the offices of attorneys and engineers. When her daughter was born in 2006, Crystal took a break from working and became a stay-at-home mom.



One of Crystal's core values is "always give back." For every closing, Crystal donates to a charity, and often she lets the clients choose. Crystal has also volunteered with some non-profit community organizations working to combat depression, eating disorders, and suicide. Crystal, Shawn, and the kids volunteer and donate to homeless shelters and help deliver meals. This is a way for them to help others and honor the fact that Crystal's life, and the life she has made as a mother, is drastically different than what she experienced as a young girl.

Crystal and her family have lived in Colorado Springs for the last eight years. They enjoy taking small hikes, especially on the Seven Bridges Trail. They also love visiting AirCity 360. At least twice a year they take a family trip out of Colorado. Shawn and Crystal budget a monthly trip to Vegas to play craps, and they plan to get married in June.





Shawn, her life coach Josh, and her brokerage partners who are there for her any time she needs them. In the same way, Crystal is there to meet her clients' real estate needs, and to be a continued resource and friend. Another great motivator is her children, and she is thankful to be able to provide them with a good and permanent home with plenty of happy memories and healthy food. She is proud that they are becoming well-rounded and respectful young people who have compassion for those with true needs.

"Awards and numbers don't drive me," Crystal explained, "the people do. One of the most fulfilling things is being able to watch my clients continue to grow and expand, and to be a part of their life after I help them buy or sell a home. It makes my cup full to know that I have only been a REALTOR® for three years, yet I have agents looking to me as a leader. It lets me know that I am doing something right."





Brittany Williams

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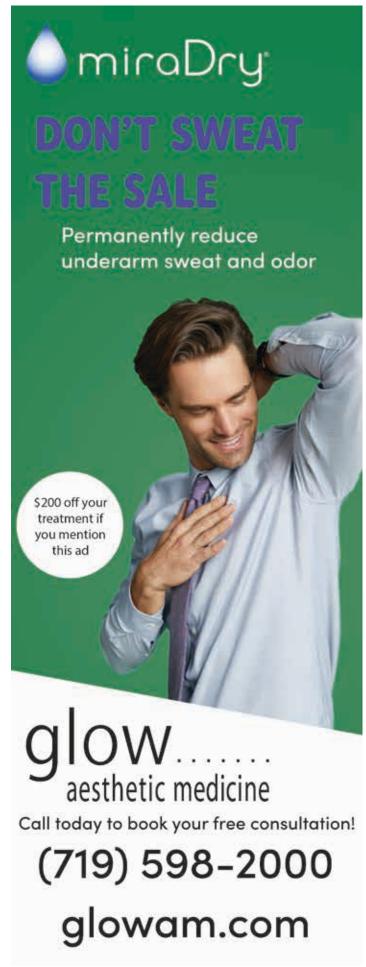
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RED LIGHT. There, at the corner of Stetson Hills and Tutt, a woman lost her life. A child was orphaned. His children were severely injured. And Vaughn was arrested for vehicular homicide. There hasn't been a day he hasn't thought about the other driver...and her son and fiancé.

Childhood was rough for Vaughn. His alcoholic father messed with the first half of his young life, while his abused mother remained true to her faith and her sons. "My mom was a huge part of my stability growing up. Because of her, I didn't do drugs; I didn't drink; I didn't party or hang out with anyone who did." Vaughn was a varsity athlete with a bright future. At 20, he began to experiment with everything he had avoided in his teenage years.

After the accident, Vaughn was sentenced to a decade in prison. He was transported to Buena Vista Correctional Complex, a notoriously old and dangerous prison. His first day inside was his son's birthday. The first night behind bars, Vaughn did all he could to hold his tears inside. Showing emotion in prison is dangerous. He was devastated and tormented by what he had done, who he had hurt, and that there was no way to undo it.

Unable to sleep, he asked the man in the cell next to him for a sheet of paper and a pen, and Vaughn began to write. When he ran out of room, he asked for three more sheets. On them, he scripted what would become the roadmap for his new life. "What kind of man do I want to be?" he asked himself. "What kind of father? What kind of son, friend, employee, community member...?" He not only wrote out who he would become, but how he would become a different man.

His brother, Matt, and his wife, Madonia, stepped up as family leaders, especially to Vaughn's children. Mom stayed strong and encouraged her sons and grandchildren. Family, like Patrick and Jen Littrell and Robert and Shirley Littrell, friends like Todd and Amber Lane, and coaches like Phil Sanchez and his wife Renae didn't miss an opportunity to support his sons while Vaughn served his time.

Vaughn spent 2,530 days in prison. Going in, he was 320 pounds; leaving, he was 225 pounds and set the DOC record



on Stephen Covey's Seven Habits of Highly

Effective People called Seven Habits of Highly

Effective People on the Inside. The program's

purpose was to inspire inmates to live a pur-

posed life behind bars, preparing them for life

Paroled early, Vaughn was ready for his second chance. The day he was released, the warden came down, shook his hand, called Vaughn by his name for the first time, and told him the prison would never be the same. Several inmates came up to him, thanking him for all the small things he did for them during his time. In the end, the small things added up to make a big difference.





mortgage business, Fidelity Mortgage Solutions. Vaughn earned his license and joined Quinn's ranks. He is grateful for every second chance the industry has given him.

As a lender, Vaughn gives 100% every moment. He knows that when a real estate agent refers him, he becomes an extension of them and their brand. He knows how big of a deal that is and doesn't take it lightly.

Vaughn does his own pre-qualifications. He meets with clients himself or over the phone. He never ever sends a client to a website. What got him this far in the business is relationships. "Success comes from hard work and relationships. Relationships are everything." Vaughn's goal is to work with his friends and to love his family.

Vaughn says he would be nothing without his staff. Christina Thomas has worked alongside him for years and she is his right hand. He also gives a shoutout to his assistant, Amber Lane, now a licensed broker; processor, Brittany Kruse; and his son, Justice, a graduate from UNC, who works as his assistant and will soon be a licensed broker.

One of the ways Vaughn gives back to the community is by feeding families for Thanksgiving with a celebration his family calls Thanksfest. The first Thanksfest, they fed five families. In 2021, they fed 318 families. His goal is to grow Thankfest to feed 500 families or more.

Vaughn speaks to professional athletes and college and high school students, sharing his story and warning them about the consequences of their decisions. He is one of a small group of people who are invited to speak in front of inmates. He coaches them on how they can turn their life around.

Lastly, Vaughn is thankful to his fiancé Michelle, who inspires him. Michelle is an event planner and joins Vaughn in taking care of clients.

Not everyone has a second chance at life. Vaughn is forever grateful for his. He is still working on his plan to become a better man, day by day. "The dream is free. The hustle is sold separately; it comes from the inside."



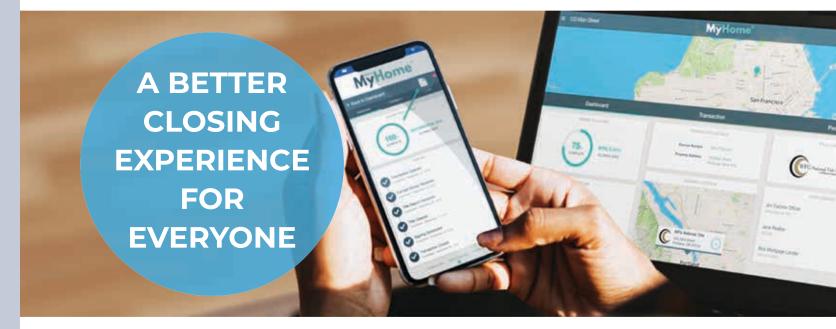
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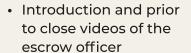
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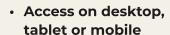


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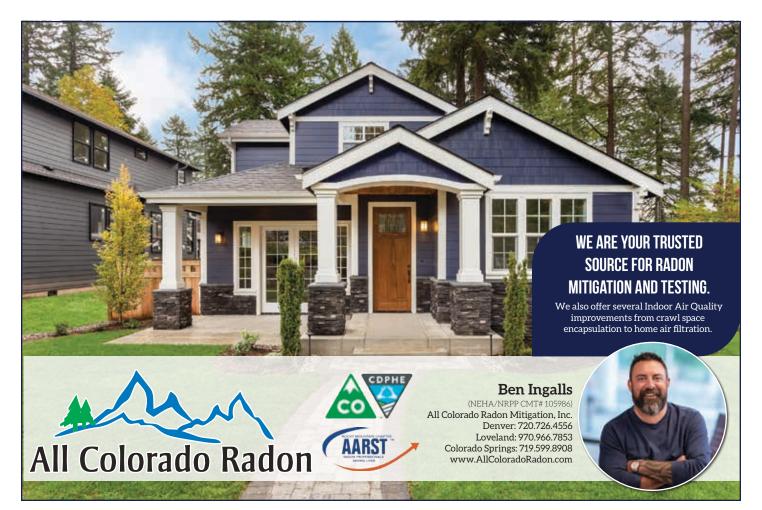
















Written by Brian Gowdy and Kristin Dionne Photography courtesy of Katie Luster-Work of Katie Marie Photography

DIONNE interesting entrance into real estate. From Hastings, NE, she graduated with a

bachelor's degree in secondary English and German education, spending the next six years teaching German to middle schoolers. Her next career move was becoming a floral buyer for a supermarket chain in Omaha, NE; Kristin admits this was her "soul job"—she even met her husband at a floral convention! "I was a buyer and he was a vendor; I knew he was 'the one' the moment I met him."

Kristin then moved to California to work at her soon-to-be husband's family floral wholesale business. He eventually left the industry and became a flight instructor, which is what brought the two to Colorado Springs.

In search of a new career, Kristin joined the new construction sales team at Keller Homes in 2004. In her first year, she met John Arends, a well-known agent at the time. John was looking for a transaction coordinator and Kristin was the one for the job.



Everything happens

"John was a legend in real estate. I soaked up as much of his knowledge as I could during the time I worked for him." John was at the top of his game when Kristin came aboard, but then he tragically died of cancer in 2007. Losing such a mentor was devastating. Not long after, the short-sale crisis hit, and Kristin had to leave real estate entirely. She went back to being a part-time florist just to pay the bills.

In 2010, Kristin landed a job in a real estate office as their compliance manager; her role was to read the contracts of over 100 agents! In doing so, she learned a ton about what to do and not to do when writing a contract. But that office closed in 2012 and Kristin was back at the drawing board.

Thankfully, a friend referred her to Joe Clement, the employing broker/owner of RE/MAX Properties Inc., who was looking for a listing coordinator at the time. Joe helped Kristin get licensed and, after being on his personal team for four years, he helped her go out on her own as an agent in their Monument office.



"I was terrified to be a REALTOR® on my own. I had no actual contacts outside of real estate. My first year, I only did three deals and wondered if I had made a huge mistake." Everything changed when Jean and John Wheaton invited Kristin to join their team, the Wheaton-Wass Team at RE/MAX Integrity. Being the industry icons they are, Jean and John helped Kristin get on her feet and truly grow her business. "I went on to have two of the best years in any of the careers I had ever held!" And then, life changed when Kristin and her husband received a phone call from an adoption agency that they had started working with more than 10 years ago...

The adoption agency wanted to know if they were still interested in adopting a child from China. "They gave us only a weekend to think about it! At the time, I was 52 years old and wondering why God's timing would be now. But we took a leap of faith. Nine months later, we brought our beautiful daughter, Anna, back from China." Anna was 3 years old at the time and spoke zero English. Kristin had to go from working a full-time career to being a full-time mom and part-time agent.



We took a leap of **FAITH**

The Wheaton Team stayed behind Kristin 100%, helping to fill in for her whenever she needed it. Kristin and her husband were so grateful that they were able to take the time they needed to get Anna started in her new life. It would have been much more difficult if Kristin hadn't had a flexible career and support system. "Everything happens for a reason."



Four years later, Anna is thriving. Today, she's in the first grade at St. Peter Catholic School in Monument. Even after COVID, 2021 marked one of the best years of Kristin's career. She and David have been able to balance family and careers, and now they both work from home and volunteer at Anna's school. They celebrated their twentieth wedding anniversary in September and remodeled their Monument home where they've lived for 17 years.

"My career in real estate extends beyond any other career or job I've had in my life. It's not something I set out to do but it's been the most rewarding experience and the catalyst for so many other positives in my life. The people I've met, the relationships and friendships I've formed, and the impact that real estate has had on our family—I couldn't have asked for anything better. I've always been a 'go-with-your-gut' kind of girl, and even when it didn't make logical sense, I've always trusted that I'm exactly where I am supposed to be."

Outside of real estate, Kristin enjoys cooking, gardening, and waking up to their beautiful mountain view. As a family, they love to travel. They've been to Hawaii five times, the Caribbean on four cruises, Italy, France, the Czech Republic, Germany Belgium Austria the Netherlands Mexico, and China





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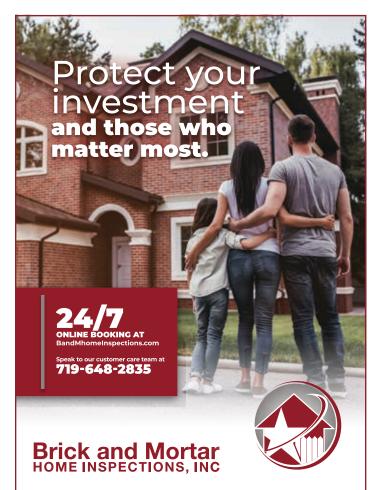
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As REALTORs®, you understand that purchasing a home is one of life's greatest accomplishments. Most people spend months and even years dreaming of how it will look and the lifetime of memories they will make there. However, most homeowners give no serious thought to how they will protect that dream and investment. Sadly, home insurance is usually solely purchased as a condition of their mortgage with little understanding of how the policy will pay when a loss occurs. The common dismissal of the risk is thinking how unlikely it is that their home will be destroyed or damaged in a catastrophe!

It is only when an impending calamity arises that many homeowners are pressed to uncover the question "if they have enough insurance on their home." By this time, it is often too late. This was, no doubt, the thought

on the minds of many Colorado residents on December 30 of 2021. That fateful day, the Marshall Fire unleashed its flaming fury through Boulder County, speedily devouring the area and leaving in its wake over \$1 billion in damages and over 1,000 resident homes destroyed. Dreams were turned to ashes overnight!

By all measures, this makes the Marshall fire the largest, most devastatingly destructive blaze in Colorado history. And what of the aftermath that involved adjusters, displaced families, businesses lost, and residences gone in smoke? It is currently estimated that over 70% of these homeowners were underinsured. In a nutshell, homeowners will have to foot the bill and pay the difference to rebuild their homes and replace their belongings to offset the insurance shortfall.

Here are some quick tips to avoid the peril of this pitfall for yourself and your prospective homeowners:

- Know that insurance policies are contracts and contracts have limits (these are the maximums companies will pay out)
- Conduct annual reviews with your agent to ensure dwelling and other coverages are sufficient to rebuild your home and replace personal belongings (account for increased building/labor costs, debris removal, property modifications, improvements, and new purchases)
- Ask about and add extended dwelling coverage or guaranteed replacement cost endorsements (a handy "cushion" to account for unexpected building costs/expenses)
- Review other structures coverage (protect detached outbuildings, fences, and walkways)

- Verify loss of use / lost rental coverage is sufficient (pays for living expenses during repair/ rebuild time)
- Add sewer/water back-up coverage, buried service lines coverage (old lines can mean big problems and big expenses)
- Calculate liability coverage and/or purchase umbrella coverage for asset protection (trips and falls, accidents and guest injuries – this coverage protects you from lawsuits and more)
- Maintain photo inventories of personal belongings (provides a wealth of information to adjusters for settlement purposes)
- Understand cheap premiums are often a reflection of stripped-down insurance coverages (underinsurance or the high likelihood the homeowner will absorb costs if a loss occurs).



It is important to recommend your clients work with a reputable agent willing to take the time to review insurance contract options and answer any questions you may have to best protect your homes or investment properties. Remember, broad, more comprehensive policy coverages may mean higher premiums; however, this may be a trade-off for more

coverage payouts on the part of the insurance carrier and less out-of-pocket expenses for the insured at the time of a loss.

Don't buy cheap insurance for expensive properties! Your dreams are worth protecting – and ultimately underinsurance burns you!

SOURCES:

https://mars.colorado.gov/MarshallFire

https://ktvz.com/cnn-regional/2022/02/05/those-impacted-by-marshall-fire-work-through-puzzling-homeowners-insurance-policies-payouts/





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April is **Financial Literacy Month**, a national campaign to raise awareness about financial literacy and promote financial education. In this month, organizations nationwide carry out a variety of events, learning opportunities, and initiatives to improve financial literacy, especially among our nation's youth. Financial ignorance can lead to a variety of negative future consequences, including irresponsible spending, dangerous debt levels, and high amounts of stress, especially for financially vulnerable populations. Education is key; making informed financial decisions is more important than ever.

Read financial books and newspapers (and listen to podcasts).

Dive into newspapers and magazines (think the financial section of local / regional newspapers as well as *The Wall Street Journal, Barron's, Fortune, Forbes*, and *Money*) as well as books geared toward money matters. Also, there's a podcast for every subject nowadays, and the arena of finance is no exception. Just want the basics? Try *Planet Money* or *So Money*. What about info on investing? You want *Money for the Rest of Us or The Disciplined Investor*. Woman-focused financial info? Look for *Women & Money* or *The Fairer Cents*.

Utilize social media and your network.

Make your social-media time more industrious by following financial experts on Twitter or LinkedIn or joining a personal finance / support Facebook group. Also, don't overlook the knowledge you have close at hand through your immediate network; utilize the financial expertise (and lessons learned) of your circle of influence – successful friends, family members, colleagues, even your boss.

Ask the experts.

Who better to turn to with your burning financial questions than a professional? They can listen and assess your current situation and how you are handling credit and debt; uncover solutions, whether about day-to-day money situations or more complex, long-term scenarios; make suggestions for how to pay off, consolidate, and manage finances; and help you plan for future financial needs and stay on track going forward.

A study undertaken by the Financial Industry Regulatory Authority in 2019 showed that rates of financial literacy among Americans have taken a nosedive since the Great Recession, yet, for many, financial situations are more complicated than ever, between retirement accounts, investments, student loans, medical debt, credit cards, pandemic stimulus payments, and mortgages / rent and other household expenses. It's crucial to keep our financial literacy knowledge base growing as aspects of our health, career, family, and living situation change over the years. Knowledge is power!

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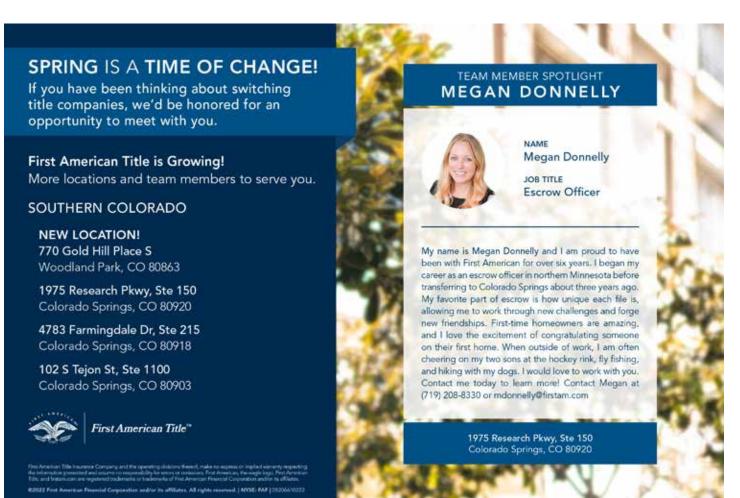
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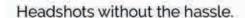
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Tiffany was raised by her single mom who wasn't able to provide a lot, but was always ready to share with others even less fortunate. Even after Tiffany left home at age 16, her mother's character lessons stayed with her. Tiffany's dad was a builder in Arizona, and for a season in her life, she helped him build storage units and homes. Most of the time she lived out of her car, and she eventually ended up in Mexico where she lived out of her car, as a nomad, for several years. In 2004, she decided she needed to create a legacy and backpacked from Mexico to Colorado where she started business to business sales.

The Canadys had a fairly easy transition from sales into real estate. Tiffany earned her REALTORS® license in 2013, shortly after the birth of their firstborn, and Brian joined her a few days before their second child was born in 2014. They also added a transaction coordinator to the team in 2014, and their faithful team member has now transitioned into a position as director of operations.

"It's been said, 'Real estate is a contact sport," smiled Tiffany. "You have to stay in contact! Success leaves clues, and Brian and I want to leave our children a legacy of love for others as well as a blueprint of how to build true success. We live this out as we inspire our clients to build wealth, not just buy a house. We flip, rent, and sell homes, and we love to teach others how, and why, to do those things as well!"

The Canadys don't leave success to past family models, trial and error, or chance. They have coaches for their businesses, and for their marriage. They serve the community together as a family, and have taken their children to Mexico so they could have a greater appreciation for things taken for granted in the U.S. Tiffany and Brian are also intentional about date nights, and their children enjoy helping plan some of their relationship-building opportunities.

Tiffany utilizes social media to deliver infotainment to her clients and community. She also creates engagement by sharing her family life on social media because she has found that people are more willing to do business with someone who shows they are authentic and genuine. She builds trust so she can build friendships and working relationships.

In 2015, Tiffany began leaving a more tangible legacy of love by volunteering with HBA Cares. The local non-profit organization partners with other nonprofits and engages industry resources to support transitional and accessible housing, and other community projects. In 2019, Tiffany's mom moved in with the Canady family as she left her own legacy for the last nine months of her life. She was struggling with lung cancer and needed care and love.

One of the HBA Cares projects became near and dear to Tiffany's heart after the passing of her mother. The Ingram Guest House is a home away from home designed for families or individuals going through cancer treatment, and families with babies in the NICU. This beautiful project is led by builder captain Josh Peterson and a tribe of trades (hbacares.org).

Tiffany has been involved with HBA Cares in various capacities for about eight years, including serving as president. The Canadys have gotten involved in projects including the building of Dream Centers and beautifying the downtown area. They have also volunteered for "Creek Week" and helped with programs such as We Fortify and Family Promise, which provide accessible and transitional housing for homeless teens, young adults, and families. The Canadys are proud to have also been involved with the Pikes Peak Association of REALTORS®.

"I may have 'started at the bottom,' as the song says," smiled Tiffany, "but I didn't want to grab a shovel and dig myself down farther! A lot of people don't know what resources are available to help them climb out of the pit they may feel they are in. We are here to give them hope, and a vision for their future so they can change their legacy! There is a ripple effect; no one succeeds alone. We all crave connections, and life, like real estate, is a relationship business, not something strictly transactional."

Tiffany believes that every day is a gift, and that the true magic is that people can better themselves in a way that the ripple effect continues to impact the whole community. The Canadys better themselves, impact their community, and build legacy in three distinctive ways. First through real estate, including flips, rentals, and selling homes. A second way is through their health facility called OsteoStrong, in which community members can build vitality, and bone mass, through one 10-minute session per week (centers. osteostrong.me/colorado-colorado-springs). Their third, and most

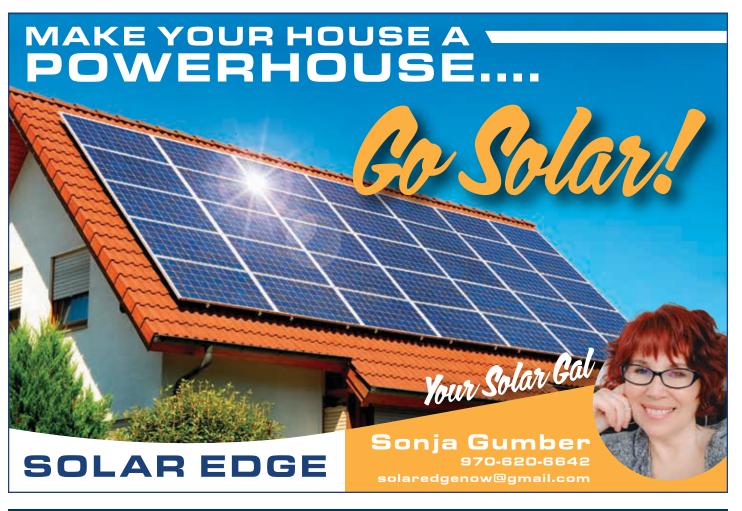
passive, income stream is selling products wholesale

via e-commerce.

Their freedom and passive income allows the Canadys to travel and make memories. In January they flew down to FL to visit family, then cancelled their flight home because they bought an RV and traveled the Florida coast, exploring and bonding with family members, running their businesses remotely, schooling the kids, and creating lasting memories they will cherish for a lifetime. The family also travels to Alaska yearly, to visit Brian's childhood home and to fish. They freeze the excess so they can enjoy their catch throughout the year.

Tiffany and Brian Canady are intentional about leaving a legacy. They are very familiar with the saying, give someone a fish and they'll eat for a day, but teach someone to fish and they can eat for a lifetime. The Canadys have literally taught their children to fish. Even more importantly though, they are leaving a legacy as they teach their community to "fish" and build wealth with real estate investment, build health through OsteoStrong, and care for others by giving back to the vulnerable in their community.









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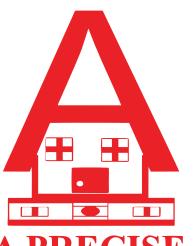


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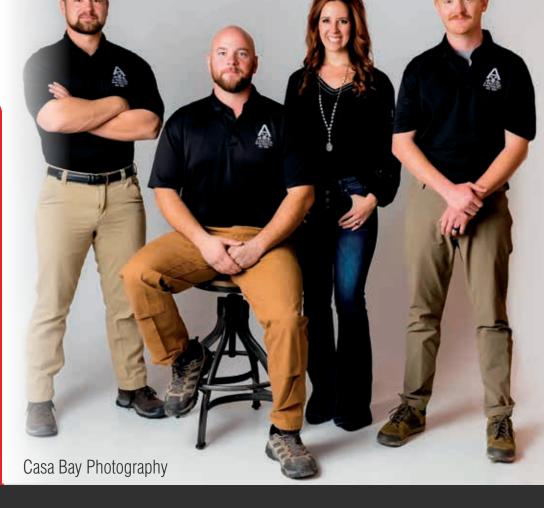


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