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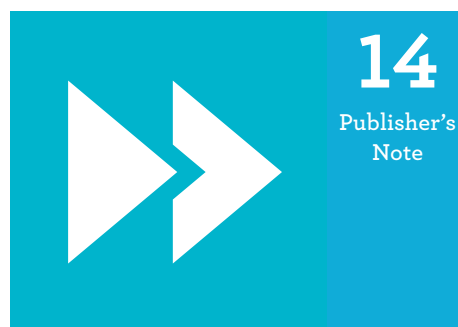


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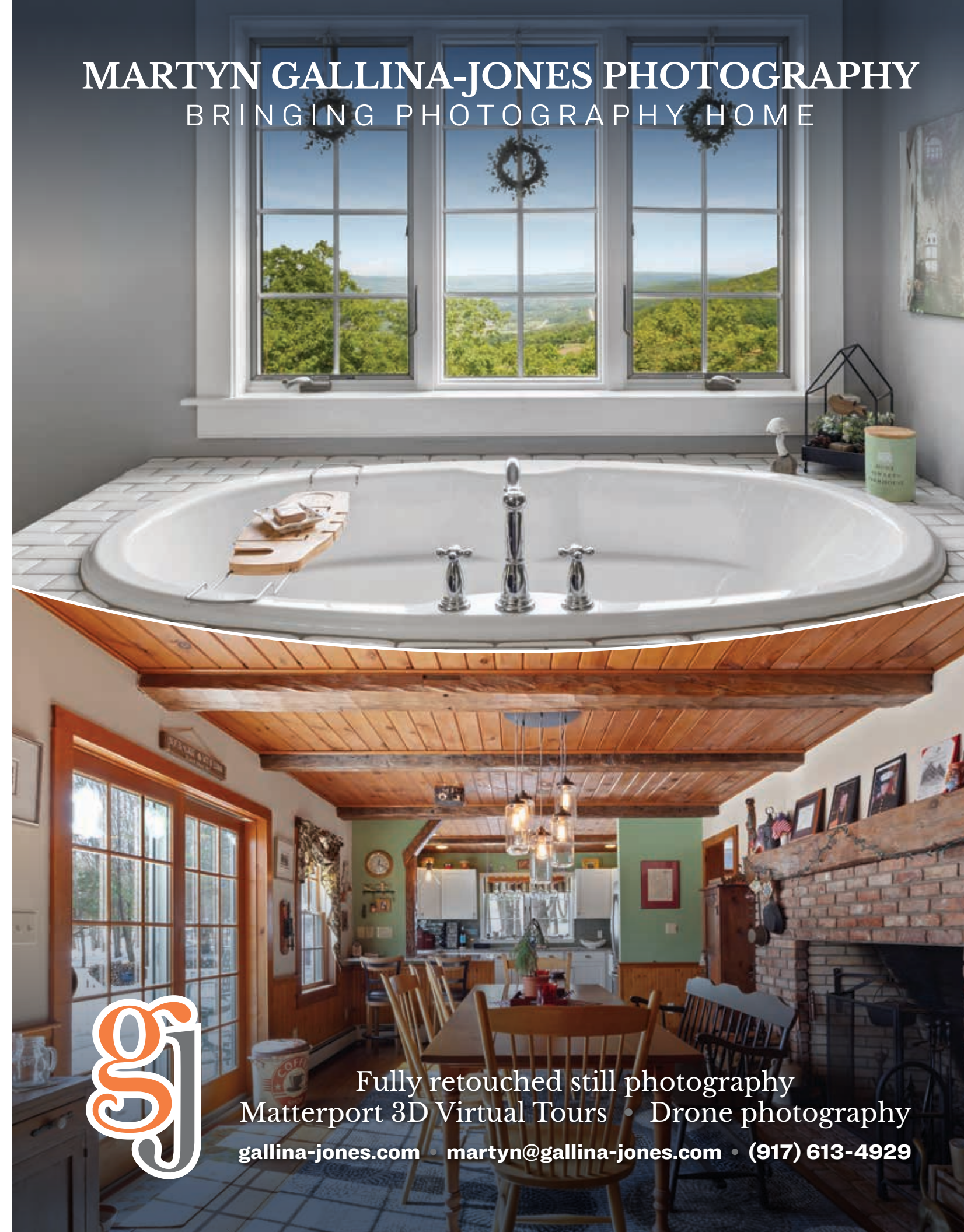
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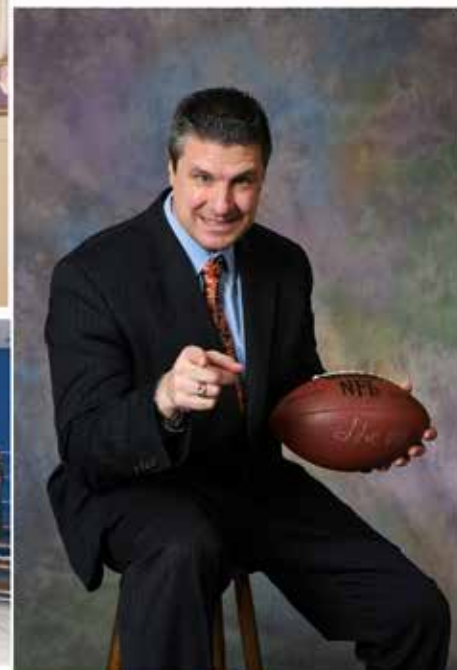
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WHAT'S UP, REAL PRODUCERS?

It's crazy to think we're more than halfway through 2022 and the market now looks completely different than it did on Jan. 1.

These past seven months have shown the importance of adaptability, persistence, and focus. We must adapt to the rising prices of inflation, persist in our efforts while the market is cooling down, and focus on those important income-producing activities.

Whenever there is a downturn, there's also the opportunity for growth and a more significant return on your energies and investments.

While everyone else is reducing their expenditures, it creates less competition in the market. Therefore, those who continue to put themselves out there and be

visible are the ones who benefit from a much less competitive field.

In times like these, real professionals buckle down, work harder, and shine the brightest.

I don't know what the rest of the year will look like, but I am excited to see the new top 300 list and where everyone ends up in their lives and businesses.

It can be challenging to block out all the white noise we see on the news

and social media, but if you can tune it out and focus on what you need to do, I'm confident everything will work out in the end.

Until next time, keep up the great work!

I appreciate you,

MIKE BAKER

Publisher

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NOTE: In the June 2022 issue of *CRRP*, we highlighted our recent Spring 2022 VIP Party. The credit for the event photographer (Joan Heffler) was missing from the article. We apologize for any confusion, and we appreciate Joan and all she does for our CRRP community.



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a case of MISTAKEN IDENTITY

Every person I have ever coached has come to me with the same issue – a case of mistaken identity.

It looks something like...

- "I'm a procrastinator." – Nope, that's a thought.
- "I'm not focused." – Nope, that's a thought.
- "I'm not good at follow through." – Nope. That's a thought.
- "I'm insecure and worry too much." – Nope, that's a thought.
- "I'm not confident, worthy, organized." – Nope, nope, nope, all thoughts.

As human beings, we have innocently been conditioned to identify ourselves with our thoughts. Our brains love certainty, and one way to have certainty is to slap a label on something because then you know what it is and what to expect, so you don't have to expend any additional energy on it.

Except, who we are is NOT our thoughts. Our thoughts come and go. Thoughts are ever-changing, transient energy passing through our brains. So how can thoughts be who we are? Are you aware of your thoughts? How can you both be your thoughts and be aware of your thoughts? Who is the you that is aware? If you are not your thoughts, then who are you?

We were born into this world as pure potential – the empty space of awareness. As we moved through life, we innocently attached ourselves to labels

and concepts and drew conclusions about who we are, who others are, and how life is. We didn't know any better. We put ourselves in these little boxes and forgot that we were the ones who did that.

"All we are is peace, love, and freedom, and the power to create the illusion that we are not." - Jack Pransky.

Despite all the ways we limit ourselves with our thinking, most people still manage to be pretty successful. Imagine what would be possible if you saw through the illusion of your labels and discovered your true self again. What if you stopped believing the thoughts and stories you've made up about others and life? What if, instead, you were present with the limitless possibilities before you?

There are consequences to forgetting you are the universe's infinite potential in human form. Life feels hard and stress, overwhelm, dissatisfaction, worry, and pressure all look real.

Every person who has come to me for coaching over the last 25 years has wanted the same thing ... freedom. Each person may have called it something else – more money, less

overwhelmed, confidence, a promotion, a new job, starting a business, increased productivity – but the "why" behind the goal always boiled down to wanting freedom.

You become naturally free when you realize who you really are – that your essential nature is pure potential. You see that you don't need anything outside yourself to achieve freedom because it is who you already are. When you know your true identity, you don't need to fix yourself or achieve a goal to be ok. You are free just to *be*.

It's like you are a sports car with five gears but think you only have two. When you discover the other three, watch out!



►► coach's corner
By Lisa Giruzzi

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- ✧ Trustco Bank ranked second place in the Albany Business Reviews annual ranking of deposit holdings in the Capital Region.
- ✧ Carly Batista received the prestigious honor of being recognized by the Albany Business Review as a 40 Under 40 recipient.
- ✧ Dollars under management by our Financial Services Department rose to an all time high while our Upstate Branch network achieved record highs in deposit holdings.
- ✧ Florida reached \$1 billion in deposits.
- ✧ Florida reached \$1 billion in loans.



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MAPPING
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By Emily Williams • Photos by Martyn Gallina-Jones, Gallina-Jones Photography

In 2010, Matthew Haye, financial advisor at Northwestern Mutual, had many things going for him. He owned a home, had just gotten engaged to his now-wife, and ran the merchandising department for one of the world's Largest Beverage Distributors.

However, despite all of this, Matthew felt like something was missing. "I didn't think I was living up to my full potential. I was just going to work every day. I was kind of like a drone. I just got up and did the same thing every single day," he explained.

Coca-Cola had recruited Matthew right out of college, and he had

little idea of what other professional opportunities were available to him. A friend suggested he contact a career counselor named Tom Denham for assistance. Tom helped Matthew put together a resume and encouraged him to start networking. Soon after, Matthew was reaching out to people for coffee meetings. One of those people was Alex Tronco, a managing partner at Northwestern Mutual. This meeting sparked feelings of passion in Matthew.

"Alex described what it would be like to wake up every morning, jump out of bed, and have a true sense of meaning. To help people daily, not just here in

the Capital Region but around the country. The idea of being able to impact so many lives in a positive way spoke to me," Matthew said.

Having grown up in a low-income area where tools in financial literacy were less available, Matthew had seen the impact this had on his parents and neighbors.

"As a child, I watched as the people in my neighborhood struggled to understand their relationship with money. I witnessed that same struggle being passed down from generation to generation," he explained.



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Educating others so they can pass that knowledge on is at the heart of why Matthew does what he does. He's passionate about teaching people how to take control of their future. He does this by helping his clients build a financial road map.

This includes preparing for the good and bad, like illness or death. Even though these are tough topics, he doesn't believe in shying away from difficult conversations.

"Being able to build that road map and stress test those things for people gives them the power to make great decisions with their life," Matthew commented.

There is no fee to sit down and talk with Matthew and his team. He's more interested in informing his clients than making a hard sell.

"We take time with people. We try to make the complex simplified," Matthew said. "I'm not just going to sell you something to make a dollar. Instead, I will ensure that you understand everything you should or may want to do."

Matthew ensures everyone who comes into contact with his clients holds the same values.



"Nick Oxaal is a financial representative on my team who is very detailed, smart, and driven to succeed," Matthew shared.

Although he works with many clients, one of Matthew's specialties is working with business owners and independent contractors, including REALTORS®. As a business owner,

he understands the work that goes into building a business and the unique challenges that business owners face.

"REALTORS® are pouring their blood, sweat, and tears into their practice, into their business, and they're trying to get better and better and better, but on the other side of the equation, they don't know what they don't know. There's a lot of different financial tools they could be using to help excel what they're doing," Matthew noted.

Outside of work, Matthew enjoys spending time outdoors with his wife, Allison, and his three children, Jackson, Madelyn, and Ella. You may also find him listening to his growing vinyl record collection or watching the Yankees, Giants, Knicks, or Rangers. One of his favorite parts about living in

the Capital Region is the diversity it has to offer.

"I love that my kids have all different types of friends, different cultures," Matthew commented.

Matthew's plan for the future is continued growth and education. Currently licensed in 38 states and looking to expand into more soon and is exploring opening up satellite offices outside New York.

"At the end of the day, the mark I can leave on the world is if I've educated enough people, they're going to be able to educate their children, and even though this isn't taught in school yet, and maybe it never will be, at least those people can continue to pay it forward."



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KEVIN

BOUTOT ▶ on the rise By Caitlin Gurtner
Photos by Joan Heffler, Joan Heffler Photography

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Drumming Up Some New Business

When the world shut down a couple of years ago, people worldwide found themselves unable to work. Kevin Boutot, a professional drummer for the last nineteen years, was sent home from tour much sooner than he had intended. And, just like millions of others, he had to find a way to provide a living for himself. He wasn't expecting to find and flourish in a new career, but that's what happened.

Feeling thoroughly done with driving for food delivery to supplement his income, Kevin reached out to a fellow musician and friend who now co-owns a Realty brokerage.

"I was like, 'Hey, can I reach out to you and just kind of chit chat about real estate and have you sell me on this?'"

So they did, and after a few hours of catching up and talking real estate, Kevin hung up the phone and signed up for the same classes his friend had taken. A year and a half later, he's doing better than expected and still picking up steam.

"I didn't want to set my expectations too high," Kevin says, explaining the initial transition.

"I had goals, and luckily I surpassed them all."

Kevin was fortunate to have a bit of help from the start. A couple of friends were looking to buy their first home, and with the personal trust already there, it was a great way to get his feet wet. After finishing that transaction, a REALTOR® friend had a lead for him from one of her buildings. After hitting the ground running, business came to a halt.



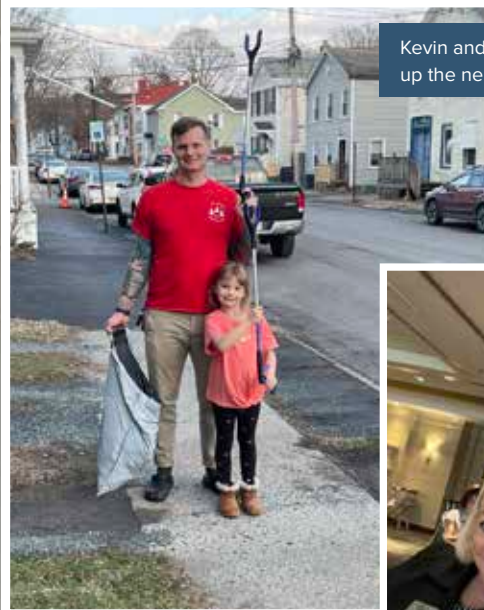
Kevin described those early times as "kind of scary." Nothing was coming in. Then, just as he was starting to think he'd have to look for something else, "at the end of last year, it all just picked up real quick, and it kind of just rolled into this year."

One wouldn't usually think there were a lot of similarities between real estate and rock music. Still, Kevin found that the skills he had built up as a professional musician transferred beautifully to being a REALTOR®.

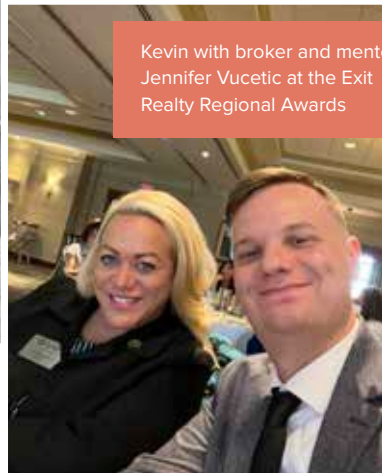
When asked where that connection was, he explained how much communication goes into both careers.

"With music, there's band members and fans and the people behind the scenes, so communication is key, and that's the most important thing with real estate you need to be able to communicate."





Kevin and Arya cleaning up the neighborhood!



Kevin with broker and mentor Jennifer Vucetic at the Exit Realty Regional Awards



Kevin’s skills were already there. However, agents must be willing to put themselves out there to succeed in real estate.

“You have to be able to talk to people without being skittish,” he says.

After nearly two decades of performing in front of crowds, Kevin was anything but shy. He can get people’s attention, tell them what they need to know, and make them trust him, just as he learned how by being a drummer.

It wasn’t just the transferable skills that made real estate a great second career choice. Once everything started picking up, both in real estate and musical careers, Kevin found it surprisingly easy to fit the two in around each other.

After a few transactions and some trial and error, he learned, “If I’m gonna be leaving for tour, I know when I should probably stop taking new clients.”

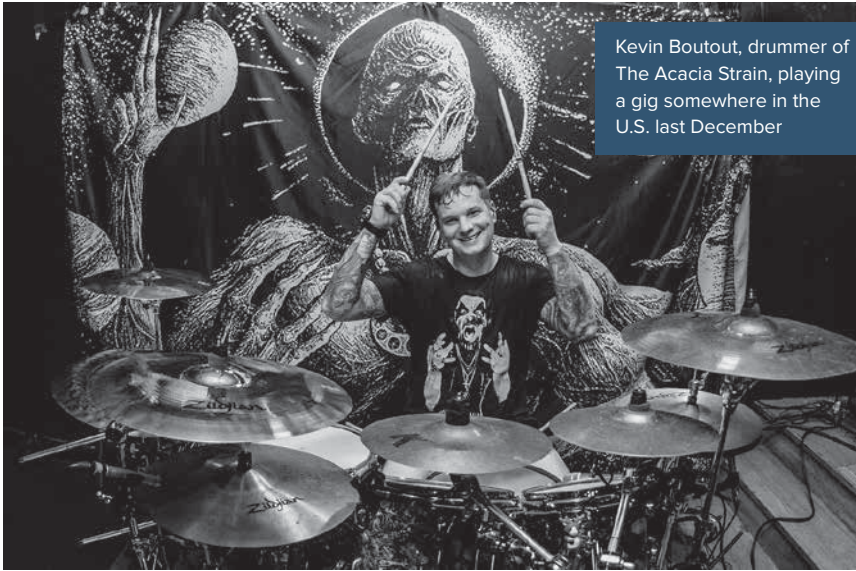
Kevin is still reachable by phone no matter where he is, and if it comes to it, he has plenty of agents happy to step in and help when he’s out of town. With the two careers slotting so well together, it’s no wonder that more and more musicians are doing similar career enhancements.

But it’s not the convenience that ultimately made Kevin want to stay.

“I love what I do in every aspect,” he says, and when asked what he loved the *most*, his answer was immediate: “Helping people get what they want.”

He describes how amazing it feels to be there for buyers and sellers, to be the bearer of good news, to hear “the joy and excitement that come from these people.”

After just under two years, Kevin is already finding himself as at home in real estate as he feels behind a drum kit. He intends to continue with this trend, to “close as many transactions as possible,” soon become a co-broker owner of the branch he currently works at, and keep spoiling his daughter with the additional income. In the



Kevin Boutout, drummer of The Acacia Strain, playing a gig somewhere in the U.S. last December

beginning, Kevin wasn’t expecting much, but he certainly ended up with more than he could have hoped.



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Dona Federico

The Dona Frank Team
Real Estate Services,
BHHS & LUX COLLECTION

► featured real producer

By **Megan Taylor-DiCenzo**
Photos by **Michael Gallitelli**, Metroland Photo
All equine photos taken at **Sugar Plum Farm**,
Saratoga Springs, NY

Working TO LIVE

Dona Federico knows a thing or two about getting the job done during busy times. She's a REALTOR®, wildlife photographer, musician, singer, wife, mom, and grandmother. So how does Dona do it all?

"I think everything in your life somehow fits together," she said. "Real estate doesn't take a backseat to my photography. I'll take calls in the middle of the woods while I'm tracking an owl. Nothing suffers."

From 2006-2015, Dona had not one but two full-time jobs. She held a full-time corporate job in nonprofit media while selling real estate.

"That's what nights and weekends are for," she said with a laugh. "I made it work. I also had my band at that point. So it all just fit together."

Although Dona grew a successful team in the corporate culture, she wasn't always keen on the corporate structure.

"Let's put it this way," she laughed. "In high school, as soon as I walked out the door, I took my shoes off, grabbed my guitar, and hitchhiked to San Francisco to hear bands play in Golden Gate Park. I was a free spirit."

Dona's success in real estate eventually gave her the freedom to leave a lucrative corporate career to focus exclusively on real estate.

"My husband wanted to throw a retirement party for me, but I said no," Dona remembered. "I asked for a camera instead."

In high school, Dona loved to take photos; her father was also an avid photographer and videographer.

"My daughter has his (my father's) camera now," Dona shared. "That's how my photography started—three or four cameras ago."

Dona started her wildlife photography hobby by taking photos at Saratoga Race Course, where she won some awards. Then, a friend invited her to the backstretch, where she focused on the horses and people, including the grooms, hot walkers, and jockeys.

"There's a bit of contradiction between loving animals and horse racing, but it's not the racing I love," Dona said. "It's the horses. It became a passion of mine. Do I ride horses? No. Do I want to ride horses? No. But I want to kiss them, snuggle them, and love them. Horses are majestic."

Dona also exhibits other animals in her photography, including birds in flight.

"There's an artistic streak in me because of how I was raised," Dona said. "My family members are all artistic."

In fact, Dona's aunt was a folk singer, and her cousin is a professional opera singer.

"Music and art were just a part of our lives," Dona remembered, "My parents supported my dreams. One day, I was listening to The Beatles, and I asked for a guitar, so my parents got me a guitar. My family just nurtured my talents from a young age."

That guitar turned her hobby into a successful endeavor in country western music, where Dona was a singer in a country western band for seven years.

...



Dona with her bandmates, The Spurs USA, Classic Country Western



Dona with her lovely grandsons, Roman and Jevin



Dona and her husband and business partner, enjoying time together at SPAC



Dona's beloved daughter, Olivia



• • •

“I was at a party, and people gathered around a fire. Then, the banjos, mandolins, and guitars came out,” she remembered. “I went up and started singing with these guys, and they said they were looking for a female singer.”

The band played the country western music her father always loved: Buck Owens, Patsy Cline, Dolly Parton, Loretta Lynn, Johnny Cash, and Hank Williams.

Although Dona hadn’t been in a band for a long time, she was excited about the possibilities.

“I went to my first rehearsal, and I sucked!” she laughed. “It was so bad, but they hung in there with me. After that, I took some voice lessons to get polished, and we became pretty popular.”

They played at Caffe Lena and sold out a few times. They also played at The Paramount and The Colonial venues and opened for the Marshall Tucker Band and The Outlaws.

Things shift in life, though, and Dona stopped playing with the band. She had a family to raise and photographs to take.

“But one thing that didn’t shift was my real estate career,” she said. “I enjoyed the crossover of all of it. Once, I had a broker’s open, and my friend and I played the guitar and sang.”

Recently, Dona and her team made a move from Sotheby’s, where she was a top agent and spent the past 10 years, to Berkshire Hathaway Homeservices. She felt Berkshire Hathaway Homeservices was the best fit for her as they understood the team dynamic.

“They were ready to help me bring my team to the next level,” Dona shared. “I have a fantastic partner, Laura Murphy. Then there’s Lydia Crowley, whom I’ve known for years. I met Chris Imbarrato through a series of different circumstances. Finally, there’s Amanda Tibbs, who moved from California, and Barb Brindisi who was already at Berkshire Hathaway Homeservices and joined our team. I just fell in love with them all, said Dona.”

In addition to being a REALTOR®, Dona is a life and business coach, through her studies at Erickson College. She loves mentoring young people.

“Finding more time to mentor my agents, my friends, people I love and care about, is a goal,” Dona said. “I find more joy in my life as I watch them succeed.”

• • •



“

*In high school, as soon as I walked out the door, I took my shoes off, grabbed my guitar, and hitchhiked to San Francisco to hear bands play in Golden Gate Park. **I was a free spirit.***



*The market? It changes all the time.
You need to be able to flow with it.*

...

She also stays connected to her community through volunteer work, especially for the Capital District Humane Association.

“We used to foster, but we failed,” Dona laughed. “We ended up with three dogs, and I was never happier in my life. We also support St. Jude’s and Saratoga Performing Arts Center. Giving back is important.”

Dona recently lost her beloved mother, Esther, who passed away recently at the age of 97. Esther and Dona’s daughter, Olivia, a musician living in Nashville, TN, are “guiding lights” in Dona’s life.

Dona also expressed her admiration for her husband Joe.

“I adore him. He’s the business side of my business,” she said. “If it weren’t for him, I couldn’t do my job as well as I do. He’s a numbers person and takes care of everything on the back end.”

Dona is also a step-mom to Joe’s son and daughter, who each have one child: Jevin, 13, and Roman, 4.

“They are everything to us,” Dona said. “And someday, I’ll sit back and just enjoy watching. I’ll travel with my husband, take more pictures, and support my kids and grandkids.”



Photo by Dona of a beautiful mother bard owl



With so much going on in Dona’s life, it’s no wonder she might get tired out at times.

“I have days when I don’t want to get out of bed as quickly, but after a few extra minutes, I’m back at it,” Dona shared. “I think to myself, I’m just lucky. I’m so appreciative of my journey.”

It’s the journey that she enjoys—the rewards and the challenges. For

Dona, real estate is not about the money. It’s about building and keeping trust.

“It’s not a brick and mortar business; it’s a people-centric, loving, relationship-building concept,” she said. “The market? It changes all the time. You need to be able to flow with it.”

And so she does—like a horse on the track, like an owl in flight, like a music note. Dona continues her flow through her life with strength and grace.

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Take five minutes to answer each of the questions on this worksheet. It shouldn't take you more than one minute per response!

1. What is your target market?

2. What is your identity?

3. What competitive advantage and/or niche you will emphasize?

4. What is the purpose of your marketing?

5. What is in your marketing toolkit? (media channels, direct mail, etc)



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