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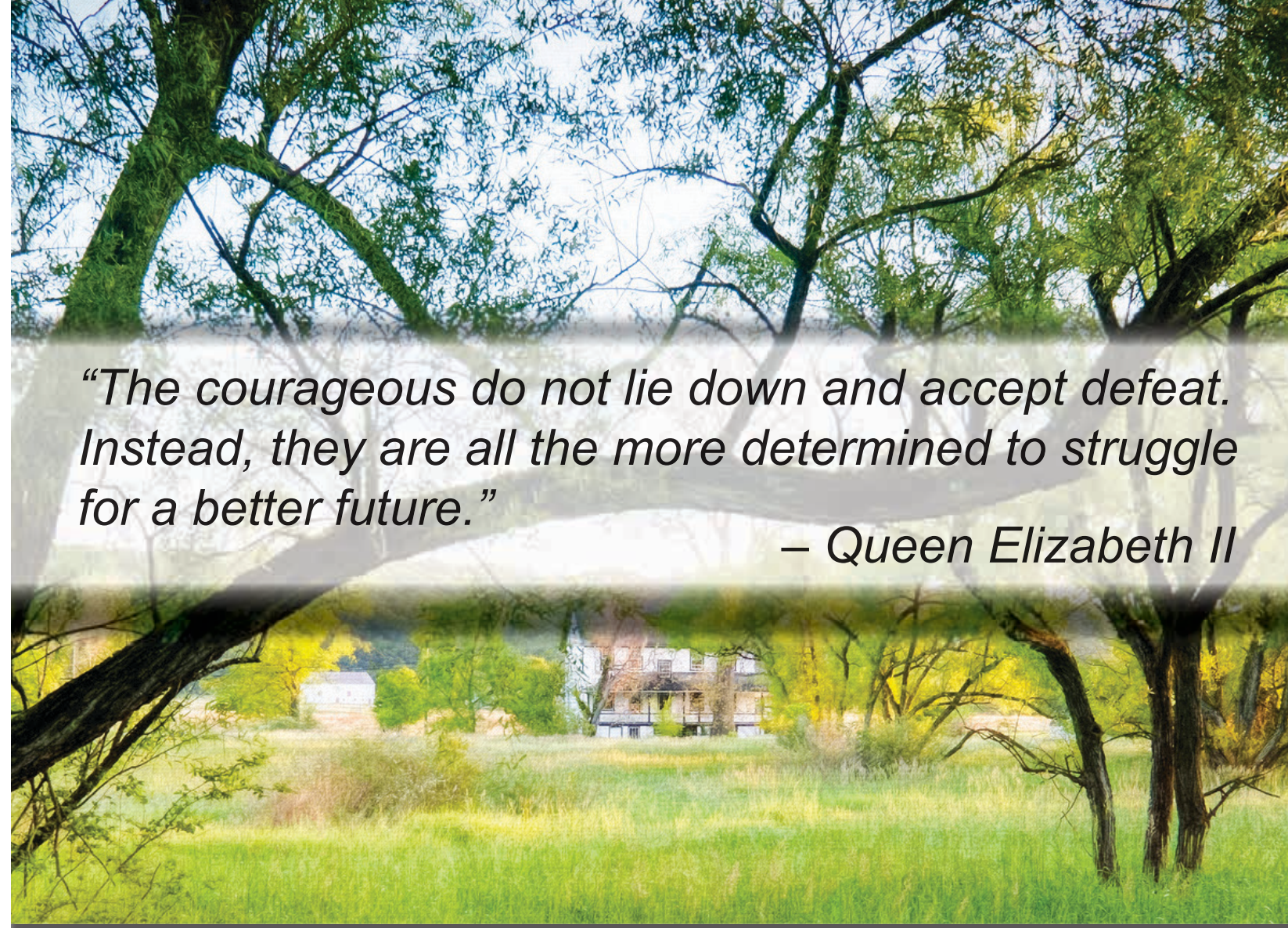
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Williams



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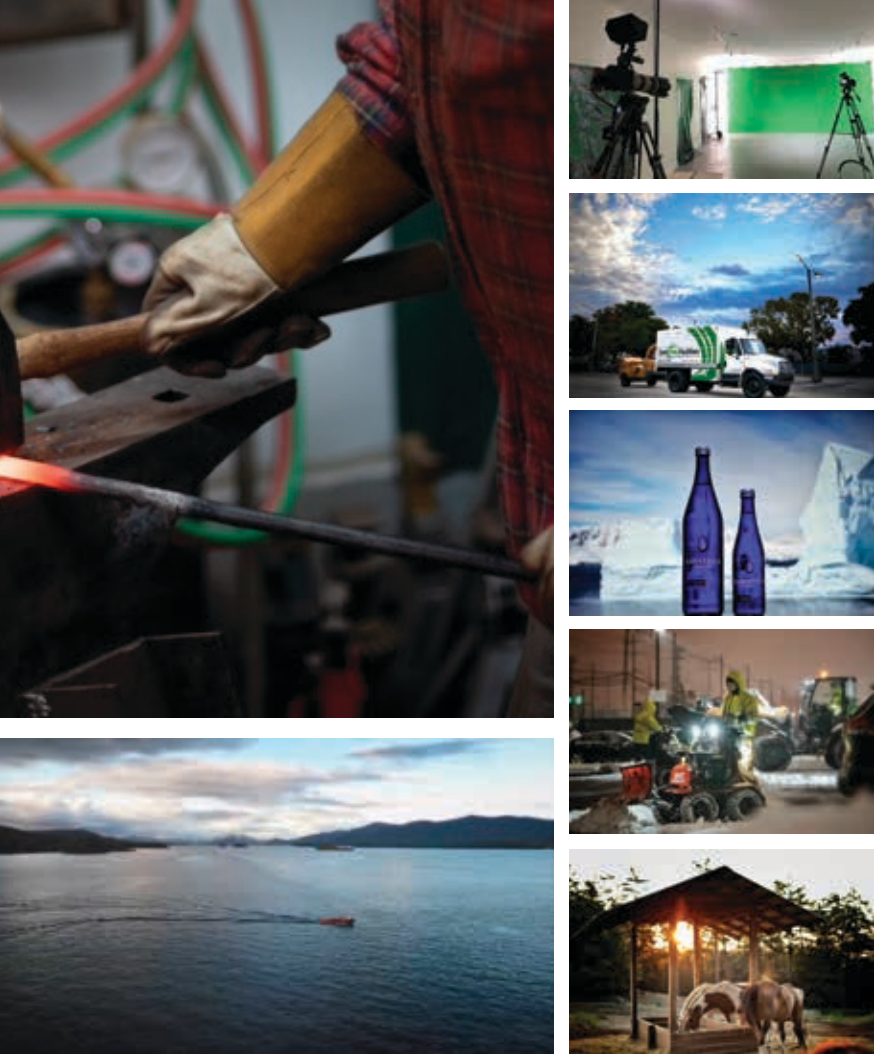
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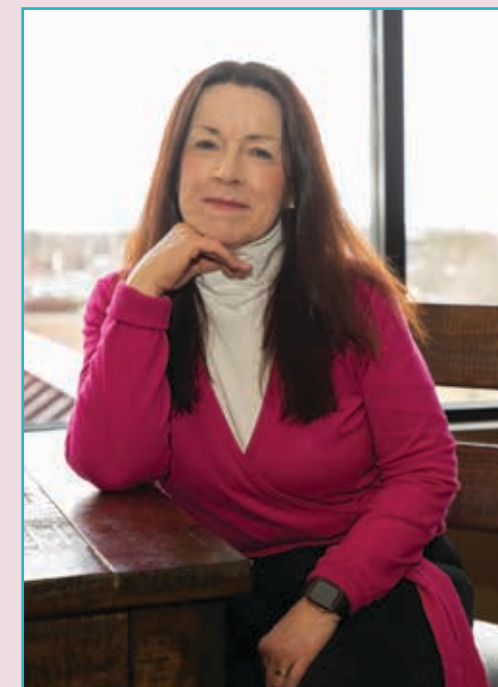
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# PUBLISHER'S NOTE

***“Alone we can do so little, together we can do so much,”***

HELEN KELLER.

Hey, Real Producers!

Love is in the air. Love for the people who support and drive us, the bonds that we celebrate this month with silly mementos like confection hearts and greeting cards. I think sometimes, love is so powerful that we use these symbols to wrap our heads around it; it's often hard to describe, hard to quantify.

For me, the love for my beautiful wife, for our incredible kids, and the life we've built together supersedes all else. Likewise, Shari and I have shared our values of love and commitment to each other and family, leveraging our teamwork into a foundation that supports the growing *Capital Region Real Producers* community.

Because really, what is a community, if not love? Love for neighbors, for friends, and their families.

This month, I had the pleasure of interviewing Nirisa Adams, a self-proclaimed “sherpa” or guide in her industry. While she prioritizes time with her family

above all else, it's her community that drives her as an agent, being a mentor in her industry, and relishing the time spent with clients from all walks of life.

Love it, right? Appreciating and learning from each other's differences, strengths and weaknesses helps us to reinvest in and love what we do.

Take Dan Wade. Growing up, he moved around a lot in his military family. They didn't have everything, but they had a community. The love of a community that helped his parents build a house from the ground up. Lucky for us, Dan has reinvested this love of community back into the Capital Region.

This month, I think about commitment, investment, and love for the community and strengthening my outlook and that of the supportive Capital Region. When I strive to double down on the goals I set in January, I plan to do so with intention and from a place of love for my family, my purpose, and my community.

This month, write to us on social media and tell us what *you* love, about your community, family and industry.

With *love* and appreciation!

Until next time,



**Michael Baker**

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# DAN

## W • A • D • E



► partner spotlight

## BUYING A HOME, BUILDING A COMMUNITY

By **Isabella Browne-Lörcher** • Photos by **Michael Gallitelli**, Metroland Photo

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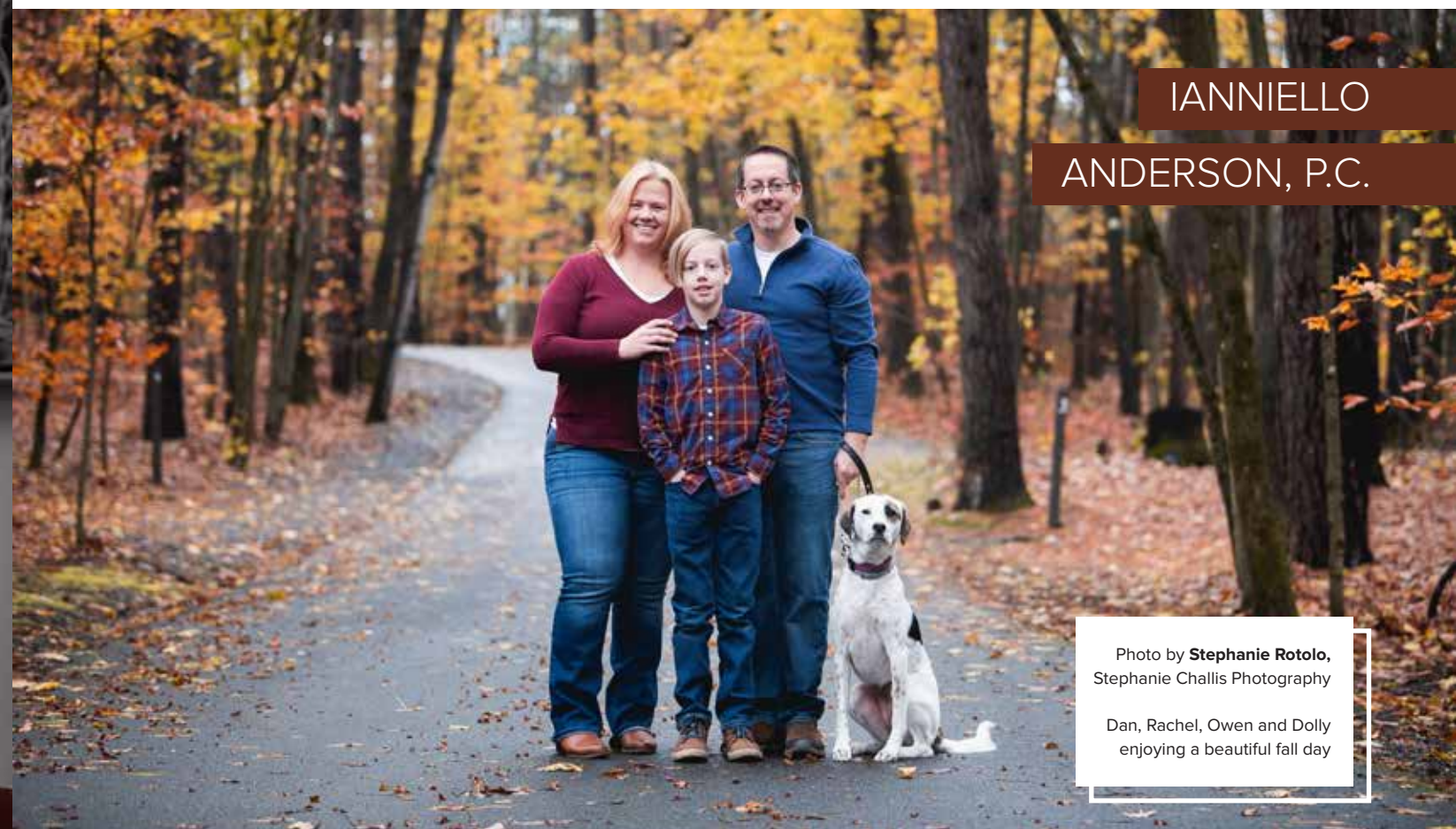


Photo by **Stephanie Rotolo**,  
Stephanie Challis Photography

Dan, Rachel, Owen and Dolly  
enjoying a beautiful fall day

**DAN WADE**, an attorney with *Ianniello Anderson, PC*, was born in Rome. Not the Rome — Rome, New York. But just because his hometown wasn't in Italy doesn't mean Dan wasn't a traveler.

Dan's father was in the Air Force, and, like many children whose parents are in the military, he moved around a lot as a child. Eventually, his father decided to switch to the Air Force Reserves to spend more time with his growing family while settling down in Schuylerville.

Dan recalls their first home, a mobile home with a barn attachment. His parents worked tirelessly, sometimes at multiple jobs, to pay off their home mortgage and eventually purchase the supplies needed to build their own home. Their next residence was a log cabin they built themselves with the help of their family and neighbors.

Although they were young, Dan and his sister helped in any way they could. Being part of that process gave Dan his first glimpse of the power that people have when they come together to build

something. The impact of hard work has stayed with Dan his entire life.

Eventually, Dan went to Adirondack Community College (now SUNY Adirondack) and then to SUNY Geneseo. After graduation, Dan wanted to pause from so many years of education.

"At that point, I think I had done, what, 17 years of school?" he said with a small smile. "At 17 years of school in a row, there can be a little bit of burnout."

...



Dan and Rachel whale-watching in Portland, Maine



Dan emceeing a Night at the Speakeasy fundraiser for the World Awareness Children's Museum, for which he is president of the board of trustees

So, he decided to take a year off to spend his time working to save up some money and ensure that his next move was the right one.

It turned out that Dan did not need an entire year to decide what to do after college graduation. After three months, he knew that law school was where he wanted to be and was accepted to Albany Law School.

Dan remained invested in the Capital Region.

"There is such great beauty in the area: the mountains, the lakes, and rivers," Dan replied when asked what he loves about upstate New York. He, his wife, and his son can often be found hiking in the Adirondacks.

But while Dan finds enrichment in his natural surroundings, something more gives him a sense of fulfillment.



Morning walk with Dolly getting some lovin'

"It's been a joy watching certain communities rebuild and become revitalized by their development," he shared.

Dan sees his work as a part of the community-building process. He has been practicing real estate law for 17 years.

"I really wanted to use the law in a way that helps people," he shared.

He loves to see the joy and pride in clients' eyes when they finally realize their dreams of homeownership.

"I not only get to help people achieve the 'American Dream' in one of the most important chapters of their lives, but I also get to help educate them and make them better buyers or sellers," he explained.

The educational element is an integral part of what Dan does for clients. He strives to be a resource because he knows he can do more for them beyond simply facilitating the best financial deal.

"I can help in a lot of different ways," Dan remarked. "Whether it's just being there to listen to them or to teach them something or learn something."

Dan takes pride in being a good listener.

"I'm the type of person that doesn't necessarily speak a lot," he noted. "But that's because I sit back and take in the information and think about what I'm going to say before I say it."

He knows the impact his words can have, especially when shepherding someone through the potentially stressful process of buying a house. Dan understands that buying or selling a home can be confusing and sometimes

nerve-racking. Still, he understands that information and education is often the best way to combat those feelings. Therefore, he wants to ensure that his clients understand each step and feel informed during the process.

Dan feels that helping individuals purchase a home can have a broader impact beyond the individual.

"I think what fuels me right now is being able to be a part of building communities one home and one family at a time and watching them thrive and grow," he said.



I NOT ONLY GET TO HELP PEOPLE ACHIEVE THE 'AMERICAN DREAM' IN ONE OF THE MOST IMPORTANT CHAPTERS OF THEIR LIVES, BUT I ALSO GET TO HELP EDUCATE THEM & MAKE THEM BETTER BUYERS OR SELLERS.

“  
NOBODY CAN DO IT ON THEIR OWN.  
IT TAKES SUPPORT FROM  
OTHER PEOPLE.  
AND THAT SUPPORT CAN COME IN  
A LOT OF DIFFERENT FORMS.”



Dan and Owen apple-picking at Saratoga Apple

He compares communities to garden-  
ing, one of his favorite pastimes. If  
you want a flourishing garden, Dan  
knows that care and attention are the  
best way to nurture it.

“Nobody can do it on their own,” Dan  
shared. “It takes support from other  
people. And that support can come in  
a lot of different forms.”

As a kid who watched the process of  
his home being built with the help of  
friends, family, and neighbors, Dan  
understands the importance of com-  
munity on a personal level. Although  
it may be an unexpected perspective,  
he sees his work now as another link  
in that chain of community.

“It’s the same with relationships with  
people,” he explained. “We’re some-  
what fragile creatures at the end of it  
all. If we’re honest with ourselves, we  
need community.”



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# are you in **love** with your business?

Although it may sound cheesy, being in love with your business is totally possible. While it's not required to be successful, being in love with your business does provide a different experience, allowing for a whole new level of performance. It's the difference between going through the motions and being engaged on the road to mastery.

Being in love with something or someone doesn't always mean rainbows and unicorns. You may feel frustrated or annoyed, but the feeling doesn't persist. Primarily, being in love impacts the approach you take.

When you are in love with something, you are delighted to give it your time and attention. You bring curiosity and a desire to learn everything you can. You engage in wondering instead of strictly analyzing or problem-solving. There's a gentleness to your approach.

For example, if you love gardening, each aspect of it is the opportunity for

discovery. What kind of soil is best for what you want to grow, how much sunlight, water, and food is required? If you love gardening, these challenges present as chances to engage with what you love, not problems to solve. Even weeding is okay when you're in love because it's all part of the game called gardening.

Is this how you treat your business? Or do some parts feel like a big pain in the neck? Imagine if you chose to be in love with all of your business, even the areas you dislike or feel like you aren't the best at. What would be possible if, instead of resisting any area, you lovingly gave it your time and attention with curiosity?

Being in love is a choice you make, not something you "try" to do. Trying is a form of resistance, creating the illusion that you are working on something. There is no such thing as trying. When you are in love, you choose all of what you love. You see its perfection and embrace the good, the bad, and the ugly.

Being in love with your business will engage your natural creativity and enthusiasm. When you devote time to something, your love creates freedom and a sense of gratitude. Stress, overwhelm, and frustration fades to the background, and inspired, effective action comes forth.

**Lisa Giruzzi** is a peak performance coach, best-selling author, and accomplished speaker with over 25 years of experience helping people to discover their true nature and live life powerfully – free from stress, regrets, judgments, and fear.

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- ✧ Voted Number One Bank by The Daily Gazette.
- ✧ Voted Number One Mortgage Lender by The Daily Gazette.
- ✧ Voted Number One Investment Firm by The Daily Gazette.
- ✧ Voted the Best Bank on Wolf Road by the Anderson Group.
- ✧ Received a "Bestie Award" for the Best Bank in the Capital Region by Capital Region Living Magazine.
- ✧ Trustco received recognition as a five-star Bauer-rated bank.
- ✧ Recognized by Newsweek as the Best Small Bank in New York State.



- ✧ 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.



**Any Questions?**

**Come Home To Trustco.**





# TRUSTCO BANK

» partner spotlight

## CELEBRATES 120 YEARS OF PORTFOLIO LENDING IN THE CAPITAL DISTRICT AND BEYOND

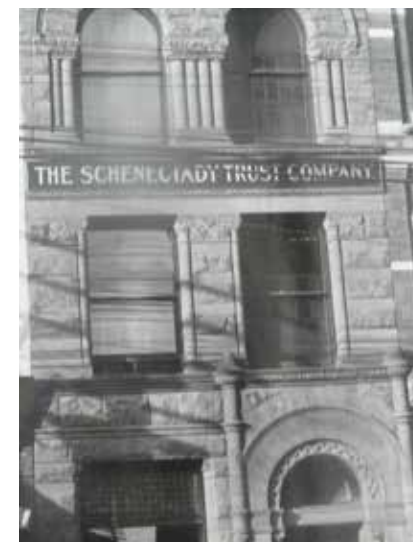
On June 9th, 1902, the Schenectady Trust Company, later known as Trustco Bank, opened for business. Unknowingly, the original staff of eleven triggered a course of events that would set in motion 120 years of phenomenal success and prosperity. The first branch, located at 320 State Street in Schenectady, would serve as the epicenter for the bank until the growth of the area, fueled by the Industrial Revolution, demanded additional branches. Fast forward through decades of expansion and exponential growth, the bank's unrelenting commitment to a "Home Town Banking" philosophy continues to serve the bank and its communities in extraordinary ways.



A tradition that began 120 years ago of civic-minded banking grounded in portfolio lending continues today in the Capital District and beyond. Nicki Messina, Senior Officer of Trustco Bank, a top mortgage originator, explains how portfolio lending has set the bank apart from the plethora of other lenders in the crowded mortgage lending industry.

Over the past 120 years, banks have come and gone. Since the dawn of banking, mergers, acquisitions, hostile takeovers, failures, etc., have been common terms throughout the industry. Yet, from the beginning, Trustco Bank has differentiated itself from its competitors by offering products specifically designed with the consumer in mind, combined with superior customer service.

"Portfolio lending allows the bank to offer products and services that are customized to the borrower, not an investor that is going to buy the loan," she explained. "After the mortgage loan is closed, it stays with Trustco Bank for the life of the loan, possibly 30 years. So our goal is to make a long-lasting relationship with our customers, and not just perform a one-time transaction."



The residential mortgage products offered have set the bank apart from all others. For example, Trustco Bank is referred to as a "Portfolio Lender." If you're not familiar with this term, you may have heard of others that have the same meaning; "Self-Funding," "Holding your own paper," "Keeping it on the books," or "Not selling the loan." Simply put, the bank takes in money on deposit, then lends it back to home buyers in the communities served by the bank.

No Private Mortgage Insurance (PMI), no escrow, and no points are just a few advantages described by Messina.

"Trustco makes the entire process easy. You can go into any branch and apply for a mortgage loan, which is then appraised, underwritten, and processed by employees living and working in the same communities. As a result, our closing costs are extraordinarily low, and our rates are often the lowest in town. This

...



• • •

provides much more flexibility for the borrower and often translates into additional buying power.”

“I love working with the REALTORS® in the area,” says Messina. “I have gotten to know many of them personally and professionally over the years, and they are all great! REALTORS® want the best for the buyer or seller, but they also want to know they have solid approval and want to close the deal. That is what I do best! I know that if I can make a REALTOR® happy, my customer will be happy.”

2021 proved to be a milestone year in Trustco’s storied history. The bank received many accolades from local publications and national honors. These honors include being voted the Best Bank by the Times Union; Best Bank, Mortgage Lender, and Investment Firm by the Daily Gazette; and named the best small bank in New York State by Newsweek, to name a few. When you are doing business with your trusted loan originator, it is comforting to know that they are backed by a power player in the mortgage industry.



**NICOLETTE “NICKI” MESSINA:  
Trustco Bank’s Real Producer**



Nicki began her banking career at Trustco Bank in 2011 as a teller. In less than two years, she was promoted to branch manager of the Balltown Road branch in Niskayuna. As a branch manager with Trustco Bank, she was also a mortgage originator. From that point on, she blossomed into one of the top producers in the entire bank network.

“Over the years, I have worked with an array of clientele with a variety of loans - anywhere from starter homes, to fixer-uppers, to the new construction of a dream home. One of the most inspiring mortgages I’ve ever worked with was in 2015 when I was working with a neighborhood-revitalization group. A part-time cashier, living on section 8, who had been dealt a bad hand in life, was able to change her living situation around. She bought her first house in her 60s and was able to start collecting rental income and feel safe and secure in her new home.”

While working at Trustco, Nicki has made numerous lifelong friends and contacts. She is part of several organizations, including CRBRA, PWB., and GoldStar Executive Chapter. She spends her free time hiking, kayaking, and being in nature. Nicki recently went to the

west coast for the first time and saw her first Pacific sunset.

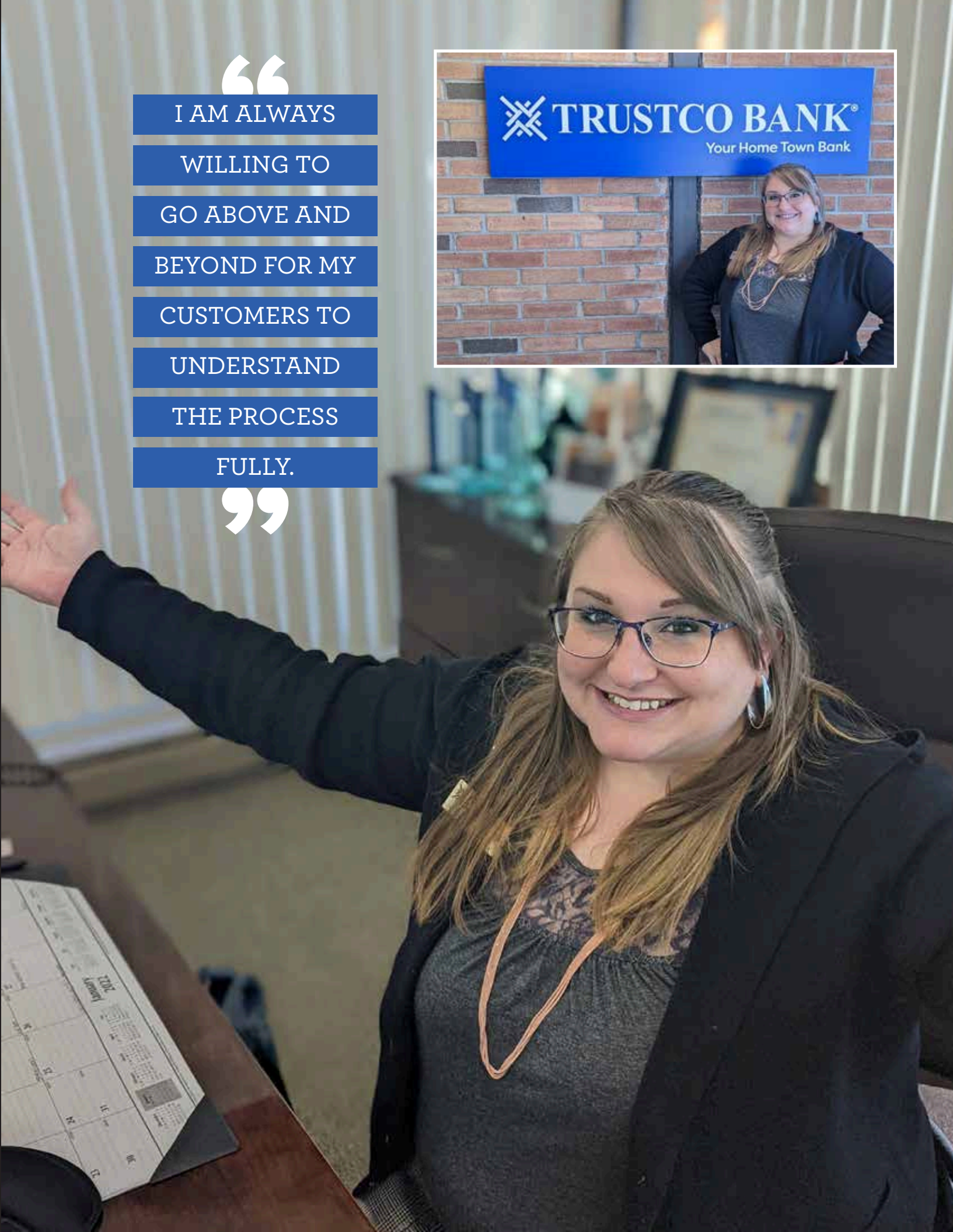
“What would one expect working with me? A personal touch, professional knowledge, efficiency, and a laugh or two.”

Currently, Nicki is a Senior Branch Officer working out of the Mayfair branch in Glenville, which is amongst Trustco Bank’s busiest branches, overseeing both Mayfair and Freeman’s Bridge branch at the banks’ headquarters.

Beyond overseeing branches of the bank, she also mentors many other branch staff. Nicki’s work extends beyond her customers. She is always willing to lend a hand and assist others to ensure that they are meeting the needs of their customers. She definitely leads by example.

With so many options for mortgages out there, it is important to choose to work with someone as dedicated as Nicki is.

“I am a value-driven individual with a customer service mindset. I am always willing to go above and beyond for my customers to understand the process fully. I strive to make sure my clients leave the closing table happy and confident that they have the best product for them and their families. Call me today at 518-399-9121.”



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# NIRISA ADAMS

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## MONTICELLO, LICENSED REAL ESTATE BROKER



In 2014, Nirisa Adams purchased her first home. However, despite closing on a home she loved, she found herself continuing to scan real estate apps, websites, and television shows. She wasn't searching for her next home, though. Instead, she found herself completely fascinated by the real estate process and fell in love with it.

Nirisa was working in human resources for non-profits when she realized she wanted to obtain her real estate license and transition into her next career. By 2016, Nirisa was fully licensed and ready to launch her business.

Nirisa's energetic and positive personality makes her an excellent fit for client-relations work. She also appreciates the importance of carrying the weight of the work for her clients.

Nirisa had a few friends working in real estate who offered encouragement. But seeing a billboard of Alexander Monticello pushed Nirisa into her new career. She credits her success to having Alex as her mentor.

"I believe it was my first time meeting Alex, when he handed me an article 'Why Do I Need You? Agents are Sherpas,'" Nirisa remembered. "The value we add as agents is like a sherpa— invaluable. 'Reduce the risk, carry the load,

...

comfort the client.' I attribute my success to being a sherpa, so to speak, to each and every one of my clients. I was born in Kathmandu, Nepal, 'the land of the sherpas,' and came here in 1995."

With a contagious attitude, a "sherpa spirit," and a passion for real estate, Nirisa has spent the last five years building her business with rapid success in the Capital Region.

"Even now, Monticello is still considered a boutique company," Nirisa said. "But, back then, there were only a few full-time agents, along with Alex. He was really able to give me that one-on-one mentorship, which I appreciated. We worked one on one a lot. I would shadow his inspections and showings."

Nirisa recommends that new REALTORS® seek mentors they feel



"At Swayambhu, a Buddhist temple, during our trip to Nepal in 2016"



Nirisa and her beloved at their Rose Garden wedding ceremony in 2013

connected to and supported by in their office and industry. She is now eager to pay it forward by offering mentorship to newer REALTORS®.

"One of the most wonderful things about being an agent with several years under my belt is being a mentor for my company," Nirisa shared. "Chances are if a mentee is going through something, I have been there before. I've learned from my mistakes, or at least I try to learn from every single mistake. So, I'm able to better guide them or better help them make their decisions for a more successful outcome."

Nirisa has a solid theory on educating and mentoring future REALTORS®. However, she doesn't believe in doing the work for the REALTOR®. Instead, she wants to be a helpful guide.

"I think that's really one of the biggest things about being a mentor: to pave the way for the mentee," Nirisa remarked. "Obviously, they have to do things on their own. But, still, I believe in helping mold them into becoming a successful agent."

In addition to helping her fellow REALTORS®, Nirisa takes pride in the elation of her clients' experience when closing on their homes. She is fueled by other people's happiness, especially when she can help with that process.



Nirisa and her husband enjoying a Buffalo vs Titans game in Nashville, October 2021



"I love that I not only get to meet new people and personalities but also help them find the right home," Nirisa shared. "Whether it's their first home, their dream and forever home, or investment property. After all, it's one of the biggest investments of their lives. The joy on their faces is irreplaceable, and to know I had a part in making that happen is priceless."

...



Photo by Niraj Shrestha



**"I LOVE THAT I NOT ONLY GET TO MEET NEW PEOPLE & PERSONALITIES BUT ALSO HELP THEM FIND THE RIGHT HOME."**



Nirisa calls the look on her clients' faces when everything falls into place "the spark." Nirisa carries that spark from transaction to transaction, passing it along to each new client.

Nirisa prioritizes time with her family above all else. She and her husband Mike live in Clifton Park with their two children, Everest (4) and Savanna (2), and their dog Otis.

Nirisa values how close she lives to her extended family. Several nights a week, she eats at her parent's house. While the last few years have been busy with young kids and everyone staying at home more often due to COVID-19, she appreciates how real estate gives her the flexibility needed to prioritize her family.

"Being a REALTOR® is my dream," Nirisa said. "It might sound cliché, but most days, I don't feel like I'm working because I absolutely love what I do."

Spreading the spark and mentoring new REALTORS® are just some of the ways Nirisa contributes to her community and industry. For the future, Nirisa will focus on growing her business and evolving with ever-changing technology.



Celebrating daughter Savanna's second birthday!

A "sherpa" agent for the Capital Region, Nirisa aims to provide the Capital Region with the best real estate experience possible, guiding clients and REALTORS® while spreading love and light.

## “ BEING A REALTOR® IS MY DREAM.”

Photo by  
Niraj Shrestha



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## THE OTHER SIDE OF FEAR

LICENSED ASSOCIATE BROKER, KELLER WILLIAMS CAPITAL DISTRICT

Lisa Williams is known to many as a fantastic REALTOR®, but she is known to a close few as “Rugged,” a childhood nickname, which perfectly encapsulates her stick-to-it mindset and commitment in life. Lisa is a REALTOR® with many accolades: a MAPP-certified foster parent; the mom of a spunky, charismatic son; a surfer; a hiker, a skier; and a renovator. But no matter what she’s doing, Lisa is someone who lives where the best things happen: on the other side of fear.

Before her career in real estate, Lisa owned a few retail stores selling unique clothing and jewelry as well as a vending business featuring imported art, jewelry, and clothing. In 2007, she started working in the marketing industry. She was promoted to district manager, at times managing up to 100 people. Lisa also went back to school in her 30s and earned two undergraduate degrees: one in marketing and one in management.



“I’m the first person in my family ever to graduate from college,” Lisa shared.

At the beginning of 2016, she was laid off from her full-time job.

However, Lisa had another plan already in the works. In 2015, she had started working on getting her REALTOR’s® license as she had several investment properties in the works. Lisa was licensed in March, working at Keller Williams by April, and secured her first listing by June — a for-sale-by-owner listing.

“I sold it for 10% more than the original listing,” Lisa remembered. “There were so many opportunities, in the beginning, to dig your heels in and prove yourself.”

Lisa has certainly proven herself in the six years since then. She’s received many national and regional awards at Keller Williams, placing in the “Top 3 Gross Commission Income, Listings Taken and Units Closed.”

She is also in the Top 100 in MLS and the Women’s Council of REALTORS® Breakfast of Champions. However, it wasn’t always accolades and success for Lisa; 2016 proved a challenging but pivotal year.

“2016 was one of the hardest years,” Lisa shared. “When I started real estate, my marriage ended and my little brother passed away. I was fostering my son before I was laid off and failing just wasn’t an option. Real estate and my son saved me. I’m just not the kind of person to let anyone down, much less my son. I knew the hard times would pass, though there was no certainty.”



## REAL ESTATE AND MY SON SAVED ME.

*I’M JUST NOT THE KIND OF PERSON TO LET ANYONE DOWN, MUCH LESS MY SON. I KNEW THE HARD TIMES WOULD PASS, THOUGH THERE WAS NO CERTAINTY.*

However, Lisa has always had what it takes to persevere.

“I have a stick-to-it-iveness,” she explained. “I am a committer. It’s funny that I’m single, but I’m okay with it,” she added with a laugh. “When you become a parent, you learn a whole other level of commitment. You commit to no sleep for the first year.”

In fact, Lisa has committed to overcoming her fears along the way. For example, she didn’t learn to swim until she was 13.

“That’s relatively late since I grew up at Moreau Lake in South Glens Falls,” she remarked. “Then I moved to Cocoa Beach, Florida in my late teens and had a couple of traumatic events in the ocean in one week.”

Her friend Jen was hit in the leg by a stingray. A fisherman nearby reeled in a hammerhead shark the same size as Lisa. And in the same week, there was a jellyfish plague.

“  
I SUPPOSE **SUCCESS**  
FOR ME IS  
**BEING ABLE TO BE**  
**PRESENT & GRATEFUL**  
IN THE MOMENT NO  
MATTER WHAT.  
”



“It traumatized me,” Lisa remembered. “I was about 20 years old, and I didn’t go in the ocean past my ankles for over 10 years.”

Then, Lisa decided that she would start taking action no matter how scared she was. She had an EFT (emotional freedom technique) session.

“You meditate on your fear,” Lisa explained. “I think it has to do with acupressure meridians. Then, I booked a surfing lesson and I just went. I was fine.”

Now, Lisa gets a feeling of serenity when in the ocean.

“Maybe it was the EFT,” she said. “Maybe it’s surrendering to something bigger than you. Maybe it’s just doing it no matter what the fear is. The best things in life are just on the other side of fear.”

What does life look like on the other side?

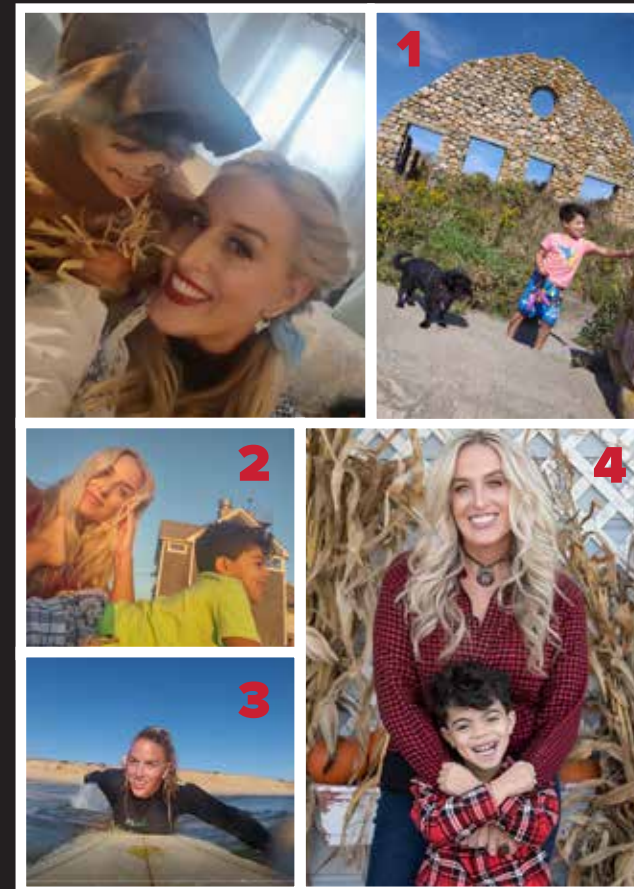
“I suppose success for me is being able to be present and grateful in the moment no matter what,” Lisa shared. “So much of life is living for tomorrow and regretting or missing the past. Right now is where we are. Learn to enjoy it!”

Without a doubt, Lisa is enjoying her career in real estate.

“I thrive off of helping others and doing the right thing; I’m an expert negotiator and great listener,” she commented. “Real estate is a natural path for me, but I took a lot of forks on the road to get here.”

Years ago, Lisa considered real estate the career of her wildest dreams.

“I didn’t predict that I could be as happy and successful as I am,” she noted. “Had I known when I was 20 how much I would’ve loved it, I would’ve gotten right into real estate — but then again, I wouldn’t have had the life experiences I had.”



Lisa’s experiences have led to a proficiency in handling difficult conversations. She learned how to be polite and diplomatic while at the same time presenting the hard truths and engaging in necessary conversations with her clients.

1. Best buds Zai and Killian, Scarborough Beach, RI, summer 2021
2. At the beach in Matunuk, RI, summer 2021
3. Lisa paddling out
4. Enjoying family time, fall 2021

“You aren’t doing justice if you avoid that, whether it is for a client or in your personal life,” Lisa said.

Because of this learned gift and the fact that she is an approved instructor at Keller Williams, Lisa volunteers to teach a class that helps REALTORS® have challenging conversations.

“I am really into self-improvement, positive living, and career enrichment and have traveled all over taking real estate seminars; I love my job,” Lisa remarked.





“

ONE OF THE MOST  
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*BEFORE MY SON, MY LIFE  
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LIFE IS AMAZING.*



But Lisa loves more than just her job.

“One of the most amazing things I’ve ever done is to adopt my son,” she shared. “My son and I do everything together; he is the sunshine to my day. Being a parent is the most meaningful, enriching experience you can have. It’s what we’re here for; the meaning of life is to share it. Before my son, my life was good; now, my life is amazing.”

Lisa has been a MAPP-certified foster parent since 2015. Initially, she decided to foster because she did not have biological children.

“It is a relatively small thing I can do to provide a safe and nurturing environment for someone situationally disadvantaged,” Lisa said. “I would like to think I have made a difference in some children’s lives, as there have been several in my home over time. Don’t get me wrong: it’s incredibly challenging, but in the end, I think the most important things in life are.”



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