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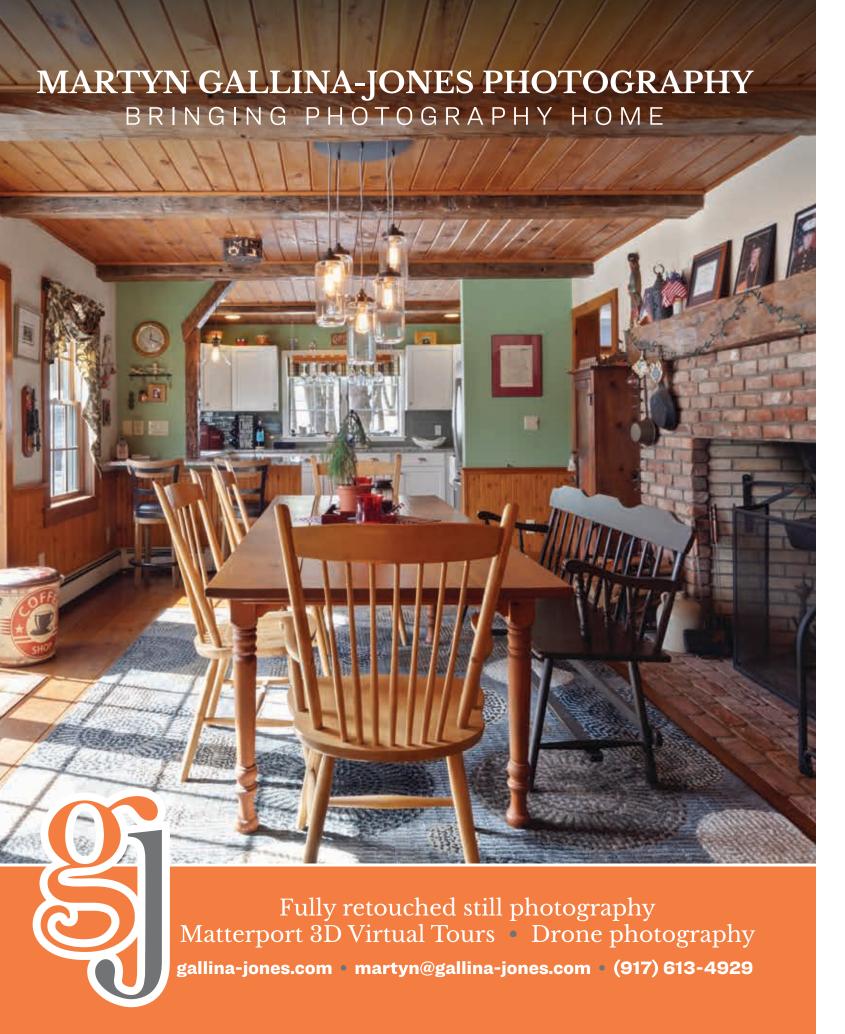




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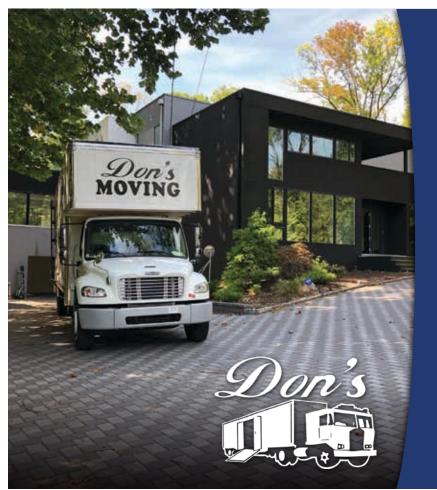
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2022 Marketing Forecast

In 2022, real estate professionals will grow tired of the same old subscriptions promising to change the game for their marketing, while never delivering. Real estate pro's need a sustainable marketing solution that can scale with their business. Apps and automations are great tools when implemented properly, but they fail to drill down to the fundamental pieces of a marketing strategy that bring a business from budding to bustling.

Enter The Marketing Drill. Founded by Andrea Seeger-Doring. The Marketing Drill has created *TMD Insiders*, a cutting-edge group coaching solution for real estate professionals. Apps and subscription-based services are often purchased and forgotten. TMD Insiders is a group coaching program that uses peer support and dynamic coaching to help individuals and teams become better marketers for their business. In this group, members learn the fundamentals of good marketing and build habits to help them create and implement consistent strategies throughout the year. Furthermore, TMD Insiders learn about what they can do themselves, what they can task an assistant with, and when to hire an expert. TMD Insiders never feel alone in this robust network and ondemand support is only a text message away.

Will your marketing stand up to the challenges 2022 has in store? Be proactive with your marketing this year by forming the right habits to bring your business to the next level. TMD Insiders is a group marketing coaching program that gives you the support you need to scale your business in 2022. Don't let another year go by without a solid plan! Now is the time join a group that supports you in every aspect of your business.

- Intensive Onboarding with a dedicated Onboarding Coach
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"TDM Insiders Group Coaching introduced me to marketing strategies and helped me to identify the gaps in my marketing plan. I highly recommend Andrea. She is a wonderful coach. She is incredibly knowledgeable about marketing and helped me develop and implement strategies in my marketing."

Shawn Thorpe, REALTOR Berkshire Hathaway







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Another year is gone in a flash. As I start the new year reflecting on the relationships with partners and REALTORs® of our magazine, I brainstorm what defines the *Capital Region Real Producers* community after three years in print.

Through your vast range of innovative business practices, I realize the connecting factor is fortitude.

This year, you've navigated how to care for one's business, family, relationships with teams, clients, and friends, and how to order this list without compromise. You've remained committed to your business, challenging yourself to be adaptable and creative. You've chosen when to delegate and when to deliver.

It's this fortitude that makes our community integral to our industry. I've had the opportunity to interview over fifty REALTORs® and partners this year, sharing information, comparing practices, and learning from one another.





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1. STAY MINDFUL AND HUMBLE.

It's easy to get so caught up in your future goals that your present self can seem like an antagonist, someone who can't complete the tasks that will lead to achievement. If you can trust that you're capable of what you've set out to succeed in, remaining patient and adaptable along the way, you can cut the "here and now you" some slack. Trust your future self so that you can care for what's important to you right now.

2. REFLECT ON YOUR PRIORITIES AND YOUR WHY.

With our grueling winters and the highs and lows of holidays, burnout might be a threat. But reflecting on what you're passionate about might be the solution. Admittedly, letting go of items can seem counteractive to meeting your goals. But upon reflection, is all that's eating up your energy worth retaining? Many Real Producers I've spoken to have experienced soars in their business goals through delegation or removing things from their list altogether.



Teach only what you know, and as Alexis Feldbusch states this month, "be a lifelong learner." Openness to what others have to share is a priceless gift that you can make good on at any time.

That's why I'm asking all of you to reach out this month, so we can continue to come together as a community. Connect and share your resolutions with me, and most importantly, tell me: What does fortitude mean to you?

This year, I'll be making a list: what can go, what can stay. Grudges are easy to remove because they don't have to be replaced. If you can lose it, see that it's lost.

One thing that will stay on my list this year for sure: gratitude. Gratitude for this sustaining community of partners and REALTORs® whose openness and generosity continue to build a masterful community.



Happy New Year, Capital District Real Producer Family!

With gratitude and purpose,

Michael Baker

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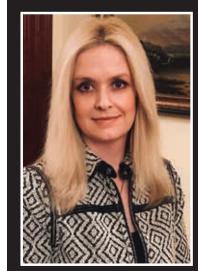


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>> coach's corner

are you willing

This time of year, most people have their attention on change of some kind. Whether you call them resolutions, goals, commitments, or something else, the point is to change how it is to how you'd like it to be.

Recently, I saw a statistic stating that 80-85% of New Year's resolutions were abandoned by January 15. What I see is missing frequently is slowing down enough – physically and mentally – to examine what the perceived ramifications or possibilities of the change will mean for you and your life.

In my experience, the way to attain sustainable change is by asking three key questions at the start.

First, are you willing to see life differently?

The way you've looked at life or your situation has gotten you this far. Are you ready to question your perspective and possibly give up the familiar for a whole new possibility? Most people are too afraid of being wrong to challenge their perspective. Breakthrough results aren't possible unless you're willing to let go of familiar patterns.

As Einstein said, "You cannot solve a problem from the same level of consciousness that created it. You must learn to see the world anew."

Consider this; if you knew how to achieve the goal or resolution, you would have done so by now. Lasting change requires new thinking. Human beings have an infinite capacity for new thought; however, to access it, you must be willing to let go of the idea that your current perspective is the right or only way.

Second, are you willing to live life differently?

Once you see life differently, new ideas for action and new possibilities for achieving the change you seek will emerge. Many of these ideas may seem radical or outside your comfort zone. A

willingness to experiment is required to cause lasting change. Experimenting means being open to learning, taking new actions, and seeing what happens. When you are experimenting, you understand that not everything will turn out as expected or, as I like to say, "Sometimes you win, and sometimes you learn."

Lastly, are you willing to have the result you want?

This question may seem strange, but if you slow down and ponder it, you might be surprised by your response.

Recently, I asked a client this question. His initial reaction was a resounding "Yes."

However, when we slowed down, he realized he had many fearful thoughts like, "What if I can't handle it and fail, what will people think?" and "I'll be much more visible, and I hate the limelight."

Once these thoughts came to light, he could see them as merely thoughts, not reality. The nature of thinking is transient; it is energy moving through the brain. It is not reality. This allowed my client to freely take action and play the game of achieving his goal full out.

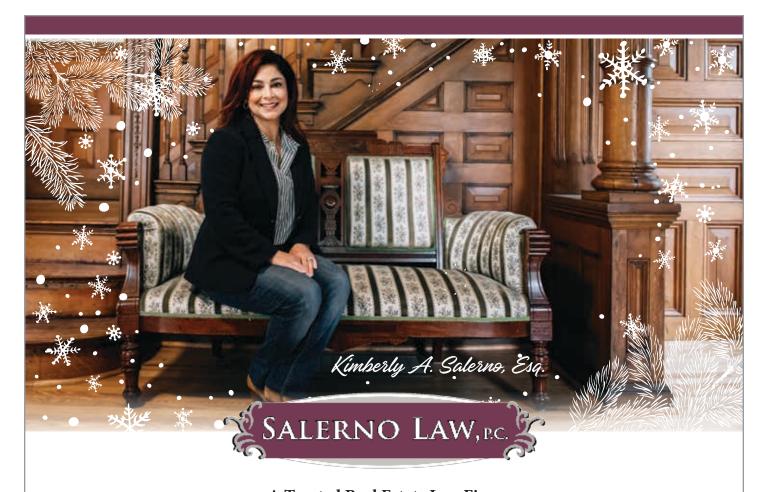
Authentically answering the key questions outlined in this article will create a strong foundation to support you in achieving lasting change.



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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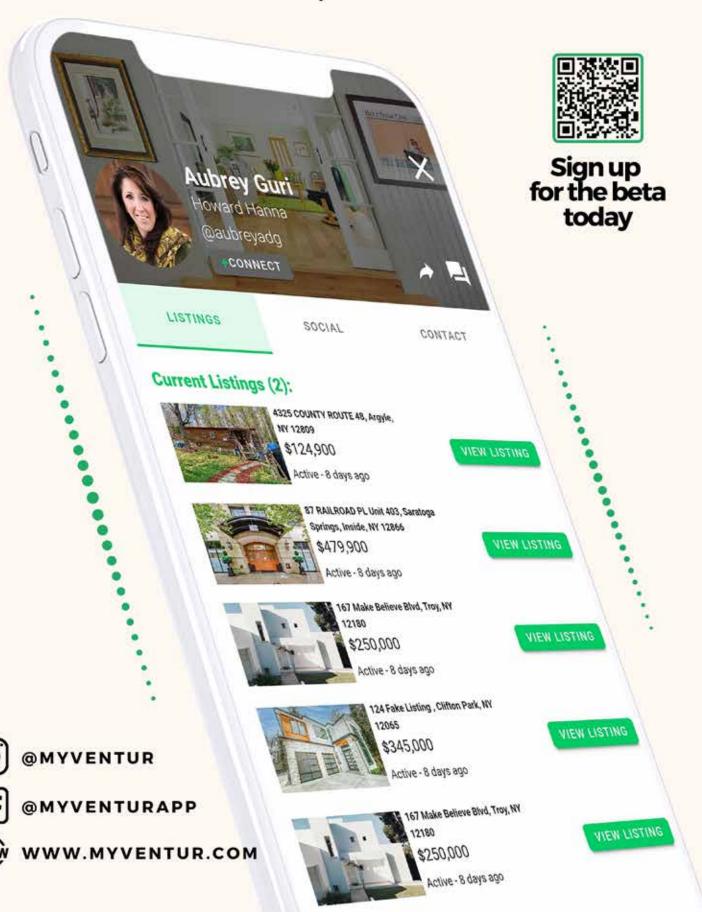
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RELATIONSHIPS ARE KEY

KOT ELECTRICAL SERVICES

By Isabella Browne-Lörcher • Photos by Martyn Gallina-Jones, Martyn Gallina-Jones Photography

t takes years of searching for some people to discover their professional calling.
Chris Kot, the owner of Kot Electrical Services, is one of the lucky few who have had a strong sense of what they wanted to do with their lives early on.

"I was exposed to the industry at a young age — from the time I could hold a flashlight for my father," Chris explained. Chris comes from a long line of successful electrical contractors. His great-grandfather taught Chris' grandfather the electrician trade. His grandfather then took what he was taught and started a business that would support generations of Kots. Beyond Chris' grandfather's skills as an electrician, his talent for building solid relationships helped significantly grow the company over the years. Chris's dad then took over the company and groomed Chris to be the professional he is today.

"My dad knew everybody; everybody knew him," Chris remembered. "We always joked that he was the mayor." When Chris' father took over the business, he fostered strong connections with clients. He also made sure that Chris understood the importance of relationships in business and life.

Chris is a self-described family man. He loved going out on calls with his dad when he was younger; however, going into the family trade was not Chris' original plan. He took a break from working in the family business to study culinary arts and restaurant management in San Francisco.





I WAS EXPOSED TO THE INDUSTRY AT A YOUNG AGE — FROM THE TIME I COULD HOLD A FLASHLIGHT FOR MY FATHER.

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"I loved what I was doing in California, but I started getting homesick," Chris recalled.

He missed his family back in Bethlehem, N.Y. and he missed working with his father.

But, to Chris' surprise, rejoining the family business was not an easy task. He had to work hard and earn it. His father made him interview for a job just like any other candidate. In hindsight, Chris understands it.

"My father wanted to make sure that if I was going to do it, I was

going to commit 100 percent," Chris said.

Unbeknownst to him, his father was preparing to retire. And after blowing out the candles on his 60th birthday cake, Chris' father passed him an envelope filled with the paperwork that signed the business over to him.

That was not the last time Chris' father gave him something precious. Chris remembered struggling during his first winter as the company's new owner. There wasn't a lot of business coming in, and he was unsure what to

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I TAKE THE TIME TO EDUCATE OUR CLIENTS ON THE ISSUES THEY ARE EXPERIENCING.

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do, so he turned to his father for advice.

His father provided him with the same advice his father had given him: "Relationships are key."

After 13 years at the company's helm, Chris truly understands what has made the company work for four generations.

"We follow up on every phone call and show up when we say we will," he remarked. But in reality, there's more to it than that. There are four core values that Chris and his team try to instill in their daily work: consistency, integrity, respect, and loyalty.

"We will consistently do the right thing," Chris explained.

That includes respecting their clients' homes and properties; for example, wearing shoe covers while on the job to not track in any debris. Chris also respects their time.

"I take the time to educate our clients on the issues they are experiencing," Chris noted.

When meeting with a client, he makes sure to allot time to answer any questions they may have thoroughly. Chris provides written estimates within 24-48 hours because he wants his clients to truly understand pricing, the problem at hand, and what is involved in the solution.

Chris believes that his and his team's work speaks for itself.

"At the end of the day, I want to be well known, respected, and admired for past achievements," he said.

That goes well beyond his work life.

"To me, success isn't measured just in business, but also with the quality time spent with my family," Chris commented.

Chris' family includes his wife Carrie (a first-grade teacher), their two daughters Lacey and Riley, and their dog Stella. They enjoy being outside together year-round, whether hiking, horseback riding, golfing, or walking the dog.

Like many self-employed business owners, Chris understands that finding a healthy work/life balance is one of the most challenging aspects of the job. But like anything worthwhile, Chris is determined to do it well. After his children were born, he knew that he had to be very conscious of spending quality time with them. After all, his father always emphasized the importance of strong relationships — including relationships in one's personal life.

"I dedicate every Sunday as a family day," Chris said.

He also takes a few minutes at the end of each week to reflect on the wins and successes of the week so that, as he puts it, "I can enjoy the present moment."







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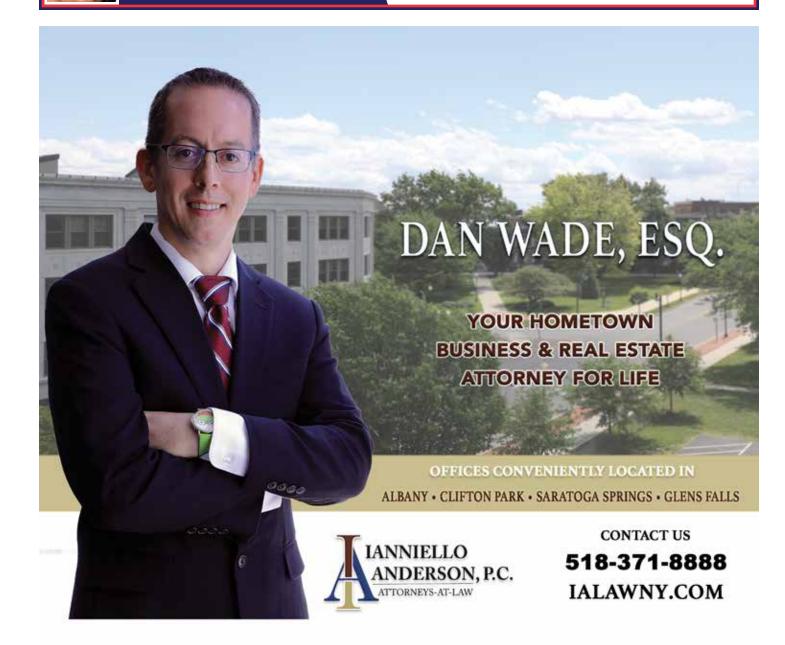
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— A Lifetime to Learn and a Lifetime to Love —

Alexis and Aaron Feldbusch have struck a balance between family and career, based on the steadfast agreement that business should fund their life, not be their life.

"If we had talked three or four years ago, I might have said business is the priority," Alexis shared. "Now, having two kids, post-pandemic, my priorities have definitely changed."

While divorce rates among REALTORS® are nothing to sneeze at, Alexis and Aaron prove that a successful business and a healthy marriage are not mutually exclusive. They practice prioritizing family over fortune.

"We really love each other," Alexis emphasized. "Maintaining a personal life and a family is one of the hardest things to do in real estate." While the duo is not opposed to growth, they have found that a slow and steady pace is critical. They've discovered through trial and error that large volumes and fast-growing teams are not sustainable if they want to maintain the sacred family time that is the heart of their business. They'd like to have a buyer's agent and an admin, but they're not interested in rushing things and are willing to wait a few years.

"What's worked for us is going slow, staying true to our values and our approach," Alexis shared. "We're a family, and that comes first. Being able to spend time together is the most important thing. Money only means so much if you've got no one to share it with."

With the ideology "Work smarter, not harder" propelling their goals, the couple has turned their attention to creating Airbnb investment properties that they can use as a semi-passive revenue stream. They are about to close on their first Airbnb in Tennessee, and their goal is to add one Airbnb property a year to build their brand and a slow, steady team.

"Once I was my own boss for a little while and started making money, there was no going back; I can never in my life work for someone else," she added with a laugh. "When I first got into real estate, my mom panicked because she's a teacher. She's had a salary job her whole life, and the thought of sales pretty much terrifies everyone on both sides of our family."

When she started at 22 years old, Alexis looked young, was green in the industry, and often struggled with being taken seriously.

"The thing about me is if I don't know something, I'll figure it out," she explained. "I'll talk to the right people; I'll research it."

While Alexis was a financially poor grad student working in lobbying and as an admin assistant to a REALTOR®, her hunger to succeed despite her obstacles meant that her conviction was fierce.

"I'm very much an odd duck," Alexis remarked. "I remember my mom saying, 'You're not going to make any money; this is not a good idea.' And six years later, she's eaten her words. Thankfully now my mother is one of my biggest supporters. She and my stepdad have even taken down a sign or two while I was giving birth."

...

Alexis loves being her own boss but gives credit where credit is due when it comes to Aaron's role in supporting their journey. Not long after meeting, the two got married. Soon after that, the couple had a baby on the way. As they built their family, they simultaneously built a business.

"I've truly never encountered something Aaron can't fix," Alexis shared. "He's so dependable and skilled. He can fix anything in some way or another. It was especially important during COVID when we couldn't hire outside people. Having him on our team was a huge asset."

Aaron can also hold Alexis to boundaries that she struggles to maintain on her own, like being fully present and not checking her phone after hours. Having self-awareness of their best assets allows the family team to work smoothly as a unit.

"Since the very beginning, this business was built on love," Alexis said. "My boyfriend and now husband had faith, trust, and love for me. His selflessness, commitment, and belief that this

(i) @realproducers



business would work launched our team. Yes, I did the grinding work, but his trust built the foundation of our team culture."

Relying on one another was vital, and seeing the strength and value in one another was imperative.

"We could not be more different," Alexis remarked. "It's almost shocking. He is very much an organized, detail-oriented problem-solver, and I'm more of a big-picture person. I'm someone who gets everyone on the same page through de-escalation and conflict management, while he provides practical skills and information."

While real estate was initially Alexis' pursuit, Aaron has always been in her corner not just emotionally but also stepping in around the clock. Placing signs, using camera drones for listings, painting fence posts, mowing the lawn

at night, and even cutting lockboxes off of doors are just some of the eccentric tasks Aaron has done in his claim to fame. As the business has grown, Aaron has stepped into his role in an official and full-time capacity. In 2018, the couple formed an LLC.

For the Feldbusches, personal and business relationships are intertwined.

"You can be balanced between work and home life and still be unhappy," Alexis shared. "For us, there isn't a separation between the two because we choose to run our business with our whole family involved. Work-life balance isn't something we struggle with; it's just a part of our life."

But the duo isn't the only ones who are optimistic about the pursuit. When the couple mentions spending quality family time, this often involves an organic

blend between work and home life. Their two children accompany them to listings and inspections, engaged in the business their parents have built.

"Our daughter, Brighton, took her first steps at a septic inspection and spent her first year sitting at closing tables," Alexis recalled. "Our son, Gideon, was a pandemic baby. While pregnant, I traipsed all over the Capital District in the heat, masks, and gloves. He listened to me negotiate multiple offers in the womb. They understand the hard work we do and love helping others."

The kids aren't the only ones interested in learning new industry skills. Alexis and Aaron support each other's continuing education, investing in their company through shared knowledge.

"I think that's what we bring to the table," Alexis remarked. "I always joke that we're a full-service team. I know how a septic tank works and how to fix things, and if I don't, Aaron knows or will learn it. So, we're able to help our clients in a variety of ways as lifelong learners."

The couple hopes to create a foundation for their family and community through their business practices.

"Our dream is to build a legacy to pass on to our kids," Alexis shared. "In addition to the active real estate business, we hope to build a large real estate portfolio and other streams of revenue to fund our lives, the lives of our children, and to give back to our community. Down the road, we dream of establishing



an angel fund for young entrepreneurs to start businesses and fund their education."

Most of the clients Alexis and Aaron serve remain close friends well after their contracts end. Sharing a family team built on faith, care, and compassion, Alexis and Aaron are incredibly personal and connected, ready to love and learn in business and life.









3. "Pregnant with my son Gideon, these maternity pictures were taken between showings" 4. Brighton Feldbusch attending a closing, pre-COVID

1. Brighton traveled with Alexis

and Aaron at 4 months old to

the Keller Williams National

Convention Family Reunion

mom's real estate sign

2. Brighton Feldbusch admiring

5. Aaron and Alexis met at Tap & Barrel and had their wedding photos done there to commemorate



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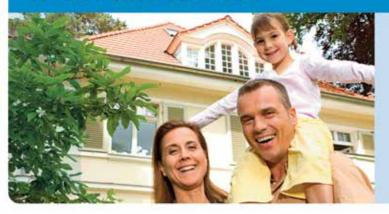
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my Calabrese has always had one true passion in her professional life: real estate law. It was an eagerness that emerged right out of Albany Law School when she took a job at a real estate law office.

"I fell in love with the transactional aspect and the interaction with home buyers," she remembered. Seventeen years ago, a spark was lit in Amy. Since then, she has gone from working in a real estate office to opening her own law firm, Calabrese Law PLLC/Saratoga Abstract LLC., a small firm that focuses exclusively on real estate law and title insurance. Its modest size allows Amy and her team to have close relationships with REALTORS® and lenders.



Amy knows how much work goes into providing this high level of personalized service. As the mother of a 17-month-old daughter, she is tackling a new and exciting challenge: balancing being a successful business owner and the kind of mother she has always dreamed of being. To Amy, the effort is well worth it.

"She is the best thing in my life...besides After Melissa left the company she my husband," Amy said with a laugh. "Real estate law is a pretty demanding job, and it's not a nine to five."

Fortunately, Amy has amassed a skilled and dedicated team that helps her deliver high-quality work.

Melissa Murdock, co-owner of Saratoga Abstract LLC, partnered with Amy early on while they were working together at a prior real estate about \$21 a week when they

called Amy and said, "You've got the clients, and I've got the background with title work. We should get together."

It was a bold idea.

"We kind of hemmed and hawed about it," Amy recalled. "Then, one day, I just pulled the trigger."

Amy estimated that they made first started. She recalled wondering whether they had made a mistake. But Amy was unwilling to give up or settle for less, as she and Melissa were just get-



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- **1.** Family apple picking at McWhorter's Orchards
- 2. A night out to dinner, Amy and Melissa
- 3. Amy with her husband, enjoying the Patriots and Dolphins play at Gillette Stadium
- **4.** Completing a Hero WOD at CrossFit with friends





••• "We played off each other's strengths," Amy remarked. "It was just a good partnership from the start."

> After just four months, the duo was able to rent a space in Saratoga, build up their and challenging issues that arise, portfolio, and quickly grow.

the years, people have come and gone.

"I just had to figure out the people that matched with us," Amy explained. "Because we are a smaller firm, we deal with each other day in and day out."

Amy now feels confident in the team they have built.

She noted that Kimberly Russo, a parale- she would be a good fit for the gal, has been an asset in the office.

"Kim's been a godsend," Amy said. "She's She knew that this career change been with us forever, and she's amazing."

Kim has been with the firm for seven years. She enjoys helping clients through difficult situations.

"Of course, there are interesting but seeing a first-time home buyer close on their dream home and As the firm grew, so did their team. Over knowing I helped accomplish this can be quite rewarding," Kim commented. "It is seeing those faces that makes me love what I do."

> This past year, Nicole Cirelli joined the team. Amy met Nicole two years ago through a fellow REALTOR®. However, at the time, Nicole was working in the insurance industry. While Amy thought team, Nicole was hesitant to let go of the stability of her insurance job. would be a substantial transition.

When COVID-19 hit, Nicole spent some time reflecting on her current career and decided that she was ready to take the leap and try something new.

"She was very eager to learn as soon as she came on," Amy remarked.

This ambition allowed Amy more adaptability in the training process, and Nicole has meshed well with the team.

Amy expressed appreciation for how her group shares the same quality of being incredibly level-headed, even in stressful situations.

While Amy's foundational team is golden in their ability to collaborate and take things in stride, they hope to grow upon moving into their new Saratoga location.

"I'd like to continue to grow my relationships with new REALTORS® and lenders while strengthening my current relationships," Amy explained.

It's important to have a solid team when experiencing professional growth and personal milestones. Through Amy's enthusiasm and leadership, the group has remained solid throughout the years. They are ready to build new relationships and primed for whatever adventure comes next.





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STEVEN HUNT

EXP REALTY LLC



BE HUNGRY:HARD WORK, MINDSET,
AND SUCCESS

At some point in the post-secondary education process, all students are faced with committing to an area of study. Steven Hunt was no different from many others; he was torn between majors. He wondered if he should stay with nursing or try something new. Then a curveball was thrown his way that ended up working out for the best.

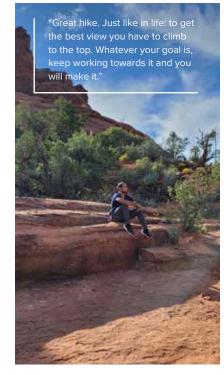
While playing basketball, Steven injured his ankle and foot and was confined to his bed for over a month. During that time, Steven took advantage of the forced rest to start planning his future. He started with a simple Google search for ways to increase his wealth efficiently. When real estate came up, Steven was immediately intrigued and started studying.

After obtaining his license four years ago, Steven knew he had found a good fit for his entrepreneurial spirit. Before starting his real estate career, Steven had moved from Antigua to the United States and was working several different hourly jobs. However, he knew there must have been a job that better fit his work ethic and personality.

"In real estate, there is no cap,"
Steven explained. "That's one of the things I like about the way I work.
Before real estate in hourly jobs, I didn't like that I would be putting all this work in and extra for the same hourly rate. When there's no cap, you put in what you'll get."

Steven is completely driven, focused, and passionate about real estate as well as self-improvement. The mix of these traits has helped him reach early career success.

But, despite how easy he makes transactions look now, getting started was anything but easy. Steven dedicated his entire first year in the industry to learning, growing, and investing in his education.



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"Exploring the world is one of the main goals that motivate me to work harder. The Grand Canyon is an amazing site. To see the way the earth forms here is very interesting. My next goal is to go inside it."



"I would listen to audiobooks all the time," he remembered. "Every drive. I wouldn't even listen to music, just audiobooks to keep learning. I would practice scripts and watch YouTube videos of top agents to learn from them."

• • •

In the beginning, Steven conquered one of the hardest professional challenges he faced.

"I learned to cold call," he said. "It was awkward at first, but I kept pushing. I door knocked; I tried multiple streams of advertisements. I made sure when I spoke to everyone, I would bring up how I can help them with buying or selling if they ever had the interest."





WILLINGNESS
TO LEARN.
BE HUNGRY.
BE VERY,
VERY HUNGRY.

IT'S THE

"It's the willingness to learn," he shared. "Be hungry. Be very, very hungry."

With a career that matched his hunger for success after years in hourly positions, Steven could apply his other passion — helping others — to his new career.

When Steven left his nursing studies, he was still interested in finding a field that provided him the space to help others and be a helpful guide during stressful moments in life. Steven now gets to guide buyers and sellers through the process and be part of their milestones in life.

"I love the idea of no cap on the capital you can make, and at the same time, you are helping people find a home," he remarked.

"(It's) one of the biggest financial decisions of their life. Every client I close on, I feel this good

Cold calling initially wore Steven down, and the people on the other end often responded aggressively. But as he practiced and kept making connections, cold calling became more natural and paid off.

Exploring the top of the Earth

and what's inside it

"I kept dialing until I would get an answer," Steven recalled. "Every single day I would do the same thing. So, after calling for weeks and during my second week at an agency, I got my first listing. And then the next week, I got another listing. And then I had another listing. As you keep cold calling, you practice, you develop the skill, and learn how to converse with people a little better."

The key to Steven's early career success can be summed up by his appetite for learning. feeling inside when they love the house. That's something that's fulfilling at the end of the day."

With four successful years in the real estate industry on his resume, Steven is setting his sights on his newest goals. He is motivated to grow his client base and establish his name as the go-to REALTOR® in the Capital Region. However, he is most motivated to build a team of his own. Steven is currently growing a team, including his father and three others. They are currently working toward passing their exams to join Steven.





SUCCESS IS A
PROGRESSIVE
REALIZATION
OF A
WORTHY IDEAL.
-EARL NIGHTINGALE

For REALTORS® who are a few years behind Steven and just starting, he has some advice to share. In addition to being hungry to learn and grow, Steven suggested, "Write down your goals and always have it in front of you. I like the quote from Earl Nightingale. He says, 'Success is a progressive realization of a worthy ideal.' I think everybody should read his book *The Strangest Secret*."

While the details of that first tough year in real estate are still fresh for Steven, he's happy to be looking ahead to the rest of his career. He has big plans for building his business, working with his family, and helping others reach their homeownership goals in the Capital Region.







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FROM DIRE STRAITS TO SO MUCH GREAT

KELLIE KIELEY REALTY LLC



WHAT IS SUCCESS?

"It is a package," Kellie Kieley-Patnaude explained. "It is taking chances when you are uncertain of the outcome. It is growth. It is having my children's pride. It is being financially sound, having a good reputation, and being fueled by your family. It is having your agents believe in you. It is running a household where your family is thriving, and you are at the center of it. It is taking the time to enjoy life with your friends and family."

Kellie's definition of success speaks to her life, passions, challenges, and integrity. This definition is the confluence of Kellie's life — each part is an integral piece of her story, and this is where her story begins.

Kellie has been in real estate for 16 years now, but she was originally

headed for a career in counseling. Having earned her master's degree, she was a year and a half away from obtaining her doctoral degree in psychology, but Kellie left the program and moved from Virginia back to the Albany area in 2001 with her ex-husband and their daughter. In 2002, her son was born.

IT IS TAKING
CHANCES
WHEN YOU ARE
UNCERTAIN OF
THE OUTCOME.

Kellie was a stay-at-home mom but decided to get her real estate license when her children were three and five years old. She was motivated to do so after she and her ex-husband tried selling their home "for sale by owner," which turned out to be a nightmare. This was before most people texted.

"Although the sign said, 'by appointment only,' we had people ringing our doorbell at 7 am," Kellie remembered. "I had about 30 people over the course of two weeks (most of them unannounced). Finally, a family came with two small children, one of whom wound up vomiting in my son's bedroom. That was it; we decided to list with an agent after that, and it still took 45 days or so to sell it. The process was draining and stressful. It was then I wanted to get involved in the industry to help people through it."

A few years later, things got exponentially worse. Kellie got divorced, her mother died, and the market crashed.

• • •

"It was difficult; I was in dire financial straits," Kellie recalled. "With two little kids, I was served foreclosure papers, had my car repossessed, and ultimately had to file bankruptcy."

She took a job with United Airlines at Albany Airport, working 4-8 am, and spent her days and nights working real estate. Then, Kellie was offered a position as a home care representative with Nationwide Insurance.

"At the time, everything seemed so hard," she shared. "But now, I realize it couldn't have worked out any better. I would never have known what I could do had I not been put in this position. I met my current husband throughout this process. He's the rock behind it all. He is my biggest supporter."

Nationwide allowed Kellie to work from home, though she was in the field much of the time. She learned about the intricacies of homes: heating systems, electrical systems, septic, siding, roofing—everything to do with the build and functionality of a house as a whole.

"I learned a little bit about a lot, and I realized that I could now provide a tremendous value to my clients," Kellie



66

WE'RE TRYING
TO BUILD A
RELATIONSHIP
AND A
REPUTATION.
IT'S A DIFFERENT
DYNAMIC.



•••

said. "I recognized issues that could become a failed inspection or that could cost my clients serious money down the road."

Although Kellie loved her job at Nationwide, she realized she had the tools to make her career in real estate a success.

"I resigned, went all-in with real estate, and never looked back," Kellie shared. "It was sink or swim, and I swam. I had to. I also had the love and support of my now-husband, my love for this industry, and love for my two children whom I had to support and protect."

Kellie now has 12 REALTORS® and a thriving, boutique-style firm with a customized approach. There is an intake (much like therapy). There is true listening. They think outside the box and consider each client personally.

"We're trying to build a relationship and a reputation. It's a different dynamic," Kellie noted.





"I took a chance opening my own brokerage," she added. "It was a month before COVID-19, though we didn't know that at the time. But my team also took a chance on me, and that means the world to me. We're ranking in the top 10 percent of almost 500 firms on the MLS. We are a small but mighty group packing one heck of a punch. This group is a family."

Kellie is a natural mentor, and she is proud to support her team, but even more proud that they support her and each other.

"What comes naturally to me is helping people through a process," she said. "You raise your children, try to instill in them values, and protect them. You get them to a point where they're independent, but if they need you, you're there. That's how I am with my agents."

66

YOU RAISE YOUR CHILDREN, TRY TO INSTILL IN THEM VALUES, & PROTECT THEM. YOU GET THEM TO A POINT WHERE THEY'RE INDEPENDENT. **BUT IF THEY** NEED YOU, YOU'RE THERE. THAT'S HOW I AM WITH MY AGENTS.

77





Through the years, Kellie's integrity and expertise have earned her many accolades, including "Rookie of the Year" in 2006; "Women's Council of REALTORS®" 2009-present; The Realty Alliance "National Sales Excellence" 2017-2019; and Homesnap's "Top 5% of Agents" Award 2020 and 2021.

Having endured myriad struggles and come out on top, Kellie has plenty of loving advice to share with up-and-coming REALTORS®. She warns that no one should enter real estate just because they like houses and think it will be easy money, because it's not. Be prepared to learn something every day, no matter how long you are in business. Stay in your lane. If you don't know the answer, someone else does. Never give legal advice. And if something goes south, move north, and keep going.

"I still work with people, but in a different capacity," Kellie shared. "I understand that real estate transactions are very emotional, and I work diligently to reduce the stress from the beginning

to the end. Whether it be divorce, economic hardship, estate sales, relocations, or just plain old nerves from buying a new home, there is always an element of stress."

Through Kellie's own stress early on, her family was always her motivation, her source of energy, and her *why*. Her daughter is now a senior at the University of Tampa, and her son is going to Union College.

"They're good-hearted, good-natured kids," Kellie said. "There is nothing better in the world than the pride and respect they have for me. It's so rewarding to see them at the age they are now, becoming adults and facing life's challenges."

Kellie and her husband have been together for 15 years, and he just retired after 34 years with the state police.

"He has two daughters, and I love them with all my heart," Kellie shared. "His youngest daughter just had our first grandchild. It's been a beautiful



blessing to our family. It's amazing how a baby just brings everybody together."

There it is. A story of success: the pride of her family, financial stability, a great reputation, and growth. Kellie says that she has it all, plus a thriving family and a brokerage with her at the center of it — and a whole lot of love.





FINANCIAL >>> financial fitness RESOLUTIONS

WORTH KEEPIN

When January rolls around, many pin their hopes on resolutions related to health and wellness or new skills or hobbies; however, one area of aspiration that shouldn't be overlooked is financial health. Given the economic instability of the last couple of years, 2022 will be a crucial year for many in terms of financial recovery and recalibration. Take time now to revisit goals set previously, fine-tune as needed, and look ahead with confidence to the new fiscal year!

Pay Down Debt

Although, nationally, credit card debt actually fell during the pandemic year of 2020, the figures are still shocking: Americans owe around \$800 billion in credit card debt, according to Experian, with an average of over \$5,000 per household. This year, make it a point to get serious about paying down / off debt. Always pay more than the minimum payment; set a goal to pay off as much as possible, starting with accounts with highest interest rates, by planning exactly when and how much you'll allocate for which debt each month. If possible, refinance debt for a lower fixed interest rate.

Build Your Credit Score

Everyone is entitled to three free credit reports each year, one from each of the three nationwide credit reporting companies. Keep a close eye on your credit for accuracy via these reports or a credit monitoring service and promptly address any errors

you encounter. A poor credit report could have many adverse effects on finances, including paying higher interest rates and being rejected for loans. Though building better credit takes time, paying bills on time and utilizing a low percentage of available credit (under 30%) are two simple steps on the right path.

Make a Realistic Budget

January is the ideal time to institute a realistic household budget, after determining exactly how much your household is bringing in after taxes and into what "bucket" that income is going (e.g., utilities, housing, travel, etc.). Keep track of your monthly spending; there are many popular apps available, such as Mint and You Need a Budget, to help assess expenditures and stay on track. For those who struggle with monthly - or more long-term - budgets, experts suggest that weekly budgeting may be more manageable. Understanding where your money is going each month is key to reaching all your other financial resolutions.

Consider Retirement Savings

You likely have a retirement plan (e.g., 401(k)) set up through your employer to which you're already contributing. This year, work toward maxing out your contributions to your savings vehicle; if that's not possible, be sure to take advantage of your company's match contributions - or aim for 6 percent of your yearly salary if your employer doesn't offer a match.











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