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FALL EVENT:

Highlights

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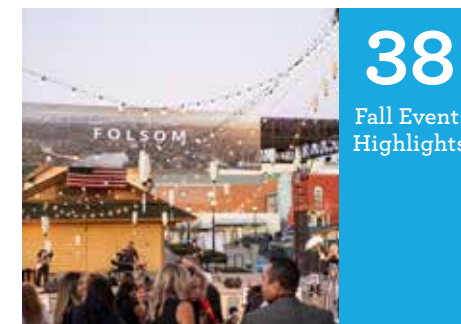
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If you are interested in contributing or nominating Realtors for certain stories, please email us at katie.macdiarmid@realproducersmag.com.

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Hi, I'm Kanga!

I'm a six-year-old, Australian Cattle Dog and I live in Sacramento, near the American River with my family. I wasn't always a Sacramento girl. I had a rough start to life in the Central Valley of California.

When I was three years old, I was shot in the face and was surrendered to the Tulare County SPCA. The Solano County SPCA volunteered to help with my special medical needs so I came up north. My friends at the UC Davis Veterinary School performed several reconstructive surgeries on me. I had to spend eight months in the shelter before I was ready for adoption.



My Mom donates to the SPCA for every loan closed to help more dogs like me find their way to their forever home.

On August 23, 2019, my new Mom, Sarah Lee, drove to the Solano County SPCA to meet me and we knew we were family at first sight! I came home with my new family that same day. My Mom found a great dog trainer who helped me overcome a lot of my fears, like loud noises, bicycles, and skateboards. Soon, I was confident enough to take long walks on the American River trail with my Mom.

My favorite moment each day is when my Mom grabs my leash! Every day, I wait patiently on my bed next to my Mom's desk until it's time for our walk. My Mom works hard as a Mortgage Loan Originator. She's been helping people find the best mortgage solutions to buy their homes for almost twenty years. Last year, she helped so many people she ranked in the 2020 Top 1% of Mortgage Loan Originators in America!

I'm willing to share my Mom because I know she wants to help you too! I'll even give you her phone number and email. Don't worry! She gets great cell phone reception when we're walking on the American River!



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“We are what we repeatedly do. Excellence, then, is not an act but a habit.” – Aristotle

There is just something incredibly hopeful and inspiring about a brand-new year, isn't there?! I love the energy that comes from a clean slate and fresh goals. A new year also provides the opportunity to take a quick glance at our present routines and habits and make sure they are driving us in the direction we actually want to be headed for the upcoming year.

I love this quote by Aristotle. So simple, so obvious when thought about, and yet ... so hard to live by. We are what we repeatedly do. Whether that be your professional habits and what you aim to achieve over this next year or your personal values and your intentions to live in a way that honors them. (Or both!) Habits are the key to setting ourselves up for success, and they shape who we are and how we exist in this world every.single.day!

I, for one, am deeply grateful that January comes every year, and with it a chance to evaluate my habits over the last year and where I am headed this upcoming year so I can make a few tweaks to my course if need be. Here are a few questions I am asking myself this week:

- What did I love about the way my days felt this past year?
- What sorts of things caused frustrating days to oc-

cur? Is there something I could have done differently on those days to avoid ending up in that place?

- What am I really proud of accomplishing in 2021? How did habits play a role in that success?
- What do I want to be true about me on December 31, 2022? Are there habits I need to incorporate that will help me arrive there?
- What would it mean to me and those I love if I am able to actually follow through on this goal?
- What will be the biggest challenge in staying consistent? How am I going to overcome that?
- What is true and always sure about my life right now, regardless of if any of my additional goals or pursuits come to fruition? Take a moment and be deeply grateful for that all by itself!

Cheers to the New Year, friends! I am always cheering you on and grateful for your friendships along the way!



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Pat Quan
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"I love where I live! It is an honor to be out in the community and to build up the community. I am grateful for the rewards and recognition I have received from my leaders and my peers, but the *most* rewarding part of my job is when my clients become my friends."



Amanda Todd
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» profile

PAT QUAN

COLDWELL BANKER

By Pat Quan, Edited by Ruth Gnirk

Photos by Rachel Lesiw – Indulge Beauty Studio



BALANCE AND OVERCOMING OBSTACLES

At 80 feet deep in the ocean, there's a sense of peace. All you hear are your bubbles. It's like being suspended in space – it's easy to relax, feeling your breathing and drifting along with the current. It's a lesson in living in the moment, a very zen-like experience as you enjoy being surrounded by a true 360 degrees of sight and color in the underwater world. Amid the blue that goes on forever, the feeling of being weightlessly and gracefully suspended in the water, and the mesmerizing rainbow of colors of the fish darting by, try not to get complacent. Stay in the moment and keep track of your gauges indicating your depth and amount of remaining oxygen. I can't think of anything that is like scuba diving in the warm, clear waters of the Pacific.

Scuba diving is one of Pat's favorite pastimes. Pat discovered the idea to get certified to dive over 25 years ago and thought, "I can do this!" But it didn't come easily. It turns out, Pat has occasional claustrophobia, and the idea of breathing underwater was a little tough to overcome. But overcoming obstacles brings learning, opportunities, rewards, and a sense of confidence. ...

•••

Pat's success as a REALTOR® is rooted in all of his previous experiences, including scuba diving. Notably, Pat feels that getting his Bachelor of Science degree at UC Berkeley was the most difficult thing he's ever done – it required so much personal determination, belief, and stamina. He thought, "I can do this!" He believes that everything else since then has been easier.

After graduating, Pat began his career in the technology industry. He started as a programmer but soon ventured into the sales side, selling enterprise software solutions for over 20 years. He worked at Oracle Corporation and was part of three startups. The startup companies were a lot of fun, and he credits those experiences as primary reasons for his sure-fire success in the world of residential real estate.

REAL ESTATE IS A GREAT FIT

Hard work. Gratitude. Planning. Consistency. Pat is grateful for all the traits that have made him successful in the world of residential real estate. It's been a perfect fit. His education, skills, and experience all set him up for success. Pat earned the Coldwell Banker Rookie of the Year honors and has enjoyed increased success each year. He is consistently in the top 2% to 5% worldwide for Coldwell Banker and a perpetual top-15 performer in the entire region of approximately 700 agents. He is a Lifetime member of the Top Achievers Club in the El Dorado County Association of Realtors and the recent President of the Top Achievers Committee, a volunteer organization whose purpose is to award scholarships to worthy high-school seniors.

Pat is a planner. His experiences have helped him understand the many facets of creating a successful business, and planning has helped him refine the skills, knowledge, and experience in a balanced way. But the key, according to Pat,



is consistency – this means that every day, he is doing what needs to be done to progress towards his goals.

Trust, integrity, and the ability to negotiate on the clients' behalf are important traits that have created Pat's loyal following. Proof is in his 150+ recommendations, the overwhelming attendance at his client appreciation events, and increased social schedule activities with clients that have become friends. It's all about community to Pat. He listens to their needs and genuinely cares about the outcomes that affect their lives. After a recent client passed away, Pat attended the memorial, honored to have been invited and to be considered close enough to the family to receive that invitation.

Residential real estate is a very personal business – far more so than the technology industry where Pat spent so many years. He finds this aspect very rewarding. His clients state it best with their wonderful statements, ranging from "Pat earned us thousands of dollars more" to "Pat saved us thousands of dollars," and comments about their trust in Pat due to his integrity, communication and care for their best interest.



Pat's philosophy is that people decide to move on their time frame, based heavily on the situations in their lives. But relevant, local real estate information is a key ingredient to helping them decide when the time is right to move. Pat sees his role as providing that information and leading the plan when they are ready.

REAL ESTATE FOUND ME?

It's funny how we find our place in this world. Pat had every intention of staying in the technology field, but something gnawed at him; he wanted more control over his business life and wanted something more rewarding. He wanted an opportunity to help people.

•••



...

Pat and his wife, Lynne, left the Bay Area over 25 years ago to live in affordable El Dorado Hills, allowing Lynne to be the stay-at-home mom that they wanted for their girls, Lindsey and Jenna.

His friend Chuck had been a REALTOR® since those Bay Area days, and Pat's home was one of Chuck's first listings. Chuck and Pat have played golf together since those days, and Chuck would share his experiences while on the course. Chuck encouraged Pat to pursue residential real estate. Pat's reply, "Why would I want to do that? I've heard your stories!" But one thing led to another, and Pat finally said, "I can do this!"

Nine years later, he's had a wonderful career and has a very bright future. While there's always a struggle to maintain balance, real estate has enabled Pat to pursue his interests. His favorite activities include running with his dog, Thunder, rooting for his favorite teams, photography, and spending time with family. The girls have grown, so there's no more dance recitals or Taekwondo competitions; but there's always time for more travel and finding new hobbies. Surf's up!



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Making Properties Shine

In the ever-changing and competitive market, it means a lot when you have a partner who helps you and your clients maximize their standing in the market.

That's where Premiere Home Staging excels with a longstanding tradition of helping properties across the area shine.

Nicole Runkle is the owner of the company. Even before she was officially part of the organization, it was part of her ... thanks to her mother, Lori Kim Polk.

"The business was started by my mother in 2005. She was a well-known pioneer within the Home Staging industry and had a passion for helping others. In 2016, she passed away while on a camping trip with my family. It was then that I knew I wanted to continue the business in her honor.

So I switched out of my 9-to-5 desk job – 10 years of experience in the insurance world – and took it on," Nicole says. "For the most part, we have kept the same team and processes in place, but we have definitely updated our level of style and service. We have kept growing our teams to support the demand for service and expanding our inventory year after year."

Comprehensive and Creative

Premiere Home Staging offers clients a full range of creative capabilities.

"We're one of the longest-standing staging companies in the area with 16 years of experience," Nicole points out. "We are a full-service company, meaning we have the movers to take care of the staging process, and we also coordinate the photography for the property. That is all part of our package."

While it helps a property's market success to have it staged, the way that it is staged is crucial.

"We own all of our own inventory with a full range of décor and style selections," she says. "That is huge for REALTORS® so they can see the inventory that we have and know it's going to fit the property. If anyone is curious about our style, we encourage people to check out our work through social media, since we post pictures of our work there on an ongoing basis."

Staging makes a proven difference.

As Nicole says, "Staging is somewhat like writing a story and inviting the potential buyer into the story. A well-staged home will invoke emotions to the potential buyer of excitement for potentially upgrading their lifestyle. You only get one chance to make a first impression with buyers. Premiere Home Staging can help make it a beautiful one."

•••

Team Spirit

Premiere Home Staging has a large, dedicated staff, too ... with nine employees. The company also has a retail showroom in Old Roseville where furniture, wall art, rugs and decor can be purchased right off the floor.

“Our common customer ranges from the average shopper, to a new homeowner looking to furnish their home, to REALTORS® who might stage their own properties,” Nicole says. “Design services are offered as well should someone need assistance with picking paint colors, determining room layout, or helping style their home with recommended furniture selection and picking wall decor or accessories.”

Nicole is fulfilled by what she does — and the team that surrounds her.

“Our team members take a lot of pride and extra effort into each job on their own, and on an individual basis. We also have our office staff that handles all of the coordination of different jobs and customer service aspects,” Nicole explains. “We also have a lead designer who oversees things, along with our Assistant Stagers who help with the fine-tuning of the jobs on site with the lead.”

Experience and Consistency at Work

Those who work with the company get the benefit of experience and consistency, with some team members having been part of the organization for nine years.

“I love the creativity of what we do, and the problem-solving aspects that we get into with each property,” Nicole says. “It’s not a predictable job or industry. We’re constantly coming up with new solutions.”

Making it Streamlined

The process of working with Nicole and her team is straightforward and efficient.

“When people reach out to us, they talk with our coordinator, and we schedule a preview of the home where we meet



the agents. During that time, we walk the home, take pictures and detailed notes to create a design plan. Within about 24 hours, they get a bid for the job. Once the job is secured for a date, then we start preparing the job.”

Once the staging is scheduled, the crew arrives on the appointed day and gets the property staged in about three hours on average. From there, photography is coordinated and images are sent within 24 to 48 hours.

“It’s important for us to make the process very easy and seamless for our REALTOR® partners. We want to make this one less thing they have to worry about,” Nicole emphasizes.

Her World Away from Work

Away from work, Nicole’s world is made richer by her family, including her husband, Scott, and their three children — 20-year-old daughter, Kylie, who will be heading to law school next year; 18-year-old son, Peyton, who is joining the U.S. Coast Guard; and 14-year-old son, Parker, who is getting ready for high school.

In their free time, Nicole and her family have a passion for spending time outdoors, with favorites being camping and fishing.

Dedicated Resource

Those who get a chance to get to know and work with Nicole and her team are glad they did.

As Nicole says, “We are consistently trustworthy and professional. Our real estate partners and sellers put their trust in us and staging their home with our design plan to help them move forward with their biggest asset. We take that role and opportunity very seriously.”

When you need a partner who will give their all to help your clients’ properties be all they can be, turn to Premiere Home Staging.

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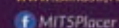
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Fall Event 2021 Highlights

This past October brought us crisp autumn evenings, and a beautiful night under a canopy of lights for our *Sacramento Real Producers* Fall 2021 Event. We celebrated our REALTORS & Partners with an elevated carnival-themed event at the Folsom Amphitheater. It was a beautiful evening of celebration, collaboration, and camaraderie.

Thank you to our event Sponsors: Cal Pro Inspection Group, SIDE, Padi Goodspeed, NEXT Crafted, Platinum TC Services, and Silt Wine Company.

Thank you also to Circus Modern, Premiere Home Staging, Larcom's Lighting, Notre Ferme, Urban Sips, and The Rivals Band for bringing your talents to the evening. And to Aerial Canvas for capturing all the magic with your videos and photos.

And finally, thank you to all our agents and partners who continue to show up and lean in to this community. You are truly the cream of the crop. Cheers to you all!





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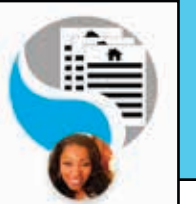
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Mark Daya and his family know what it means to struggle and how a little bit of help can go an awfully long way. Mark became a real estate agent at the height of the 2005 housing market, and though he experienced quick success, it all came crashing down with the economy.

He had just returned from his honeymoon and the market seemed to shift overnight. His business was cut in half, and his income by even more. To make matters worse, in 2008, his wife, Kim, fell very ill and was misdiagnosed with MS. She needed a wheelchair on most days, and with two children, they eventually required an additional caregiver to help at home.

Still working as a full-time REALTOR®, Mark fought hard to make ends meet from 2007-2012. He had all but given up, and in an act of defeat, he ultimately chose to park his license in Santa Clara with a broker friend. His future in real estate was bleak. Mark's once lofty dream of building an empire took a nosedive, leaving him desperate to close an occasional deal while he looked for work elsewhere. He applied for state jobs, but the salary for those positions was not nearly enough for him to provide for his family.

Mark was running out of options, and with his wife unable to work, they were truly staring into the abyss. Fortunately, they caught a break in 2013. Still trying to find medical relief for Kim, they decided to try an experimental treatment, a sort of "Hail Mary" move. The treatment helped quite a bit, and although she wasn't cured, she no longer relied on the wheelchair. The tides began to shift for the Daya family. With the help of Carol Pefley at Realty World Dominion, Mark was finding success as an agent again in 2013/2014, remarking that he "accidentally made money that year."

"Carol was an angel for me," Mark says. "Because of her support, 2013 ended up being a great year!"

Mark was no longer in survival mode. Once he found his footing, he was able to take a look around and figure out his next move. With the improvement in his wife's health, his ability to be proactive instead of reactive in business increased. In 2014, Mark intentionally set about building his brand the right way—by establishing a farm in Anatolia. He went from 28 closings in 2014 to 52 closings in 2015 and never looked back. Realizing how much work he actually had, he knew he needed to build a team.





Wanting to take his business to the next level, Mark closed his Realty World brokerage and decided to partner with Side Inc., establishing Sac Platinum Realty, which now consists of eight agents, two full-time admins and a new office under construction across the street from Anatolia, the subdivision that started it all. Mark's focus now is on helping his agents achieve the same success he has, and to be the mentor he wished he had when he started out.

"I want my brand to represent world-class agents and service," Mark emphasizes. "My goal is to build a business that provides the support, training, and technology that agents need to be successful, while emphasizing our focus—to treat every client like they are our only client. What we do has such gravity. It is important to execute what we do to perfection, to respect the weight of what we do, and how it impacts our clients in the long term. I want Sac Platinum Realty to be synonymous with world class."

Helping others has been a major focus for Mark and his family. Having gone through their own hardship they gained an acute understanding of what it means to help someone in need and just how far a little assistance can go. In Mark's case, paying it forward would eventually extend beyond his agents and clients. The Daya family feels especially called to step in and assist those who are less fortunate. That is why they refused to stand idly by this past year, watching the news and seeing Afghan families pass their children over razor wire fencing, hoping they would be taken care of as their democratic government fell to the Taliban.

"Watching the television, Kim's first thought was, 'Let's bring them here!'" Mark recalls. After a few more days of seeing much of the same on the news, Mark reached out to a past client, who was an Afghan translator, and asked if they could help in any way.

"He got me connected with the International Rescue Committee (rescue.org), and they had a family who just arrived in need of a home," Mark explains. "I made a Facebook post outlining what we were thinking and had dinner with family and friends to discuss this possible change in our lives."

While there were some who expressed concerns, Mark and Kim's daughter, Jasmine, spoke up and said, "We have five bedrooms and more than enough room." With their daughter in support of the decision, Mark and Kim knew they didn't have a choice and had to step in. Then, a former Marine responded to Mark's Facebook post, sharing his story about the translator he had overseas and how much he cherished their relationship. Hearing the Marine's story put another layer of obligation on Mark to take in the Shinwari family, who was recommended by the IRC.

Habib and Raheelah Shinwari had successfully escaped Afghanistan with their children after six days of navigating chaos at the airport, and just 30 minutes before a bomb went off and killed 13 service members. Habib, who holds three master's degrees, was an economist for the Afghan





government. When the Taliban took over, he heard they were looking for government officials and knew he had to get his family out.

With the assistance of the [WORLDRELIEF.ORG](#), [RESCUE.ORG](#) and [NOONELEFT.ORG](#), who facilitated the Shinwari family's placement and helped pay for their needs, Habib, Raheelah and their three children landed at the home of Mark, Kim and Jasmine.

"They have such strength, and it was just sheer will and determination to live that got them to our home," Mark says.

"I think we were meant to find each other," Kim says. "Being from totally different sides of the world, Raheelah and I, we have so much in common—who we are as people—and we really connected."

The Shinwari family stayed with the Dayas for a month before finding a place of their own and Habib landing a job in his field of study. Habib and Raheelah said the Dayas helped to restore their faith in mankind after seeing the Afghanistan democracy, which took over 20 years to build, crumble within days.

"It was a really hard moment for every Afghan, for everyone over there," Raheelah said.

It's said that to whom much is given, much is required, and as Mark continues moving forward in life and business, he will continue to give and help as many people as he can.



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Planning Tips

- Risk Planning**
 - Review Emergency Fund
 - Review all insurance policies
- Investment Planning**
 - Consider tax loss harvesting
 - Consider recognizing capital gains
- Retirement**
 - Consider Roth Conversions due to increase tax brackets
 - Consider your retirement plan options (Do you have the right one?)
- Wealth & Legacy**
 - Review annual and lifetime gifting
 - Update Wills/Trust
- Tax Considerations**
 - Review Deduction Strategies
 - Consider a Qualified Charitable Donation (QCD)

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▶▶ cover story

By Dave Danielson
Photos and Cover Photo by
Olha Melokhina Photography

Amanda TODD



AMANDA TODD
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The role you play with your clients goes beyond the mechanics of the work. At the end of the day, you make a life-changing impact for them.

A perfect example of that dedication is Amanda Todd.

As a Broker Associate with Keller Williams Realty, Amanda is a trusted leader and resource for those around her.

“I love being a valuable resource for my clients. With every person, I want to share my knowledge, advice and input with them,” Amanda says.

“I don’t look at myself as a salesperson, but as a resource who has valuable knowledge about real estate. As a result, I talk people out of houses every day. I don’t talk people into buying houses.”

RELENTLESS APPROACH

Amanda brings a relentless approach to her work. It’s an extension of the same commitment she has demonstrated through her life.

“I started my business as a single mom with three tiny kids. I’ve lived all over the country. I was a military wife and was a stay-at-home mom. I had my bachelor’s degree and had been a stay-at-home mom until we divorced,” Amanda remembers.

“I never wanted my kids to go to daycare. I chose real estate so I could still pick them up and drop them off from school, attend their events, and keep life moving forward with as few changes as possible. My beginning in real estate started out as a survival thing. It was terrifying. I had a commission-only job, didn’t have a sphere of influence, and I had only lived here for 18 months. I didn’t have a team that I joined. I just started meeting as many people as I could.”



•••

GAINING GROUND

As she put her license to work, she faced a trying transition at first.

“There were a lot of sleepless nights as I got going. I had my kids about 85% of the time, so I did my farming and lead generation efforts while they were asleep. Also, I did four to six open houses every other weekend,” Amanda explains.

“I took every piece of advice from everyone that I could and implemented their advice as best as I could. My kids were my why. I just never stopped. It started out as survival and then it became, ‘Hey, I’m having success at this’ ... and then I wanted to reach the top.”

May 5, 2014, was an unforgettable day in Amanda’s life and career.

“On that day, I had my first two closings,” she remembers with a smile.

That was a sign of things to come. Over time, Amanda has built a stellar career. In fact, by 2017, she had earned a spot as the 17th ranked REALTOR® in California, according to the *RealTrends* list.



TEAM SPIRIT

In the process, she also built her own teams.

“There was a lot going on. It was exhausting. I didn’t love life sometimes,” she remembers. “I got into selling luxury real estate and doing the juggle with young kids as a young mom. Everyone thinks it looks so glamorous,” Amanda says. “It was very hard, yet has been very satisfying to see that through my work and through the grace of God, I have been able to provide an amazing life for my kids.”

At the same time, Amanda strives to lead by example and help others find their way forward, as well.

As she says, “I love empowering other women ... especially moms ... and hopefully showing that they can run a business of their own, be a connected mom, and still be a person for themselves.”

FAMILY FULFILLMENT

Away from work, family is at the heart of life for Amanda. In time, she remarried, and she looks forward to time spent with her husband, Jim.

“Jim is amazing and is definitely my perfect match in life,” she says with a smile.

Together, Amanda and Jim treasure time spent with their blended family of seven children, including McKinley (18), Allie (16), Kate (16), Luke (15), Monte (14), Alyssa (12) and Noah (9).

•••



In their free time, Amanda and her family stay very active. In fact, she is a triathlete, including taking part in full Ironman competitions, while Jim competes in ultramarathons. They like to dirt bike, mountain bike, and spend time at their vacation home in Utah. Amanda also enjoys cooking, baking, and sitting down each night for a family dinner. They are also very active in their church.

As Amanda reflects on her sterling career, she thinks about the things that have honed her approach to life and business.

“One of the things that helped to shape me was ‘Think and Grow Rich’ by Napoleon Hill. That book was a huge part of my life and success,” she explains. “It’s about envisioning exactly the life you want to have and then working backward and figuring out how to create that life, including the amount of income and the amount of time you want to have for yourself. I believe in designing your own life.”

That’s something Amanda continues to do. As a life-long student of learning and someone who is continually growing and learning, she is in her second year of law school.

“I’m planning on still being a REALTOR®, and also working as a real estate attorney,” she says.

Success leaves clues. Day by day, Amanda Todd moves forward by helping others move toward their goals in life. In turn, they know they can count on Amanda to be their trusted leader and resource.



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