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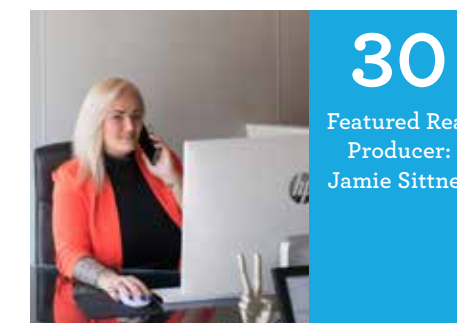
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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at mike.baker@realproducersmag.com.

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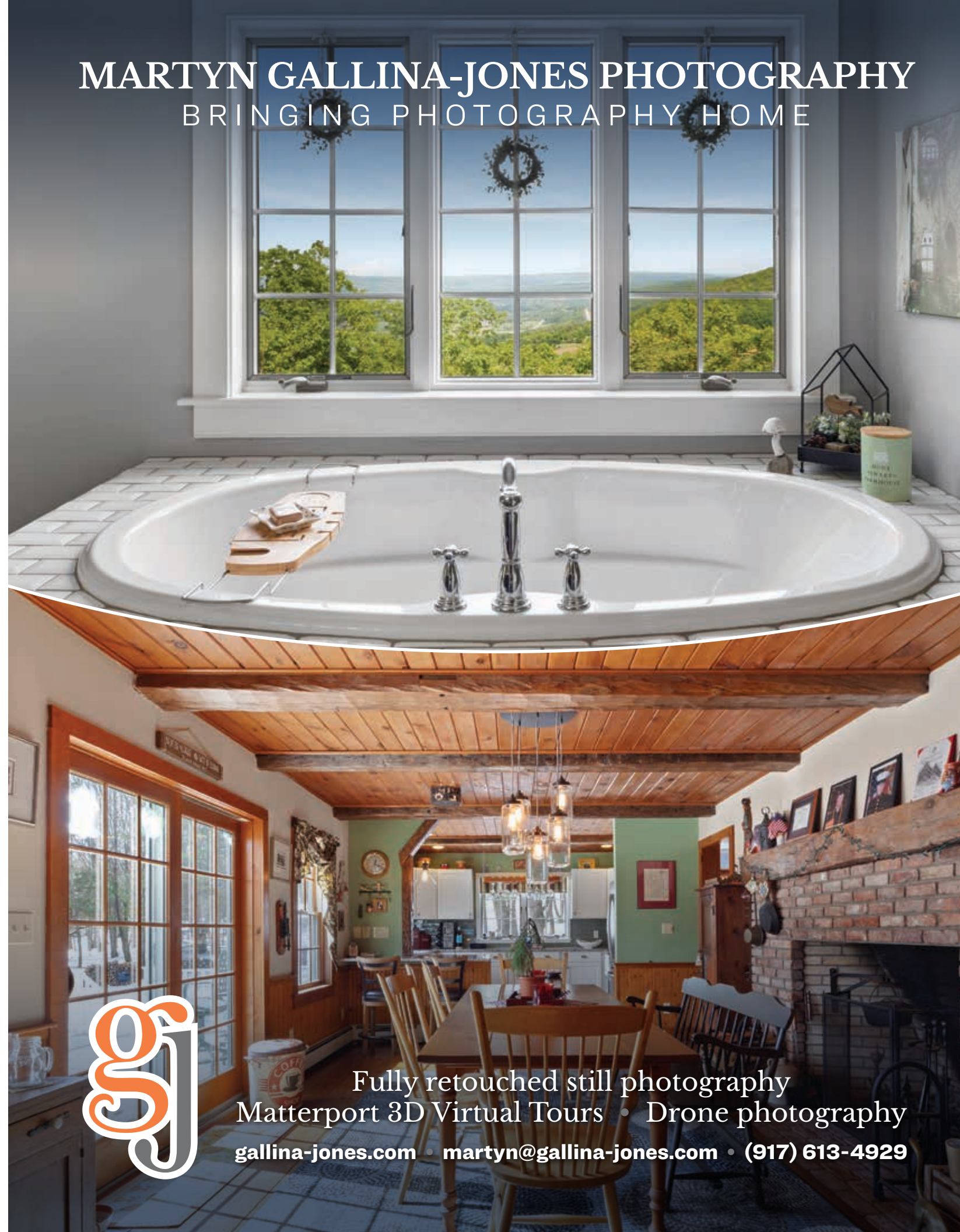
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publisher's NOTE

It's hard to believe that five years ago, I learned that New York State finally approved the launch of our Albany Real Producers Franchise.

In April 2018, I started meeting with different real estate agents and vendors, telling them about the community I envisioned creating in the Capital Region.

Some of them saw my vision, too, while others said it would never work.

After my first 30 phone calls, I realized this endeavor would be much harder than I'd expected, but I committed myself fully.

It was the encouragement and the excitement of those who understood our purpose that drove me through the difficulties of the process.

It was the unconditional support of my wife (girlfriend at the time), Shari, who trusted my judgment, constantly encouraged me, and brought me dinner every night as I worked my part-time job struggling to pay the bills. Without her, I never would have made it.

It was the knowledge and belief in the business model that prevented me from listening to the naysayers as they tried to keep me down.

In November 2018, our first issue hit mailboxes, and it was one of the happiest days of our lives.

For four years, I helped inspire the best in this local real estate community. Our platform brought the best vendors and the best REALTORS® together under one roof to celebrate the industry they love. We told the stories of colleagues they never had the opportunity to meet or get to know.

Every story we told was personal, unique, and special. We are eternally grateful to all those who trusted us to share their story and allowed us to inspire others to achieve new heights.

Over those years, I had the privilege to interview hundreds of the most successful professionals, learning from their successes and challenges. Providing me the opportunity to see patterns in their views and habits, I developed a deeper understanding of business.

I realized many professionals shared a passion for their industry and role, and they all had similar struggles; time management and social media were the two biggest struggles of them all.

Over the last 5 years, I also developed methods to overcome those two struggles, allowing us to reach hundreds of thousands of people online without spending ANY advertising dollars online.

Almost two years ago, I gathered everything we'd learned and took a huge risk. We created the first-ever social media marketing

agency that focused on organic growth instead of paid advertising. We launched Your Social Liaison LLC and perfected strategies to keep our clients top of mind with those who mean the most.

Your Social Liaison outperformed our expectations and has enabled us to prepare for a national launch using our newly-developed innovative software and platform. All of this is incredibly exciting, but juggling both Real Producers and YSL became burdensome for my team and me.

By the end of last year, I realized I needed to make a choice. I could no longer keep both of the companies I'd built. I needed to provide our clients with the best service possible, but it was in danger of falling apart.

I came to the emotional realization I needed to hand over the reins of Real Producers to those who could take the amazing thing we built and make it even better, enabling me to focus 100% on Your Social Liaison.

It was at that moment I reached out to the Kristin Brindley Team, and I am glad I did.

Kristin Brindley and her team are the largest RP Publishers in the country. They operate seven different Real Producers territories and have figured out all of the efficiencies and ways to win for Agents and Preferred Partners.

Kristin will be taking over the business operations, while Haley Van Bellingham, our editor/content manager/advertising manager/writer, will be stepping up and filling my shoes as the Associate Publisher.

Haley will be conducting the interviews and podcasts, running the events, and connecting with the community. She has been helping us build this platform since the beginning, and we are looking forward to seeing her grow even further in the Real Producers community.

All of these changes are exciting for Shari and me. We are happy to see what we've built move into such caring hands, and we are excited to see where the future of Capital Region Real Producers can go.

While we won't be running the show anymore, we are still affiliated as Preferred Partners for our local real estate community. Your Social Liaison will manage the social media for Capital Region Real Producers. By working with the Kristin Brindley Team, we will have the opportunity to advertise in their other territories while we expand our agency nationally.

This handing over of the torch benefits all, and we're excited to continue to gather with our friends and business partners at future Real Producers events.

Thanks again for everything,

I appreciate you all.



Mike Baker, PUBLISHER
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What if...

TRANSFORMATIONAL CONVERSATIONS WITH LISA GIRUZZI

"What if" thoughts are like bunnies- they reproduce fast. It looks something like this:

- *What if the market gets worse?*
- *What if I don't make enough money to pay bills?*
- *What if I lose my home?*
- *What if I was only successful because of the low rates?*
- *What if I am a fraud?*
- *What if, what if, what if... on and on.*

The tricky thing about "What if" thoughts is in the moment of having them, they can look practical and worthy of consideration. As if thinking about the worst-case scenario is the same as planning for the future. It's not.

These types of "What if" thoughts serve only one purpose - to scare the hell out of ourselves. It stems from the false belief that fear is a good motivator and will inspire action. The opposite is true. Fear leads to an amygdala response, (fight, flight, or freeze) which is the worst state of mind for optimum performance. When the amygdala is engaged, resources such as blood and oxygen are diverted to the areas of the brain and body necessary for survival and away from nonessential areas such as creative thinking, fine motor skills, etc. This state of mind is referred to as an amygdala hijack.

When you realize you are in survival mode, whether from a "what if" attack or from any other scary thought, it is helpful to first notice it without adding any story, reason, or explanation. Noticing looks something like, "Oh wow, I'm believing my thoughts right now," or "I'm using my imagination in an unhelpful way."

Once you've done that, simply look at the situation or circumstances as objectively as possible. Ask yourself, "what are the facts?" Hint: a fact is what is happening or happened without any story or reasons; things you would see and hear on a video recording.

When you become present to the facts without anything added, there's just stuff to do or not do. Your greatest asset - your inner genius - is unleashed and new innovative solutions are born. In this space, "What if" becomes a creative tool for breakthrough results by using your imagination in the best possible way. What looked unsolvable becomes solvable. I have seen this in action countless times in my

own life and the lives of my clients. It's truly remarkable when your innate creativity is let loose.

It is up to you whether you use your thoughts as a tool or a weapon. Choose wisely.



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.

More information is available at
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L to R: Jim Cardinal, Sr Loan Officer - Colleen Osterhout, Loan Officer - Rick Murphy, Sr Loan Officer - Brian Garis, VP Sales Manager - Ann Edsforth, VP Residential Loan Manager

RICK MURPHY

CATSKILL HUDSON BANK

CELEBRATING THREE DECADES OF TRADITIONAL BANKING

Catskill Hudson Bank has a straightforward philosophy: *Keep things simple for the customer in a complicated banking world.*

“If we can do it as simply as possible, that’s what we do,” Chairman and CEO Mario L. Martinez explained. “As we continue to grow, our priority remains personal service and meeting the needs of the communities we serve.”

In 1993, the bank opened its first branch in Monticello. They’ve since grown to 11 branches scattered throughout the Mid-Hudson and Capital Region.



Rick Murphy, Senior Loan Officer

Their expansion into the Capital District started ten years ago at a time when some of the larger banks were leaving the area. Recognizing the growth that the region was experiencing, Catskill Hudson Bank saw a chance to step in and address the void.

“At the time, we were offering only commercial loans,” Mario remembered. “Six years ago or so, we thought about expanding into residential mortgages, and we happened to get the right people to do it.”

Those people were Stephanie Zocco and Brian Garis, who both brought extensive lending experience to the job. They spent six months building the department from scratch. In 2018, the bank unveiled its new residential lending division.

Soon after, Rick Murphy joined the team as the first outside loan originator, bringing a solid base of trusted REALTORS® with him. Rick’s background, business relationships, and working with an experienced team

accelerated their *Simple Mortgage lending program*.

All three are still with the company today. Stephanie Zocco, SVP, now serves as Chief Operating Officer, Brian Garis VP Sales Manager, and Rick is a Senior Loan Officer. The combined efforts of the Residential Loan Manager, 2 Loan Officers, and 6 Team members have contributed to the rise in the ranks as a residential mortgage provider.

“AS WE CONTINUE TO GROW, OUR PRIORITY REMAINS PERSONAL SERVICE AND MEETING THE NEEDS OF THE COMMUNITIES WE SERVE.”



Catskill Hudson Bank's new mortgage center in the heart of Malta is slated to open in July 2023.

“

SOME PREFER TO BANK ONLINE, WHILE OTHERS PREFER TO GO TO THE BRANCHES. WE ARE KEENLY AWARE THAT WE LIVE IN A WORLD WHERE BOTH ARE NEEDED.

”

The bank is a portfolio lender, meaning they don't sell their loans to a secondary market. This allows for greater flexibility and faster turn-around in the types of loans they can offer. "All lending decisions are made in our offices, including setting rates and reacting to market conditions."

The company has also embraced technology to make banking easier for its customers. Whether you want to deposit a check, access your account, or start the loan process, all can be done online and at a local branch.

"The more we can introduce technology into our bank, the more convenient it is for our customers. Some prefer to bank online, while others prefer to go to the branches. We are keenly aware



Mario L. Martinez, Chairman & CEO

that we live in a world where both are needed." Mario shared.

This year the bank celebrates its 30th anniversary, and they have some exciting new projects in the works. They're currently under construction on a new mortgage center in the heart of Malta, which is slated to open in July 2023. Conveniently

located on Route 9, the building will serve as a hub for the Mortgage Department along with Operational and Executive offices.

In step with the bank's growth, its focus remains the same as it was when it opened that first branch 30 years ago — personal service.

Rick Murphy

Senior Loan Officer

Rick Murphy was drawn to Catskill Hudson Bank for the same reasons that attract many of its customers. He liked that it was a small bank focused less on bureaucracy and more on efficiency.

Originally from Albany, Rick started in the mortgage industry 27 years ago when he was working at another bank during a refinance wave.

"I fell into it," he explained. "I just started doing refinances for the bank, and then people started referring me to other friends. So, all of a sudden, I was a mortgage originator, working with REALTORS® and building those relationships."

While Rick "fell" into the business, his passion for helping others is the driving force behind his longevity.

"I like helping people," he shared. "That's really what it boils down to. I like helping agents; I love that relationship. It feels good to get a referral when someone likes you enough to send you a customer. I like helping people buy a house. Sometimes they're a little frustrated during the process or scared, but at the end, they're always happy."

In addition to traditional mortgages, Rick works with all types of residential loans, including new construction, refinances, home equities, and resales.

As an industry veteran, Rick has learned to adapt to the ups and downs of the market.

"The market is changing as we speak," he commented. "The housing market is slowing down, REALTORS® are slowing down, so every deal is that much more important."

Despite the ebbs and flows, one thing you can count on is Rick, supported by a talented team of professionals at Catskill Hudson Bank to help you navigate the changes.





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► on the rise

By **Emily Williams**
Photos by **Martyn Gallina-Jones,**
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SHOOTING FOR EXCELLENCE

For most people, making a significant career change can be a scary prospect. For Dave Ryan, it was no different. He spent most of his career in education, first as a high school teacher and then as an instructional designer. For 12 of those years, he also practiced real estate on the side.

As his real estate business picked up, Dave began exploring the idea of leaving education to focus solely on selling homes.

“My fear of switching to full-time real estate was losing my salary and benefits,” Dave said. “It’s hard to give that up when my kids are on my health insurance.”

Two years ago, after careful planning, Dave set his fear aside and made real estate a full-time career.

He credits support from friends and family as being invaluable to his success. One of his biggest cheerleaders has been his girlfriend, Cortnee.

“We are super supportive of each other,” Dave remarked. “I always say it only takes one person to believe in you to make a really big difference in your life.”

Despite leaving education, Dave is still an educator at heart.

“My favorite client to work with is a first-time home buyer,” he explained. “They’re coming in fresh, and they really don’t know anything, so I can present it in a way that they haven’t seen before. I use a lot of checklists and





visual materials that I give them so that as we go through the process, they can check things off or know what's coming up next."

He joked that he calls it Dave on Demand.

"It's like a free subscription; you can cancel anytime," he said with a laugh.

Dave also leverages his design skills to create his own marketing materials. It's a chance for him to infuse his fun and creative side into the business. Look out for his charcoal Lab, Charli, who often makes an appearance in his ads!

Outside of real estate, Dave's happy place is the basketball court. He wakes up at four in the morning two times a week to get playing time in, and he's been a coach for the last 20 years.

"I think coaching and education are two really big pillars of my business," Dave noted. "With coaching, it's about being a part of something bigger than yourself and working together to achieve goals."

The most rewarding part of real estate for Dave is the relationships that it allows him to build.

"I never want to do a quick deal and then never talk to you," he said. "I've formed really good and lasting friendships with people that I've helped."

By doing right by others, Dave's business also reaps the rewards.

"Every single person I help helps my kids and me more than words can say, and I make sure my clients know that as well," he commented. "I count on them to refer their family and friends to continue to grow my business. So, it's always a win-win situation."

Dave's hard work has paid off, earning him accolades like the 2018 and 2022

To me, success means feeling confident that you are putting your energy in the right places to build a good reputation and feel satisfied with yourself, which will allow others to see you that way as well.

Gabler Spirit Awards, as well as Gabler Realty's Agent of the Quarter and Top Producing Team awards.

More important than the accolades is what real estate has provided for him and his family.

"It allows me to make a good life for my children and myself while also having the flexibility to create a good work-life-family balance," Dave remarked. "And to have my children see me work hard and be a good example to them,"

His two kids — Cameron, 14, and Katie, 12 — are avid athletes like their dad; he loves coaching them and watching them play.

"My son gravitated to basketball and golf," Dave remarked. "My daughter is all softball."

As Dave's business blooms, he's constantly looking for ways to ensure he's improving and growing. He recently got his Associate Broker license and formed the Making Moves team with fellow REALTOR® Gary Pollard.

"I am very proud of what I have worked hard to build, but I am working hard every day to improve and grow mentally, emotionally, and physically," Dave said. "I want to have a good healthy life balance all around. I surround myself with those who are similar and can add to these goals, and I avoid people who don't."

His story proves that a leap of faith can pay off — but to Dave, success is more than money and material things.

"To me, success means feeling confident that you are putting your energy in the right places to build a good reputation and feel satisfied with yourself, which will allow others to see you that way as well," he shared.





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▶▶ featured real producer

By **Megan Taylor-DiCenzo**
Photos by **Michael Gallitelli, Metroland Photo**

JAMIE SITTNER

The Luxe Team,
Oxford Property Group USA

WHAT YOU DO WITH THE TIME YOU HAVE

Jamie Sittner is building the life she wants. She travels extensively, taking her children around the world. She works when she wants and how much she wants. Most importantly, she found the secret to turning lemons into lemonade: reflecting on decisions and understanding that it's not what happens but how you react that makes all the difference. Her story of resiliency is what makes her a REAL Producer.

In 2009, Jamie was 23 years old, going to college for business administration and working a dead-end job. That's when she came upon an ad for Prudential Manor Homes on Craigslist.

"I went in for the interview, they encouraged me to get licensed, and the rest of history, as they say," Jamie remembered.

A few years later, Jamie joined CMK & Associates Real Estate and spent seven years there, helping to run the Burnt Hills and Ballston Spa offices until they sold the company to Howard Hanna Real Estate.

"When they sold to Howard Hanna, I knew I needed to do some rebranding, either with Howard Hanna or a new company," Jamie recalled. "That's when I chose Keller Williams."

After a few years at Keller Williams, Jamie was asked if she'd consider starting a team. She said, "Sure, let's do it!" although she didn't know much about running one.

"Being an almost 'by accident' team leader, I decided to pay for leads," she remembered.

"We got a lead for a lake house on Sacandaga; the lead, Adam, happened to be the owner of Oxford Property Group. I asked if he would give me 30 minutes of his time to share how he grew his company. I was intrigued because we're similar in age, work in the same industry, and live in the same state, but live drastically different lives."

He agreed, and by the end of the call, Jamie and Adam knew they wanted to work together toward opening an office upstate.

"This is our third year open; I love it," Jamie shared. They just moved into their new office in the Village of Ballston Spa, which happens to be the same office Jamie was in with CMK & Associates. "It feels right," she shared, "like I'm where I'm supposed to be."

Oxford Property Group is a privately-owned company with a strong presence of 1,000 agents in New York City. They are slowly growing their upstate location with 20 agents there.



Exploring the beauty of all Alaska has to offer.



Jamie is forging endless opportunities for her three children.



Checking out Windsor Castle on an adventure with the kids to London.



All aboard; salmon fishing in Alaska!

“We don’t want to be a brokerage where we hound agents, feed their egos, and make false promises,” Jamie shared. “We’re just doing our thing and attracting like-minded people who see the value in what Oxford has to offer.”

The Oxford upstate office has a few teams as well as many solo agents. They all have different ways of doing business; some agents are part-time, and some are full-time, but all seem to have similar values.

“We take the relational approach to doing business,” Jamie shared. “Maintaining genuine relationships is what will give you continued business long after the transaction is over.”

Real estate deals are not always a result of a happy moment in a

person’s life. Death and divorce make up a large percentage of the transactions.

“I like being there for people,” Jamie said. “No matter what someone is

“
WE ARE
RELATIONAL
RATHER THAN
TRANSACTIONAL.
YOU NEED TO
CARE ABOUT THE
PEOPLE, NOT
THE PAYCHECK.”

going through, I want to do everything in my power to make it a positive experience for them. Helping someone, for me, isn’t limited to buying or selling a house, and I try to convey that to my clients.”

Jamie can genuinely empathize with her clients, as she also went through a divorce.

“Getting divorced was (and still is) extremely hard. Suddenly, I was a single mom with three kids, zero child support, and zero help,” she remarked. “I realized I could curl up in a ball and feel sorry for myself, or I could decide that I am meant for more, my kids are meant for more, and I will never be in this position again. The divorce made me determined to keep pushing with real estate and creating a whole new life that I love.”





A whole new life is exactly what Jamie created. After she got divorced, life became all about seeing and trying new things. She and her kids took boxing lessons and skiing lessons. They also started traveling.

“I was determined to give my kids the best life possible,” Jamie remarked. “I want them to see the world. We decided to do away with birthday presents and now just pick an experience they want to have.”

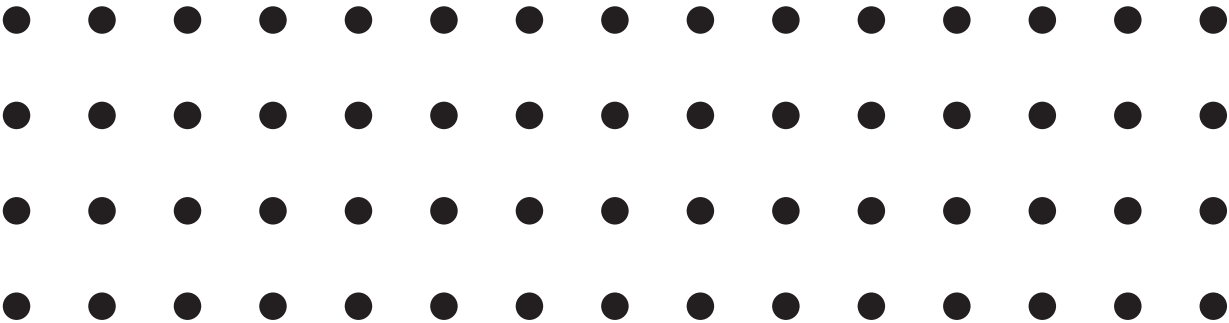
Jamie and her three children, Max (11), Jett (8), and Waverley (7), recently traveled to Alaska and London to see family in both locations. They plan to visit Scotland this coming June.

Interestingly, Jamie had been producing \$16 million in sales but decreased to \$5.8 million last year. Although some brokers see this as a negative, for Jamie, it’s been the best couple of years of her life.



“My assistant Albina is an amazing person and is vital to my and my team’s business. A big part of growing is delegation, which means working with people with different strengths.”

Jamie’s traveling started with Costa Rica, then Greece, L.A., New Orleans, Alaska, London, and many trips to New York City and Pennsylvania to visit family. One of her favorite trips was to meet her assistant Albina who lives in Kosovo.



»
An adventure of a lifetime—Jamie with agent Kiera visited Jamie’s assistant Albina in Albina’s home country, the Republic of Kosovo.



Mountain views while hiking Alaskan terrains.

“A lot of people look at the numbers alone and decide if you’re successful, but money isn’t the most important thing. How many sales you have means nothing, at least to me, if you’re not enjoying life,” Jamie shared. “It’s what you do with the time you have.”

In the future, Jamie wants to continue to maintain her sales and help clients. She also wants to focus on the REALTORS® on her team, growing the office, and her vow to take one big trip every year with her kids and one trip for herself.

She is determined to continue building the life she wants for her family while simultaneously helping her clients transition to the next chapter of theirs.

“We all have stuff that comes our way that knocks us off our feet,” Jamie noted. “Those things are going to happen, but what matters is how you act and how you respond to those changes. What can YOU do to change the outcome? How can you move forward?”

“One thing I have accepted is this: I’m in control of my life whether I work five hours or fifty. No matter what comes my way, I’m in control of my income, my attitude, my happiness, and the life I give my kids.”

“
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”



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