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ON THE RISE: Janet Goins

PARTNER SPOTLIGHT: Anders Clarke with Cutco Closing Gifts

AGENT ON FIRE: Paige Batten

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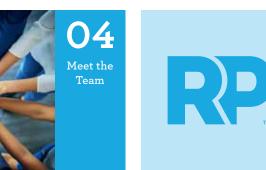








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>> publisher's note

HAPPY HOLIDAYS

From Real Producers



As we wrap up the year and dive into the holiday season, it's a great time to look back and appreciate all that's happened in 2024. This year hasn't been without its challenges-the changing market, new regulations like the NAR settlement, fears over a national election, and even weather events have pushed us all to adapt. But if there's one thing that sets Chattanooga real estate apart, it's the resilience and heart of our community.

In this issue, you'll find stories of agents and partners who've not only navigated these changes but have kept lifting each other up along the way. It's amazing to see how this community grows stronger together, no matter what the market brings. I'm especially grateful for the friendships we share with so many of you and the incredible support of our preferred partners, who make what we do possible. You all truly represent what it means to make Chattanooga a great place to live and work.

As we turn the corner into 2025, I feel a sense of excitement for what's ahead. Together, we've built a solid foundation that'll help us keep thriving no matter what comes our way. Here's to a season



filled with warmth, joy, and a renewed sense of gratitude. Happy holidays from all of us at *Chattanooga *Real Producers**!*

Regards, Jeff White, Owner Publisher

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MAKING IT MEMORABLE

"People don't care how much you know until they know how much you care." - THEODORE ROOSEVELT

Meet Anders Clarke, a Cutco Closing Gift specialist who's redefining how real estate professionals show appreciation to their clients. Born in Chattanooga, Tennessee, and raised between Buffalo, NY, and Chattanooga, Anders' journey into his current role wasn't something he planned - but that's part of what makes his story so inspiring.

AN UNEXPECTED START

Anders didn't set out to work in sales; he graduated from Bryan College in 2014 with a degree in Psychology. However, a summer internship fell through, leading him to a temporary position with Cutco that quickly became something more. Anders found himself thriving in Cutco's sales environment, even though he'd always been more introverted.

"Back in high school, I was the shy guy," he says. "Sales wasn't on my radar, but once I started working at Cutco, it forced me to step out of my comfort zone in ways I never would have imagined." By 2013, he'd worked his way up to sales manager, managing an office in Nashville and later opening one in Chattanooga. After a few years, he stepped away to explore digital marketing, but in 2020, he returned to Cutco Business Gifts, where he's been ever since.

THE JOY OF GIFTING

For Anders, coming back to Cutco was like coming home. "Cutco's

products aren't just useful; they become part of people's lives," he says. He loves being able to provide something that people genuinely enjoy using - a tangible, high-quality product that symbolizes appreciation and gratitude. Working with Cutco Business Gifts lets him help clients find the perfect closing gift or corporate gift, a gesture that lasts long after the initial transaction.

success," he says.

Building a Team of One Anders may work independently in Chattanooga, but he's part of a national network of Cutco representatives, led by his team leader, Kristen Staback-Inman. "I first met Kristen back in 2013. Even as a new rep, I could see she was an incredible role model - professional, compassionate, and with this amazing work ethic," Anders says. Years later, when she invited him to rejoin Cutco, Anders didn't hesitate. "She's been such a great mentor, always reminding me that people matter more than the bottom line."

>> partner spotlight

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Closing Gifts

meet ANDERS CLARKE

Photos by William Griggs

He's especially passionate about working with Chattanooga's top real estate professionals, showing them how client appreciation can become a core part of their business strategy. "I love watching the real estate agents I work with grow their businesses. When they get recognized or hit milestones, I feel like I've played a small part in that

His other major influences? His parents, who taught him to work hard, be respectful, and, above all, to be compassionate. "My dad worked tirelessly to provide a great life for us, and my parents? recent 40-year anniversary is a reminder of the strength and commitment I aspire to. Their example drives me to make a positive impact." His extended family is also a source of inspiration and a happy place. With plenty of family nearby, he ensures he attends every holiday or family gathering he can, always showing love and support.

OVERCOMING CHALLENGES

Though he's now known as a confident speaker and networker, Anders admits he's still a naturally introverted person. "Getting up in front of people and selling is something I'd never imagined doing as a teenager," he laughs. But he learned that pushing through those fears opens doors. "I try to embrace the discomfort," he explains, "because every challenge is an opportunity to grow. I'm always looking for ways to improve in both my personal and professional life."

This commitment to growth is why he sees gifting as more than just a business transaction. "Giving a great gift isn't just about branding; it's about gratitude. I want to help people feel appreciated in ways that are meaningful and lasting."

Finding Passion in the Process Through Cutco, Anders has built relationships with top real estate agents across Chattanooga, something he finds deeply rewarding. "It's always a thrill to hear back from my clients about how much their clients and employees loved the gifts they received," he says. "I've had my Cutco knives for over a decade, and I know how powerful it is to own something of quality. Knowing that a REALTOR's® client will look at a gift I provided and think positively about that REALTOR® - that's what makes this job special."

Anders believes that the gift of Cutco can help REALTORS® build long-term relationships with their clients. "For REALTORS®, Cutco is a one-time investment that keeps paying dividends. It reminds clients of the excellent experience they had with their agent every time they use it," he explains. By helping agents give a memorable gift, Anders believes he's contributing to their long-term success.

Staying Active and Engaged Outside of work, Anders is always on the move. An avid weightlifter and runner, he's recently taken up mountain biking - another way to challenge himself and stay connected to the outdoors. "When it's not scorching outside, you'll find me on the trails," he says with a grin. He also enjoys reading, writing, and dabbling in languages (currently tackling French, Italian, and Russian). He even makes time for video games with friends and family, proving that he's a believer in balance.

DEFINING SUCCESS AND MAKING AN IMPACT

For Anders, success isn't measured in sales or accolades. It's about leaving a positive impact on everyone he encounters. "Every interaction is a chance to make someone's day a little better," he shares. Whether it's a handwritten thank-you note, a short birthday video for a client, or simply a smile, he believes these small gestures make a big difference.

His favorite quote, "People don't care how much you know until they know how much you care," reflects his approach to both life and business. "Showing people that they matter - that's what's important," Anders says.

A LASTING LEGACY

Anders wants to be remembered as a loyal friend and someone who always offered a helping hand. His advice to others? "Focus on the little things that show appreciation. Gratitude isn't just a nice add-on; it's a powerful part of building strong relationships." By encouraging clients and colleagues to keep gratitude at the forefront of their work, Anders is creating a ripple effect in his community.

Whether he's helping a REALTOR® leave a lasting impression on their clients or simply trying to brighten someone's day, Anders Clarke is all about making a difference. And in a world that could always use more kindness, he's proof that even the smallest gestures of appreciation have a lasting impact.







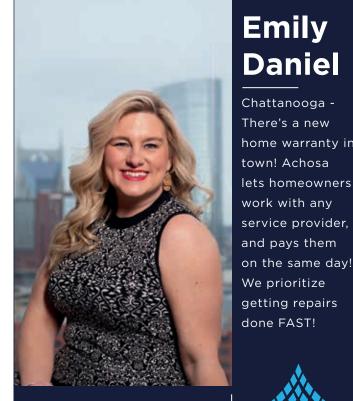






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4. Invite them to coffee or dinner and invite some other REALTORS[®] to join you! Relationships are the root of good business!

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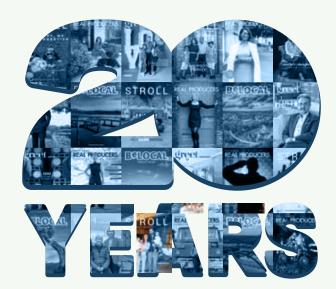


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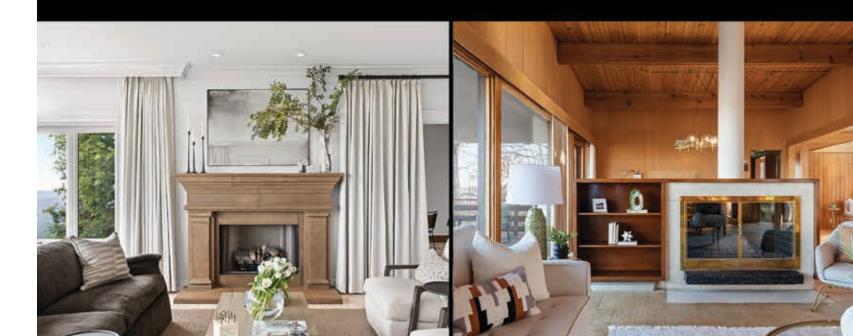


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GROWTH, GRIT, AND GUIDING **OTHERS**



Photos by William Griggs

No one's life is without some type of adversity. Challenges in life are never applied fairly or evenly, but even the most successful and happy among us had challenges along the way. It's also true that many of the most successful people had to struggle tremendously to achieve what they have. The only things you can control in your life are your attitude and your effort. For Paige, she was always committed to putting her best foot forward and working tirelessly to provide the best possible outcome for her clients.



Paige Batten

Paige's success is born out of adversity. Faced with potential changes in her family dynamic, she decided to make a career out of real estate after being a stay-at-home mom for over 20 years. She got licensed in the Fall of 2015 and started learning the business. While her approach was more casual in her first year, her second year she got more serious. She hired a mentor, Robert Morris, that year and he showed her what she needed to do to create the life she wanted. She wasted no time applying his plan and has been reaping the benefits for the last decade, improving her skills, confidence, network, and income. She quickly increased her income, earning six figures her second year and proving to herself that she was capable as a Realtor[®]. She has improved herself year over year and is driven by a solid foundation in self-improvement.

Education has been the cornerstone of Paige's real estate rise to success. From the very beginning, she was all in on improving her skillset and

leveraging it for her clients. "I'm huge in learning the business and doing it correctly," she says. "Education is my base." She strongly believes that the more knowledge you can leverage for your client's benefit, the more they get out of each transaction. At this point, she has earned 13 different certifications and designations and will surely obtain more. Capability breeds confidence, and Paige is supremely confident she can serve her clients at the highest level.

Her desire to serve people and build relationships is the other focus of her business. "At the end of the day, I want you to consider me a friend," she says. "My relationship goes well beyond me handing you the keys." Like many of her colleagues, her goal is to leave each transaction with a new relationship, constantly expanding her network of friends. She takes her role very seriously, putting her client's best interest front and center in each interaction. She always wants to find the best option, stating, "I'm going to talk you out of something way before I talk you into something." She understands that putting her own interests aside is how you truly build trust and respect with each client, earning a new friend in the process.

She sees her role as an advisor, not a salesperson. "My job is to educate you so you can make an informed decision," she tells clients. "At the end of the day, you're going to have to live with your decision, but I want you to have as much knowledge as you can." Her strong drive to educate herself helps her provide expert perspective that informs good decisions for her clients. She even has some construction knowledge due to some personal home builds she was engaged in. By expanding her own skillset, she can expand the opportunities and value she provides to the people she serves.



Despite early reservations in her career, she has engaged more in leadership with local organizations. She currently serves on the board of directors at GCR, serves on several committees, and has been through the leadership academy. She also serves as the Division Vice President for east Tennessee on the state level. Her mentor is encouraging her to consider serving at the national level in the future as well, which is a tremendous opportunity as well as responsibility she is looking at.

Her biggest motivations in her career have been faith and family. "God has blessed me with an amazing career that has allowed me to not only support myself as a single woman but has also allowed me to meet some of the most amazing people," she says. "I know that without Him, I would not be where I am today." Looking back on the last 10 years, she understands that God was preparing her for a time such as this, both professionally and personally. Her kids are her world and have been such a pillar of strength for her these past few years. "They are incredible human beings and I'm so proud to be their mom," she says proudly.

She is also an avid boater and outdoors enthusiast. She bought a boat about five years ago and has loved the opportunity to get out on the water and disconnect from the world for a while. She loves camping and had gone on family camping trips with her kids for most of their lives every summer. The opportunity to get out in nature and find a beautiful sunset is one she will rarely pass on, and she plans to travel and see a sunset in every state. In addition, she would love to visit all the national parks as she looks ahead to traveling and exploring the US more.

Top real estate agents know the job never gets easier; you just get better. Paige was never afraid to look at herself first for the change she needed. Steadfast dedication to her craft and her clients has earned her the respect of many in the industry. She admits, "I love all aspects of it, even the hard parts." This mentality is what sets the average apart from the great. "As long as I'm physically capable, I don't think I'll ever quit," she continues.



I love all aspects of it, even the hard parts.



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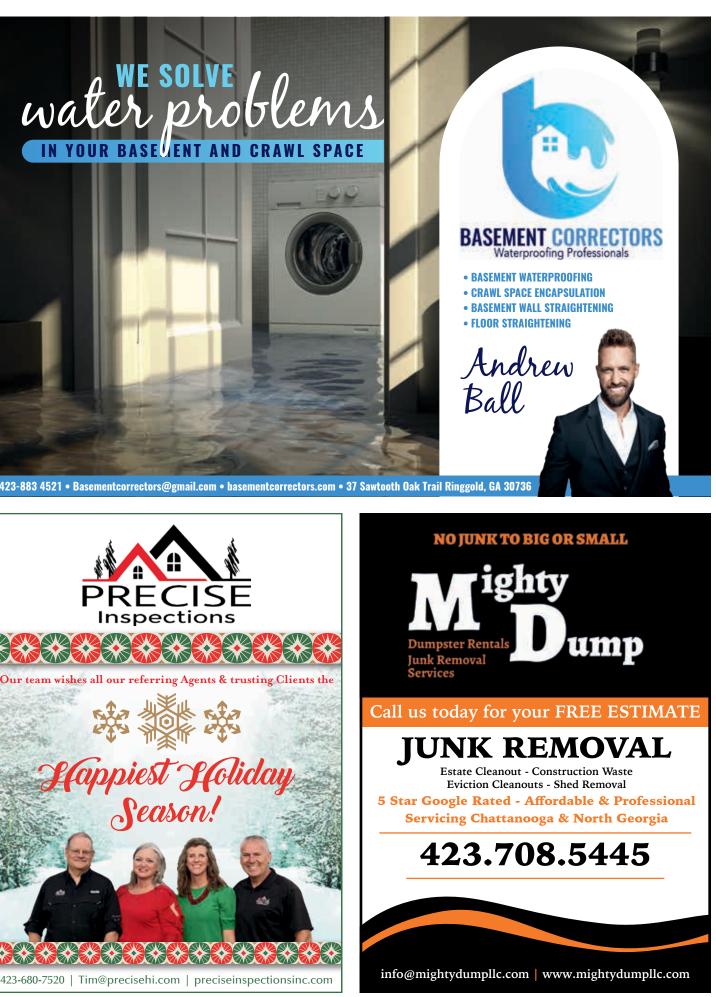
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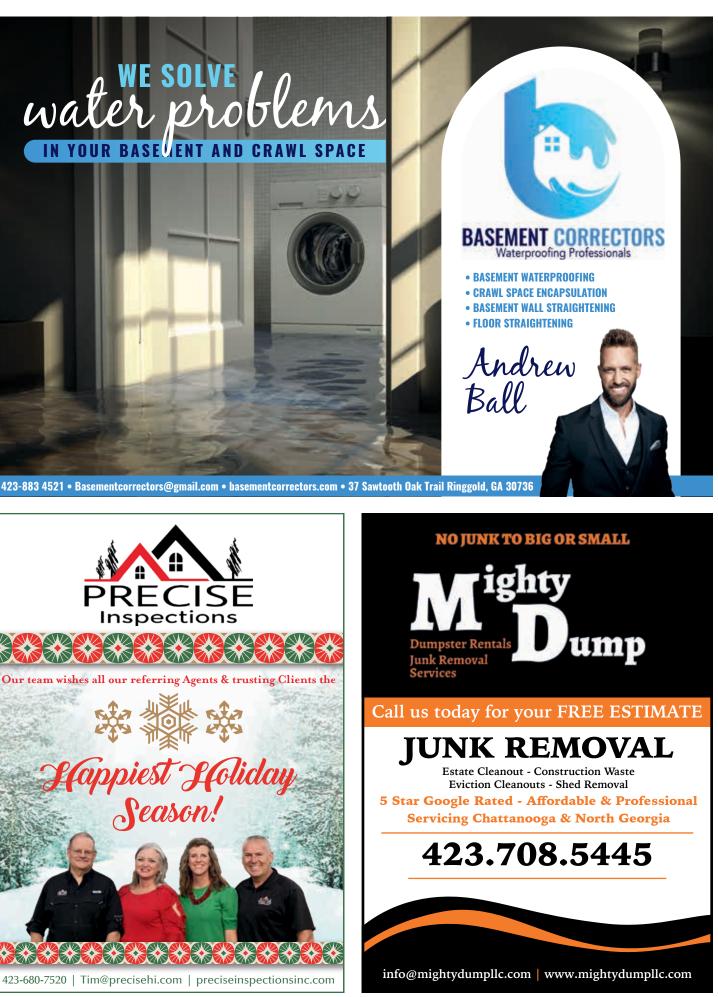


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by Anders Clarke

Photos by William Grig

Meet JANET GOINS

FROM CHURCH MINISTRY TO HOME MASTERY

Born and raised in Sale Creek, TN, Janet left Tennessee in her early 20s and spent more than 30 years by her husband's side, planting, leading, pastoring, and serving in churches. While her husband served as pastor, she led the creative team.

As a pastor's wife and creative team leader, Janet mastered the art of leading, working with, managing, and serving scores of people with varying personality types. She thrived in her role and loved the opportunity to make a difference in people's lives and help them grow into and develop their unique giftedness.

After almost forty years, she felt a nudge to step away from church leadership and start her own business. She recalls her sister telling her, "With the way you love people, you should become a REALTOR®." She took the advice to heart and sought additional counsel from friends and business leaders before jumping in. She eventually decided to commit and became licensed in August 2020.

Even though she already had a lengthy career working with and serving people, she still had to face the learning curve that working in a totally new industry presents. She took the challenge head-on.

She found a brokerage with a leader and agents who had created a culture that encouraged agents to learn, grow, expand, develop, and thrive. That broker and several more experienced agents poured a lifetime of experience and wisdom into Janet. She was ready, willing, and eager to learn.

"I've been blessed with great brokers and incredible colleagues who took a chance on me. They approach life and other agents with It's obvious that Janet has a passion for serving people. The same heart that allowed her to thrive in her ministry in the local church also causes



an 'abundance mentality' and refused to view me as a threat but instead viewed me as a friend and colleague. They held my hand while I learned to crawl. They cheered me on as I learned to walk. They celebrated me when I finally ran and attempted to fly. They not only love the real estate industry. They loved and poured into me. This was huge." her to excel in real estate. Janet views the opportunity to serve clients who are making one of the biggest decisions they'll ever make — the decision to sell or buy a home — as a vital ministry.

She loves the process of building relationships with sellers and buyers and is committed to earning their trust. She also enjoys connecting with the various entities necessary to make a real estate transaction possible—from other real estate agents



to brokers, mortgage agents, inspectors, carpenters, repairmen, title agents, closing attorneys, and everyone involved. All of these possibilities for connection inspire and energize her.

Janet knows her purpose. It's to glorify God by loving and serving people. Her faith in Jesus is the driving force of her life and her passion shows. She's also tenacious in her goal to continue developing as an individual, a wife, mother, grandmother, and real estate agent. Her standard is excellence. She feels she is moving towards that standard when she serves clients so well that they heartily recommend her to families and friends. Repeat and word-of-mouth clients are part of the "proof" that she's doing what she was made to do.

Janet treats each client like they are her only client. Of course, this is a standard among great REALTORS®. She embraces it wholeheartedly, working with and for both sellers and buyers. She enjoys assisting buyers in finding the perfect home that meets their needs and will allow them to pursue their dreams and put down roots. She's also diligent in working with sellers who may be selling for a variety of reasons — some positive and some more challenging.

She views every client and each situation as an opportunity to learn and improve.

Aside from her personal faith in Jesus, the fuel that fires Janet's desire to succeed in real estate is her family, including a husband of more than forty years, three amazing daughters, two sons-in-law, three grandkids, her parents, and her extended family. A native of Tennessee, Janet's parents and other extended family reside near Chattanooga. Her daughters and their families live in Birmingham, Alabama, and are reachable in a short 2.5-hour drive. She loves road trips to see and hang out with the kids and her 'Grands.'

Not one to shy away from a new challenge, Janet made a huge leap of faith in her fifties and landed in real estate. After spending decades serving in the church, though she still loves Jesus and the church, she wanted to try something new. She loves it and plans on spending the rest of her life continuing to expand and flourish as a REALTOR®.

Janet loves cheering other people on and encourages anyone sitting on the fence to get out of their comfort zone, walk through the open door God presents, try something new, and pursue the adventure He is inviting you into. She looks to her mom for inspiration, who left a career as a hairstylist and became an expert accountant in her 70's! "If she could do it, I could do it. If she can do it, anyone can do it," she says.

Reflecting on her decision to give the REALTOR[®] life a shot, Janet has only gratitude. "I feel very fulfilled and called to do what I'm doing. I can't imagine doing anything else." Guided by her faith, she thanks God for leading her steps. She believes the truth of Proverbs 20:4. "It is the Lord who directs your life, for each step you take is ordained by God to bring you closer to your destiny..." Real estate and being a REALTOR® are part of Janet's destiny, which God has for her. She is grateful for this and looks forward to many more years of servant leadership for her clients and community.







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— Maya Angelou

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Passion, Purpose, and Positivity

ADI BROWN is the rare combination of someone who takes her work, but not herself, seriously. Her joy is infectious. Her commitment to professionalism in the real estate industry is undeniable. When she's talking about the real estate - both as a real estate advisor and the industry as whole - it's evident she truly wants to make a difference.

Kadi is the co-owner and a licensed broker at The Group Real Estate Brokerage. Just before her career in real estate, Kadi was working for the city of Chattanooga in the parks and recreation department. "I found myself becoming very interested in the development and revitalization taking place in and around downtown and along the Southside area at the time," offers Kadi. She wanted to be more directly involved in the changes. While working, she took real estate classes at night and got her license in 2006.

"I wasn't licensed for very long when the recession hit in 2007/2008," offers Kadi. "It wasn't exactly an ideal time to work in real estate," she says with a hint of laugh. Kadi wasn't going to give up though and shifted her focus to align with the new reality of the market. Another professional shift for Kadi came in 2016, when she and Jason Farmer decided to open their own boutique brokerage. "We wanted to create a collaborative culture with experienced and knowledgeable agents," shares Kadi. "Running a brokerage is always a work in progress, but throughout the last eight years we have seen great success in being tiny but mighty."

Kadi is currently serving the real estate community leadership," says Carol Seal, CEO/Executive Vice as the President of Greater Chattanooga Realtors. President of Greater Chattanooga Realtors. "Our The real estate industry has faced several chalmembers have benefitted from her leadership as lenges this year with lawsuits, higher interest President throughout the year. She's made my job rates than in recent years and affordability issues. easier and more fun. She's an incredible leader, Kadi's 18 years of experience - including during the Realtor[®] and friend." recession - has uniquely positioned her to lead. "I am passionate about ensuring our members under-Kadi would like to encourage other agents to get stand the changes that have taken place within our involved. "There are so many different avenues one industry. It's ok if you don't fully understand it; can take to get involved at the local level. You don't keep asking questions," says Kadi. "I'm committed have to be on the board or in a leadership position



SHE'S AN INCREDIBLE LEADER. **REALTOR® AND FRIEND.**

-CAROL SEAL

to continuing to raise the level of professionalism in our industry. Now is the time to clearly articulate and demonstrate the value we bring to our clients."

"Greater Chattanooga Realtors is a better organization because of Kadi's years of volunteer



to make an impact. The involvement of our members in committees is just as impactful as our board of directors and leadership team," says Kadi. "My involvement with Greater Chattanooga Realtors has been rewarding in many ways," offers Kadi. "But if I had to choose just one thing, I'd say it's the relationships that have been created from working alongside many colleagues that I did not know that well before."

Kadi has lived in the Chattanooga area her entire life. She and her husband, Andy, both attended Baylor School and Auburn University. They have been married for 15 years and have two boys, Roman (8) and Van (4). Kadi loves to travel and spend time outdoors. And, like any other mom with young kids, most of her hobbies are centered around her kids. "I'll have my own hobbies again someday," jokes Kadi. "But currently, any free time I have is spent with family." Relationships – family, friends, clients, colleagues – drive Kadi. "One thing I have learned throughout my tenure as a Realtor [®], which has also become my outlook in life, is that we all just want to be heard," Kadi says. "Our clients just want to be heard. If we take the time to listen to them and listen to our colleagues when working a challenging transaction many of challenging deals can be salvaged and, if not, at least the relationship is still intact."

Kadi makes an impact in all the areas of her life. She's a true leader who looks for ways to make her clients, the industry and the world a little happier and brighter. Kadi has great advice for all agents. "Remember to breath and always find time for the things in life that make you happy to be alive," Kadi offers. "Life is hard, and this profession is hard; but, if you can keep a sense of humor while being respectful to others, you can find great success and joy in this crazy life and within this wild profession."









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For those who may be new to Real Producers, or if you are just curious, here are some quick facts about Chattanooga Real Producers:

THE HEARTBEAT: We seek to elevate the culture of our local real estate community by INSPIRING us to KNOW ONE ANOTHER BETTER, creating stronger CONNECTIONS, more trusted relationships, and more repeat business for everyone involved.

DISTRIBUTION: This magazine is sent free of charge to the top 300 agents in the greater Chattanooga area based on MLS productivity. Within this area, there are over 3,000 active agents, but everyone who receives this publication is part of an elite group. You are remarkable. Just to be in this group is truly a badge of honor!

CONTENT: This is all about you, the Chattanooga real estate community. We do personal and unique stories on members of this community, giving you a platform to inspire others. Our goal is to go beyond the numbers and take a deep dive into the personal side of the industry, to inspire us to know one another better. It costs absolutely nothing for a real estate agent to be featured in the publication.

But to be featured, an agent must be nominated by a peer or leader in the Chattanooga real estate community. We are always taking nominations and encourage you to nominate individuals who are making a huge impact on our local real estate market.

OUR PARTNERS: Anyone listed as a "preferred partner" in the front of the publication is a part of this community. They will have an ad in every issue, attend our events and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We do not meet with businesses until they are vetted by one of the agents in our community and receive a "stamp of approval." If you are looking to add to your arsenal of incredible vendors, look no further.

CONNECTIONS: We love connecting REALTORS® and BUSINESSES in a variety of creative ways. If you ever would like a personal introduction, we would love to arrange it.

NETWORKING EVENTS: Along with the monthly publication, we host various social networking events where top agents, along with our top preferred partners, get together at reputable local venues to rub elbows, mastermind, have a good time and strengthen our greater Chattanooga community. We communicate information about the events through the publication, texts, emails and social media.

CONTRIBUTION: If you are interested in contributing, nominating REALTORS® for certain features, know of top-notch affiliate partners who should be a part of our community or would simply like to network, please email me at any time. I look forward to hearing from all of you!

JEFF WHITE

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Owner/Publisher Chattanooga Real Producers Jeff.White@ RealProducersMag.com



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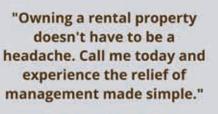
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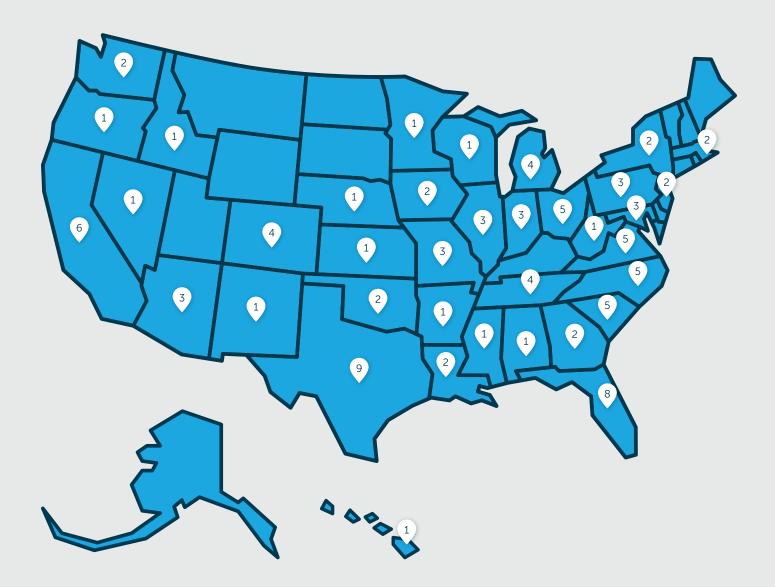
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