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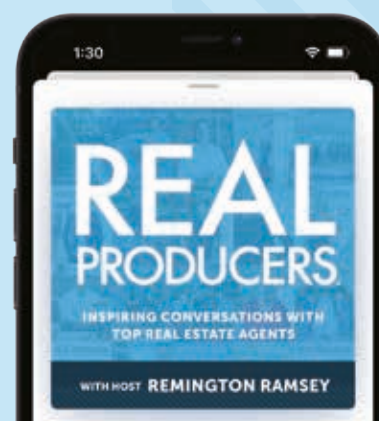
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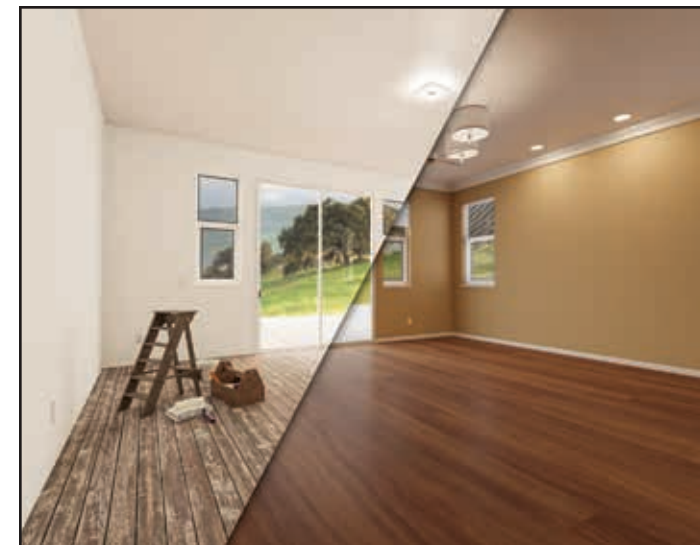
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DREAM BIG WITH S.M.A.R.T. GOALS FOR SUCCESS THIS YEAR!

Dear Real Producers of the Capital Region,

As we cross the threshold to 2024, I can't help but feel the excitement that comes with a fresh start! There's no one I'd rather ring in the New Year with than this amazing community — a group that continues to embody excellence.

A new year signifies new hopes, new goals, and undoubtedly, new challenges. It's a time to reflect on where you are now and set your sights on the future. Here at Capital Region Real Producers, we believe in the power of S.M.A.R.T. goals.

S.M.A.R.T. stands for 'Specific, Measurable, Achievable, Relevant, and Time-Bound' — five crucial aspects that lend focus and flexibility to your aspirations. Specificity, ensuring your goal is simple, sensible, and significant. Measurability, defining the data that will gauge your success. Achievability, ensuring you have the skills and resources needed. Relevance, aligning your goal with the bigger picture. Time-bound, setting a deadline that propels action.

The specificity of S.M.A.R.T. goals makes them more than just resolutions; they become actionable plans. What will you achieve? What data will measure your success? Are you sure you can do this, and does it align with your broader objectives? What's the deadline?



In the spirit of setting intentions, mark your calendars for March 21st. We're thrilled to bring our Capital Region Real Producers community to the Washington Avenue Armory for an exciting Albany Patroons game and some good old-fashioned networking with our amazing top producers and preferred partners. Keep an eye on your inbox for your exclusive invitation coming soon!

A very happy New Year and wishing you all the best in 2024. Here's to another year of inspiring, connecting, and elevating our incredible, inspiring top producers and preferred partners!

With gratitude,



Kristin Brindley
Owner/Publisher
Capital Region Real Producers
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THE ART OF AUTHENTIC ENGAGEMENT

In the frenzied online world of social media, where an onslaught of content competes for our attention daily, the true magic lies not just in capturing eyes but in captivating hearts. The art of authentic engagement transcends mere ‘likes’ and ‘shares’; it’s about forging genuine connections that resonate with your audience.

Authenticity serves as the cornerstone of all meaningful engagement. It’s the raw, unfiltered essence of your brand that speaks directly to the core values and aspirations of your audience. Building genuine connections starts with a deep understanding of your local community. Listen actively to their conversations, concerns, and aspirations. Authenticity blooms when you address a client’s needs, not just push your agenda.

BE TRANSPARENT

Transparency forms another vital aspect of authentic engagement. Share your brand’s story — its triumphs and challenges. Humanize your brand by showcasing the faces and stories behind it. When your audience feels they’re interacting with real people who genuinely care, trust blossoms.

BE AN ACTIVE LISTENER

However, authenticity isn’t just about revealing your brand’s humanity; it’s about engaging authentically with your audience. Conversations should feel like dialogues, not monologues. Respond promptly, empathetically,

and genuinely to comments and messages. Acknowledge feedback, whether positive or constructive as it demonstrates your commitment to improvement and openness to dialogue.

CONSISTENCY IS KEY

Moreover, authenticity thrives on consistency. Maintain a consistent tone, values, and message across all platforms. Authenticity isn’t a one-time act, but a continuous commitment that permeates every interaction.

Remember, the heart of authentic engagement is fostering a community, not just a customer base. Nurture relationships, celebrate milestones together, and acknowledge your audience’s contributions. It’s these human connections that transcend transactions and lay the foundation for brand advocates and loyal ambassadors.

Most importantly, the art of authentic engagement isn’t a strategy; it’s a philosophy — an ethos that shapes every interaction, building bridges of trust and loyalty between brands and their communities. When authenticity guides your engagement efforts, it’s not just about growing numbers; it’s about fostering a tribe that believes in and champions your brand!



Mike Baker is owner and founder of Your Social Liaison. To learn more, call Mike Baker at (518) 669-1462, email YourSocialLiaison@gmail.com, or visit Facebook.com/YourSocialLiaison.



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UNDERSTANDING LIFE ESTATES

A COMPREHENSIVE GUIDE

A life estate is a legal arrangement that grants an individual the right to occupy or use a property for the duration of their lifetime. This unique form of property ownership offers certain benefits and limitations that distinguish it from other types of real estate arrangements.

What is a Life Estate?

A life estate is a legal arrangement that divides the ownership of a property into two distinct interests: the life estate holder and the remainderman. The life estate holder, also known as the life tenant, possesses the right to use and enjoy the property for the duration of their life. Once the life estate holder passes away, the ownership of the property transfers to the remainderman or reverts to the original grantor, depending on the terms specified in the life estate agreement.

The primary characteristic of a life estate is that the life tenant retains the right to use and occupy the property throughout their lifetime. This includes the right to derive income from the property, such as by renting it out.

Life tenants are generally restricted from making significant alterations or damaging the property, as they only possess a life interest, and the property will ultimately pass to the remainderman or revert to the grantor.

Life tenants are typically responsible for the maintenance and upkeep of the property during their lifetime. This includes routine repairs and other necessary tasks to preserve the property's value.

In some cases, life estates can be transferred or sold by the life tenant. However, this is subject to certain limitations and may require the consent of the remainderman.

ADVANTAGES OF LIFE ESTATES

- **Lifetime Use and Enjoyment:** Life estates provide individuals with the opportunity to live in and enjoy a property for the duration of their life, offering a sense of stability and security.

- **Avoidance of Probate:** Since life estates specify the remainderman, the property can pass to the designated individual without going through probate, simplifying the transfer of ownership.
- **Estate Planning Flexibility:** Life estates can be a useful tool in estate planning, allowing individuals to control the distribution of their assets while still ensuring the well-being of their beneficiaries.

DRAWBACKS AND CONSIDERATIONS

- **Limited Control for Remainderman:** The remainderman must wait until the life tenant's passing to gain full control of the property, which can limit their ability to use or sell the property during the life tenant's occupancy.
- **Potential Disputes:** Disputes may arise between life tenants and remaindermen, particularly if there are disagreements regarding property maintenance, alterations, or the sale of the property.
- **Complexity of Ownership:** Life estates can introduce complexity to property ownership, especially if there are multiple life tenants or remaindermen involved.

- **Legal Implications:** Life estates are subject to state laws, and the specific terms of the arrangement must be clearly outlined in a legal document. It is crucial to consult with legal professionals when establishing or dealing with a life estate to ensure that all parties involved understand their rights and responsibilities.

In summary, a life estate is a unique form of property ownership that provides individuals with the right to use and enjoy a property for their lifetime. While it offers certain advantages in terms of lifetime use, avoidance of probate, and estate planning flexibility, it also comes with limitations and potential complexities. Understanding the key features, advantages, drawbacks, and legal implications of life estates is essential for anyone considering or dealing with this type of property arrangement.



Erin P. Delancey is a practicing attorney and a published author with a strong background in real estate law. She graduated from the Roger Williams School of Law in 2016 and was admitted to the Bar in 2017. Erin specializes in residential and commercial real estate as a member of the boutique law firm Rohan & Delancey, PC, located in Albany, New York.



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JESSICA BAXTER

TRANSFORMING LIVES

A storyteller, a problem solver, and, most importantly, a dream facilitator at Core Real Estate Team, Jessica “Jess” Baxter’s chosen profession is not just about transactions; it’s about changing lives.

“It started as a hobby and developed into a career,” explains Jess.

Starting Out

A Siena College graduate in creative arts, Jess initially found herself navigating the world of TV production and marketing. However, the turning point came during the pandemic when, like many, she reassessed her life’s path. Unhappy in her marketing role, Jess was inspired by a poignant moment — her aunt’s battle with cancer at 57.

“Life’s too short to not be doing something that makes you happy,” she remarks, reflecting on her decision.

Her love affair with real estate began in 2014 when she and her husband began buying, upgrading, and reselling homes. This side project, initially just for fun, grew into a passion that eventually led her to the world of real estate.

“We bought a house, made some upgrades, and resold it for a good profit, rolling the money into the next house,” Jess recalls. “At that time, we were really watching

the market and had friends coming to me for advice, and I was referring my business out to some friends of mine. It was something I was drawn to and doing for fun, yet not getting paid for it.”

Finding Success

Jess watched as the market frenzy got underway during COVID and decided to obtain her real estate license in 2021. In the short time since then, her impact has been remarkable.

In 2022, Jess navigated transactions totaling \$7 million and doubled that performance in 2023 with 43 transactions totaling over \$14.2 million in sales volume. Her dedication has earned her the prestigious Top Producer award from the Capital Region Women’s Council of REALTORS® in 2023.

But it’s not just about the accolades for Jess; it’s about the stories behind

them. Her commitment to education and empowerment extends beyond the transaction; she helps clients delve into investment properties, guiding them toward a brighter financial future.

“Helping the person who can barely make it, that first-generation home-buyer who does not have enough money saved up and might need a little seller concession to buy a home — that process allows them to completely change their financial trajectory,” Jess shares. “I love that feeling of hoping someone achieves their dreams ... and getting referrals from previous clients is a good feeling, too, of course.”

A Personal Approach

Jess says what sets her business apart is her focus on the personal connection rather than the transaction itself. For her, the real magic lies in how the real estate process



Photo by Michael Gallitelli

▶▶ rising star



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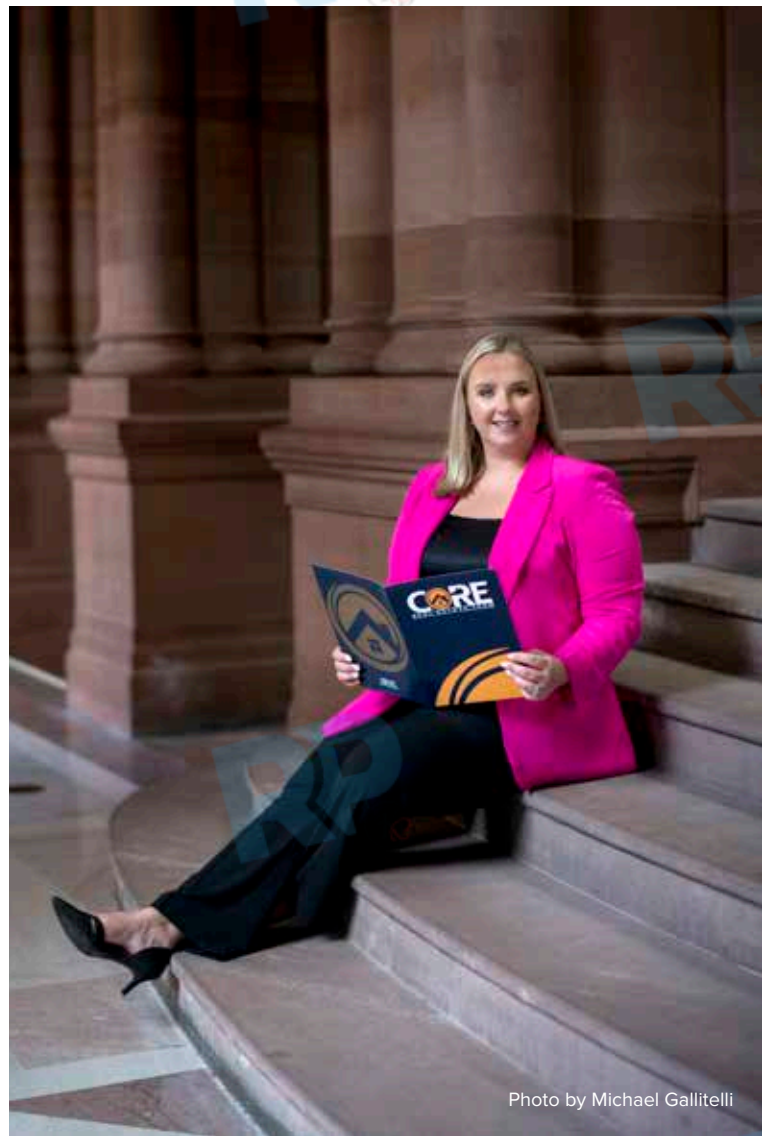


Photo by Michael Gallitelli

can transform lives. It’s about understanding the dreams and needs of her clients and working together to turn those dreams into reality.

“I am not a salesperson,” she declares. “I just love how the process can change someone’s life.”

For up-and-coming top producers, Jess imparts some great advice from personal experience.

“No’ is not the answer — it’s just a suggestion — and don’t underestimate the power of kindness,” she affirms. “You never know who someone else knows, so treat people kindly.”

Beyond the Office

Outside of work, Jess finds joy in spending time with her loved ones. She tied the knot with Evan, her boyfriend of 11.5 years last July. The couple shares their home with their energetic 1.5-year-old daughter, Cameron. Together, they cherish

moments in the Thousand Islands, reveling in family time, water sports, and the beauty of the river.

Peering into the future, Jess’s highest hope is to achieve a healthy work–life balance while continuing to positively impact lives.

“I am not chasing a sales goal number,” she concludes. “But I want to help 45 families, either through buying, selling or both. I’m here to help people and I don’t care if it takes two weeks or two years — I always want to do my best to put someone in a better situation.”



Jessica Baxter and her husband, Evan, were married last July. Shown here with their daughter, Cameron.

“

I just love how the process can change someone’s life.



Rising Star Jessica Baxter is a Realtor with Core Real Estate Team. (Photo by Michael Gallitelli)



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drew.aiello@fairwaymc.com



7 Southside Drive, Suite 201 | Clifton Park, New York 12065



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Katrina RUBERTI

Photo by Michael Gallitelli

BLUEPRINTING DREAMS

There was a decisive moment when Katrina Ruberti says she decided to embrace change and seek control over her destiny. As the force behind The Katrina Ruberti Team at Howard Hanna Real Estate Services, Katrina's success reaches beyond the numbers and accolades, with relentless dedication, passion, and a love for connecting with people on a personal level.

"I absolutely love helping clients who do not initially think they are going to be able to make a purchase or sale — for one reason or another — and being able to get them through the process and to the finish line," Katrina smiles. "Taking something that seems impossible and making it possible makes me so happy to assist others."

Getting Started

A former teacher of Earth Science and Science Research for almost a decade, Katrina and her husband, Rich, were both teaching by day and moonlighting as a construction crew with their company, Rental Restorations LLC, each night. Evenings filled with the sound of hammers until midnight were the norm, and the thrill of turning a project into a home was their shared joy.

"I learned a lot about construction from my father and I loved every minute of it," Katrina recalls fondly. "I purchased my first home when I was 22 years old and renovated it with the help of my family. From that point on, I always had real estate ventures of one type or another going."

After the couple's first child was born in 2004, Katrina knew it was time to make a big change if she was going to have more control of her own time.

"I decided I did not want to teach anymore and not have to follow such a rigid schedule," she explains. "It was just a natural progression for me to get into real estate after that... It fits perfectly

into our lifestyle. I got my license in 2006 and hit the ground running."

A Natural Fit

Fast forward to the present, and Katrina's list of accomplishments is as impressive as it is extensive. With numerous awards, including the National Sales Excellence Award and the title of Branch Top Producer four years in a row, she stands among the top 1 percent of Howard Hanna agents in the Capital Region. Her 2022 achievements of 95 closed units and \$18.7 million in sales volume are no fluke; by year end 2023, she and her team closed just under \$23 million.

What sets Katrina apart is her genuine connection with her clients. She's not just selling houses; she's understanding people's dreams and aspirations.

"I take the time to listen to my clients," Katrina notes. "I love to find out what makes people tick, what they really love to do, what their interests are and how they like to spend their time. I connect with my clients so that I really know how best to help them achieve their real estate goals."

As the lead for The Katrina Ruberti Team, Katrina has built more than a team; she's created a family. Their



Photo by Michael Gallitelli

collective commitment is not just to sell homes but to make dreams come true.

”My team consists of our amazing full-time admin, Kaeli Mast, and four rockstar agents: Destiny Ciccone, Kylie Jackson, Bonnie VanPatten, and Amanda Caldwell. I think of my team as an extension of myself, and my agents are like a part of my family.”

Outside the Office

Beyond the fast-paced real estate world, Katrina finds solace in her family. With husband Rich, son Trevor, and daughter Arianna, family time revolves around exploration with their black Lab rescue, Klohe, being on the water, and, of course, good beach vacations. The Rubertis still carve out time for home projects and yearly “flips” as well.

”My favorite way to spend time is out on the boat or wave runner with my family and friends in the summer, and just cuddling up on the couch with my family watching a good movie when it’s cold out,” Katrina adds. “I also love to work out to old Metallica songs... Not many people know that I love heavy metal music. When I tell them, they look at me like I’m kidding.”

Shaping Her Own Future

For Katrina, success isn’t just a number or an award; it’s about choices. The ability to choose where she lives, works, and who she spends time with is the accurate measure of accomplishment. She envisions splitting her time between the Capital District and a warmer climate, managing her team seamlessly across locations at some point down the road.

”I would like to be able to live in this area for half the year and somewhere in the South for half the year,” Katrina says. “I also want to continue to build my team and continue to provide upward mobility for my team members, but I don’t think I’ll



Katrina Ruberti with her husband Rich, son Trevor, and daughter Arianna



Katrina's son, Trevor, graduated as Salutatorian from Mayfield High School in 2023.



Top producer Katrina Ruberti is team lead of The Katrina Ruberti Team at Howard Hanna Real Estate Services. (Photo by Michael Gallitelli)



“My favorite way to spend time is out on the boat or Jet Ski with my family and friends in the summer, and just cuddling up on the couch with my family watching a good movie when it’s cold out.”

Photo by Michael Gallitelli

ever stop working because I really enjoy what I do.”

In parting, Katrina’s advice to up-and-coming top producers echoes her own real estate playbook.

“Take the time to slow down in the beginning and get yourself organized. It will make you a better REALTOR® and allow you to help more clients without allowing anything to fall through the cracks,” she concludes.

“Get your systems in place early on in your career so that when the business starts to come in at a rapid-fire pace, you are ready.”



The Katrina Ruberti Team

“

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”

—Katrina Ruberti



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