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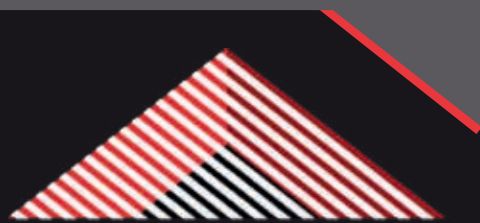
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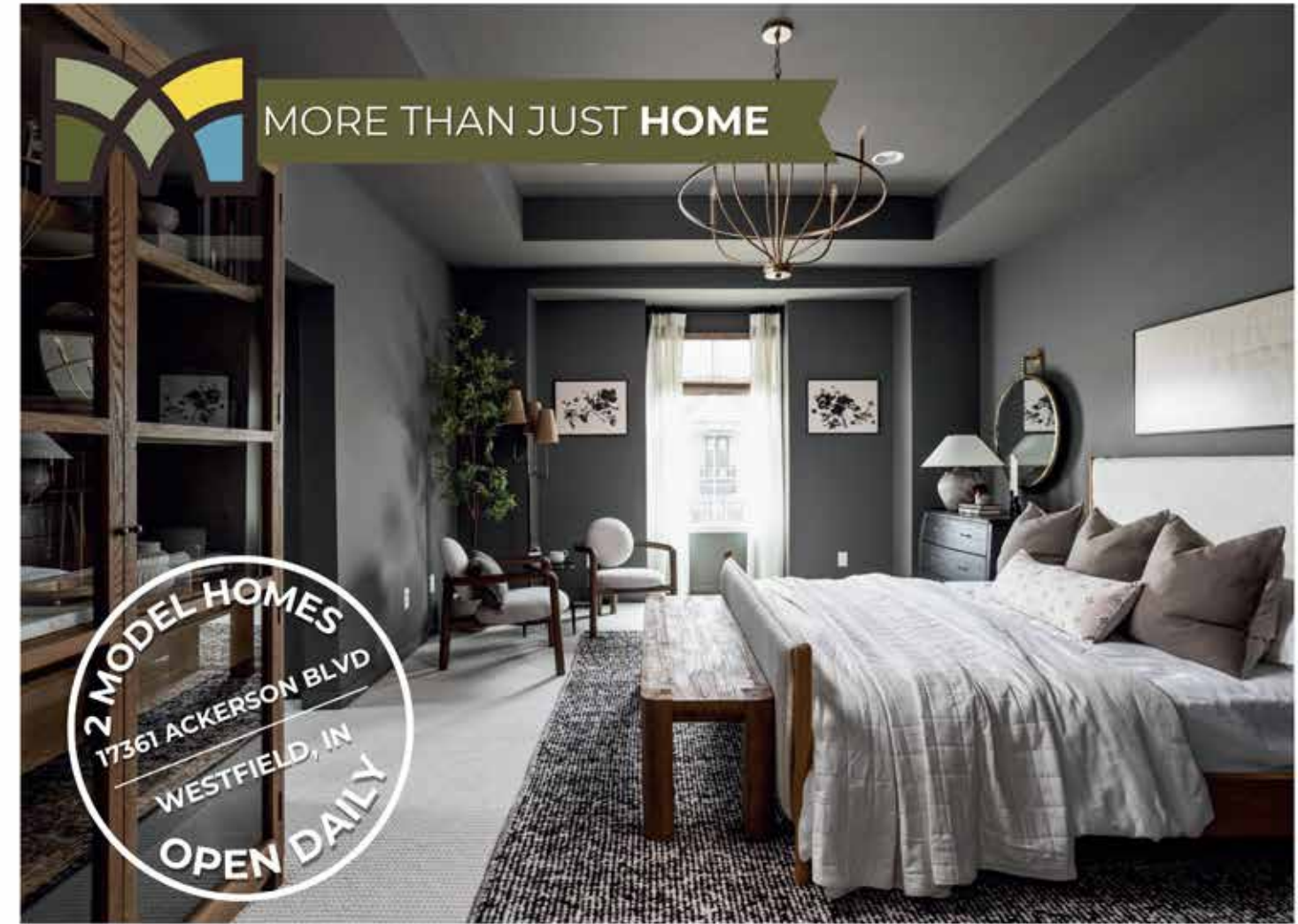
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RI
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RAMSEY

What's your latest guilty pleasure?

YouTubing extremely talented guitar players and wondering why I can't do that.

What was your favorite subject in school?

Art (and Geometry, I know, weird, right?)

What was your least favorite food as a kid?

Beets

What's your biggest fear?

Being tied up to where I couldn't move (claustrophobic). Shoot me now.

What was your first job?

Small glass company cutting glass and installing windshields

If you could have any talent, what would you choose?

I'm a closet singer. If I acquired that talent, Chrissy would let me sing in other parts of the house.

What is your biggest pet peeve?

Wet socks...after photographing a house in which the homeowner just decided to get the carpets cleaned.

What is your favorite vacation spot?

The Algarves in Portugal

What is something we don't know about you?

I once helped photograph John Daly for a book (back in the day). While setting up and framing the shot, the lead photographer wanted me to stand in and swing John Daly's driver prior to him arriving.





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▶▶ publisher's note

Remington Ramsey

Death on a Toilet



In my senior year of college I had the stomach ache of all stomach aches. It was the kind of stomach ache that prompted you to call your mom even though you are a 22 year old man. Joke was on me because when I called mom she told me to sit on the toilet and drink more water. Thanks mom.

The pain progressed and it was different than anything I had ever experienced so I went to the ER. I was there for a few hours and they couldn't quite give me the reason I was in so much pain but the medicine they gave me seemed to cure the issue so they sent me home.

The next morning the hospital called me and urged me to come back as soon as humanly possible. The overnight doctor took a look at all the reports and noticed something in mine that no else had caught. My appendix was about to burst and I needed an emergency appendectomy. I'm not sure who rushed faster, me or mom and dad all the way from Indiana. That would have been a pretty comical way to go. Mom telling me to sit on the toilet. Just me and Elvis. We laugh about it now.

After the surgery the doctors explained that sometimes the appendix will burst

which will immediately provide relief, but will spill poison into the person's body unknowingly and claim their life. Thank God for the overnight doctor!

This example for treating symptoms rather than problems is rather extreme. But I think we need to hear it. How often do we feel the pain of the moment and in an effort to relieve the pain we do something that provides temporary relief but hurts us overall in the long run? How many people are impacted negatively because we decided to take the easy way out?

Confronting the problems almost always breeds positive results. Dig deep, go to the root. Either you fix the thing that is proving to be difficult or you scrap it altogether removing it from being a problem any further. Ignoring problems is a recipe for disaster.

Next time you are faced with a trial or obstacle, ask yourself if you are attacking the actual problem or simply a symptom. If you keep treating the pain, it could ultimately become the thing that kills you.

Can you imagine if I died on the toilet? Don't be cruel.



By Dawn Adams

The REALTOR® Foundation Update

YOUTH HOMELESSNESS AND GENERATIONAL POVERTY

Youth homelessness is a pressing concern worldwide, with millions of young people experiencing homelessness each year. Factors such as family conflict, economic instability, and lack of affordable housing contribute to this issue. For many young people, homelessness is not just a temporary setback but a symptom of deeper-rooted problems, including generational poverty.

Generational poverty refers to a cycle in which poverty is passed down from one generation to the next. This cycle can be difficult to break due to various factors, including lack of access to education, limited job opportunities, and inadequate social support systems. Youth who experience homelessness are often caught in this cycle, as they face significant barriers to accessing education and stable employment.

91 Place is a REALTOR® Foundation grantee that is a beacon of hope for Indianapolis' unhoused youth. 91 Place offers transitional housing, workforce development, and mental health support to homeless youth aged 16-24 in Indianapolis. The organization's vision is to help these youth rebuild their lives and create a better future for themselves and their families through nurturing relationships. 91 Place is not just a shelter but a transformative experience that fosters dignity, creates opportunities, and guides marginalized youth toward independence and meaningful transformation.

The following story is a representation of the amazing work 91 Place continues to engage in. In April 2023, 91 Place was contacted by the McKinney-Vento Homeless liaison from a local public school regarding a high school senior named Rosa who had become homeless just eight weeks before graduation. Despite her challenging circumstances, Rosa remained dedicated to her education, attending school regularly despite nights spent in a shelter. Recognizing that Rosa was at risk of dropping out, 91 Place intervened and provided her with housing in their transitional program.

Over the past 10 months, Rosa has thrived at 91 Place. With the support of her House Mentor Kensey and Case Manager Brad, she has learned to drive and purchased her first car using money she earned working at 91 Place's coffee shop, The Neidhammer. Rosa is now applying to Ivy Tech to complete her basic requirements for a college degree, with aspirations of becoming an interpreter. Kensey and Rosa continue to build a strong foundation for her future as she prepares for college.

The REALTOR® Foundation believes that working together to provide the support, opportunities, and resources to young people, we can break the cycle of poverty and homelessness. To learn more about 91 Place and the REALTOR® Foundation, go to miborrealtorfoundation.org.



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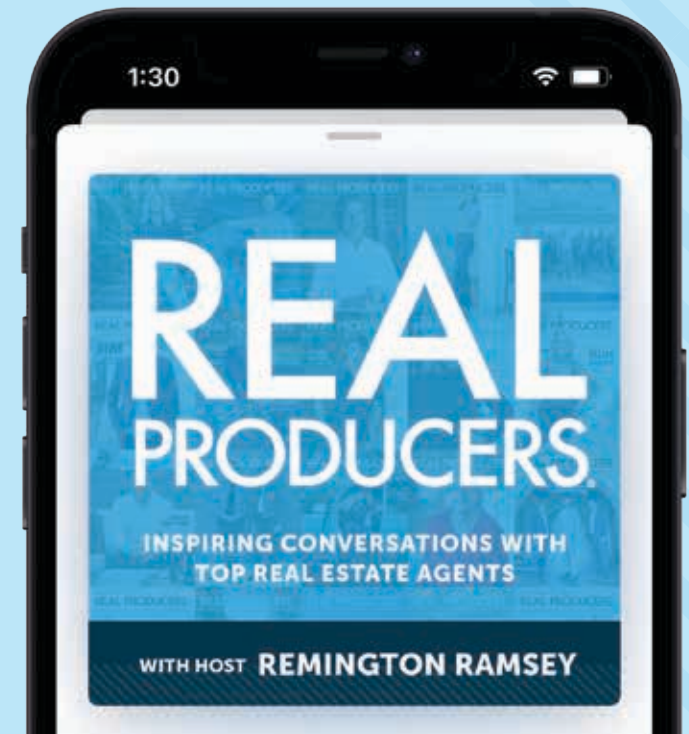
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Schaefer

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Sarah Schaefer with White Stag Realty

Years in real estate (licensed in)

• Licensed in January 2021

Career Volume: \$15,177,035

Last year's total volume: \$6.8 Million

Q. How early did you know that you wanted to be a real estate agent?

A. My dad has been a loan officer my whole life. When I was a kid, I would go to the office in the summers and would do different things like helping with mailers, creating yard signs. Then in January of 2020 I had quit my job to work for him full time doing lead generation as his ALO. I learned a lot about what it takes to process a buyer as a lender and that helped me as a realtor now. I was not planning at that time to go into real estate. In March of 2020 my dad and I had to have a tough convo about not knowing what was going to happen with the future. It was then he had mentioned to me “ Sarah, you have been doing a great job of getting leads, have you considered just becoming a realtor?” I had been producing a lot of leads and several that closed in my few short months. I decided then that I would take the real estate course.

Q. What people influenced you the most?

A. Of course, my dad! We are two peas in a pod. He has a inspiring life story and that always helps continue my respect towards the life we live now. I do feel like without my Innovations professor Don Wettrick it would have taken me much longer to get off the anti-college path. I spent the first three years of high school really going after getting into college. I feel like someone finally told me THINK BIG! It's allowed and it's okay! It was so liberating to just finally get to dream big and fail fast! His class was my canon moment in life. Lastly, I've got to give my boss Josh a shout out! He has truly helped me grow so much as an agent! 10/10 broker.

Q. What college did you attend, and what did you study (degree)? (if applicable)

A. IUPUI for 1 year; Communications and Business Leadership. College was a waste of time in my opinion. I also worked in college a full-time job at Enterprise Rent A car and I also was trying to start my own business called Warmglo.

Q. What are the positives/rewards of what you do?

A. I love helping first time home buyers get into their first home with as little money out of pocket. My passion by night is being a personal shopper for myself. I love hunting for a good deal and the best price. That translates very well into helping my buyers. The second big positive is helping save my sellers cash with discounted listing fees. Discounted brokerages get a bad rap in the industry. We are a full-service brokerage. I provide professional photography, large attractive yard signs, open houses, experience, etc. I love saving my seller's equity. There are so many “services” that other agents will try to sell to their clients to help justify their “value” at a higher priced listing fee. Door to door knocking, mailers, email lists, extravagant open houses with catered food, but none of these things are bringing buyers to your home. I'm able to be flexible for all my clients and provide them the catered needs they have for the sale and still offer them a substantial discount.

Q. What are the negatives / challenges of what you do?

A. I'm a young agent. I fully acknowledge that. I have to work very hard to gain my colleges respect often even when I'm out producing the agent. Just because I am 24 doesn't mean I'm not fully capable of doing this job. But like Mama Ru says “If they ain't paying your bills, pay them no mind.”

6699

I love helping first time home buyers get into their first home with as little money out of pocket.





If I could change one thing it would be the bar to entry. There needs to be way more education and way more training.

GGG

Q. What has contributed to your quicker success?

A. HARD WORK. I'm not a huge fan of grind culture. I think it's a bit unhealthy. I do have very healthy boundaries with myself and my free time but I do work every single day. This is my business. When you run your own business you have to keep one foot in the door every day and check in. Even if it's only 1 hour or a few emails and running over my pipeline I'm still checking in on things. That's something I'm willing to do because the tradeoff is being able to go to Target on a rainy Tuesday afternoon while no one is there and have some peaceful me time. I don't mind working on the weekends because I get to choose when I work. We all need boundaries and it's healthy to set them with clients. There is no special sauce to working in real estate. It's a direct correlation of how hard you work.

Q. How do you define success?

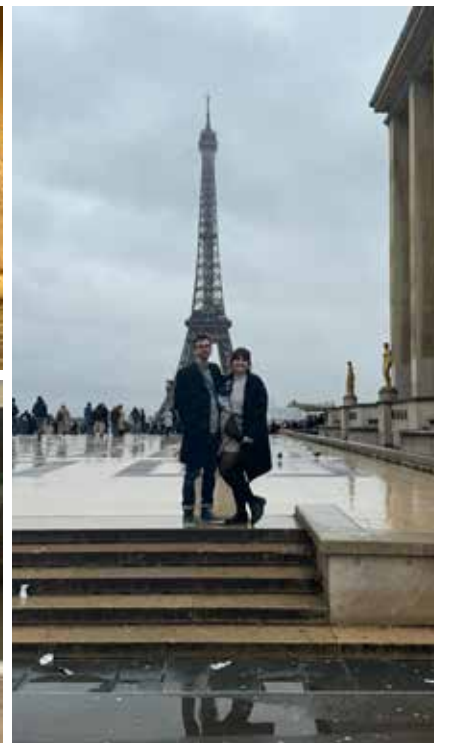
A. Success to me is meeting my personal goals for myself. Constantly proving to myself that I am capable of anything I set my mind to. It's not a one thing goal for me like a boat or a penthouse. It's more just continuing to follow my passions and hopefully that continues to bring me joy and lifelong memories.

Q. What makes your business different from others?

A. I think the thing that makes my business the most different is me. I have no kids, I only do real estate full time. I offer great discounts for buyers and sellers. It's just me running to show. I don't have a transaction coordinator and a front office and all of these hoops for people to jump through.

Q. If you could change one thing in your industry right now, what would it be?

A. If I could change one thing it would be the bar to entry. There needs to be way more education and way more training. I also think there needs to be some sort of minimum production to keep your license Active. If you have had your license for 10 years and only sold 2 houses you are going to be very uneducated about the updated forms, market conditions, federal changes. You have to be proactive about your education and keeping current.



Q. What advice would you give to those considering real estate?

A. Seriously consider how much you are going to give this. How much are you willing to go out of your comfort zone? Meet strangers. Make a fool of yourself to get better. Cold call 100 people to get 100 voicemails for 3 months straight. Try and try and try until something starts to stick.

Q. Anything else you want to say with this platform?

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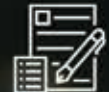
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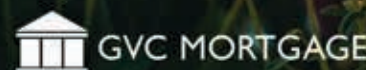
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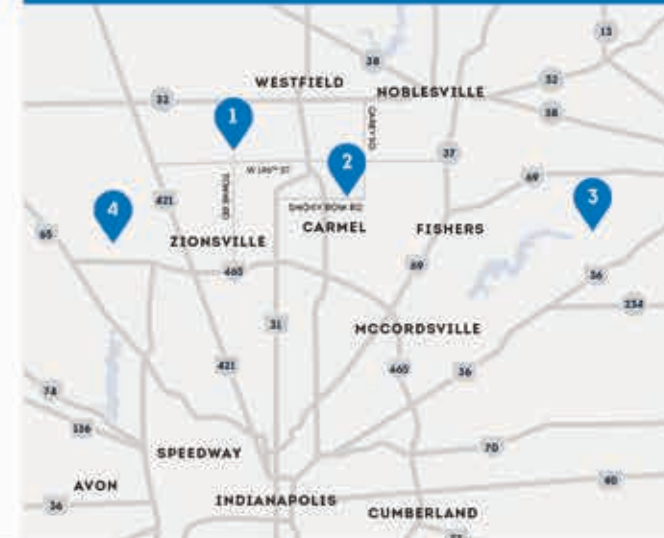
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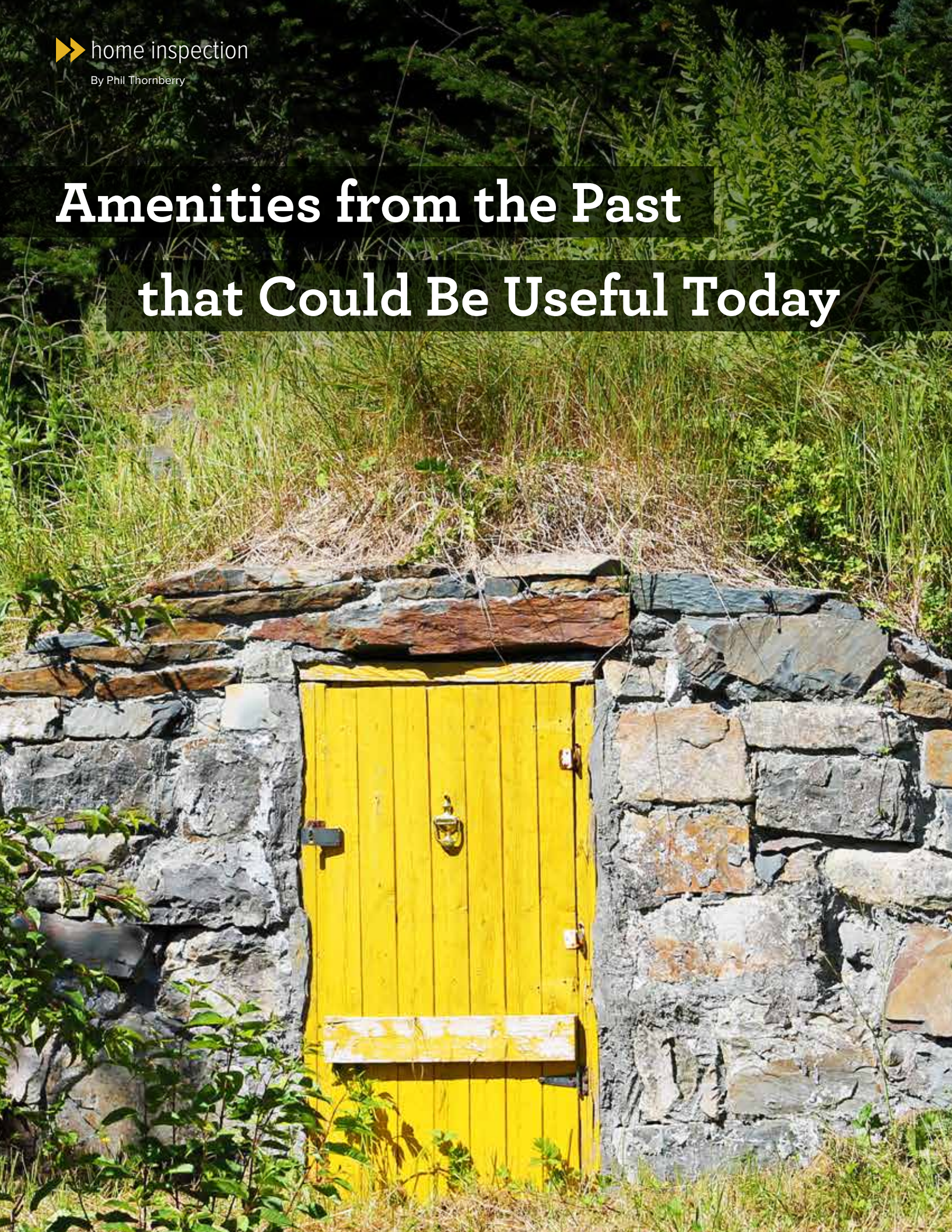
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Amenities from the Past that Could Be Useful Today



1. Laundry Chute

Laundry chutes were a common feature in older homes, designed to conveniently transport dirty laundry from upper floors to the basement or main level where the washing machine was typically located. Today, with the advent of compact and quieter washing machines, laundry rooms have moved upstairs. However, the convenience of a laundry chute could still be useful in multi-story homes.

2. Cisterns

Cisterns were used to collect and store rainwater for household use. With increasing awareness of water conservation, cisterns could make a comeback. Rainwater collected in cisterns can be used for Irrigation, watering plants, washing cars, or flushing toilets, reducing the demand for treated tap water. In a regional emergency this water could be treated and used for drinking and cooking. Water is typically collected from downspouts.

3. Boilers

Older homes often used boilers for heating, which provided a more comfortable heat compared to forced air systems. Hot water is circulated through radiators and in or under floors making the house more comfortable in cold weather. If the boiler is sized for it, hot water loops can also be installed in outside walks and even driveways making snow shoveling a thing of the past. The boilers have a longer life than forced air units but up front installation is more expensive. For air conditioning a separate ducted system is needed.

4. Root Cellars

Root cellars were used to store fruits, vegetables, and other produce, providing a cool and dark environment that helped preserve food before refrigeration was common. Today, they could serve as a sustainable option for storing produce, especially for gardeners who grow their own fruits and vegetables. These could also be used as a storm shelter since a large percentage of newer homes are built on slabs. There are several of these units available that are designed to be installed underground in the yard and blend into the landscaping.

5. Dumbwaiters

Dumbwaiters are small freight elevators about the size of a dishwasher intended to carry objects rather than people. In homes, they are used to transport items up and down between floors. In today's multi-story

homes, a dumbwaiter could be used to easily move items like groceries, laundry, or other heavy objects between floors. They take up much less room than standard elevators and are much less expensive. I know some town-home owners that would love to have one.

6. Whole House Fans

Whole house fans were widely used before air conditioning was affordable. They can make your home comfortable even when the outside temperature is 80+ degrees. And you're breathing fresh outdoor air. They also cool down the attic which can extend roof life. Simply open windows or doors where you are in the house and turn on the fan. It will amaze you. These are readily available and installation in an existing home is reasonable.

7. TV Antenna

You would be surprised how many TV channels you can receive from the new antennas available. While it is location specific, I was able to receive over 30 with most being good quality HD signals. These units can be installed inside and there are no monthly fees.

All products mentioned in this article are available commercially.

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Dr. Brian Ramsey

Janet Giles

I LOVE THE DEAL!

Janet Giles has experienced the mountaintops and the deep valleys of real estate sales, and she has been on every level in between. One thing is quite apparent; she truly loves the deal. “I also love coming to the office, mentoring other agents, and working with past clients and now, third-generations in families. I would describe myself as interested in the entrepreneurial side of the business over ‘big bucks,’ and I find that I sell and mentor through the art of storytelling,” she postulates.

Janet was born and raised in the Indianapolis area, but her family moved very often. She would come home from school and see a sign in the yard. One move took them out of the state to Kentucky, but eventually, she convinced her family to stay in Speedway for the last few years of high school. All in all, she attended nine schools in five years from her fifth-grade year to her sophomore year. Her family’s moving experiences probably gifted her with understanding and compassion to those in transition and made her a better agent.

Giles was voted “most likely to succeed” after high school by her classmates when finishing a medical assistant course, but her first choice of the medical profession was not a great one. She hated it, and she pivoted by selling her typing skills at a law firm where she spent twenty years amassing a great knowledge of contracts and the laws surrounding legal

transactions. This November, Janet will celebrate 50 years in real estate, and the journey has caused her to travel many different roads paved with many different surfaces.

Janet had a great mentor early on (Gloria Bulger), and after many years of success both in real estate and at the Ice Miller Law Firm, she became a part of Homeyeah.com. It was the precursor to the later Zillow. The agency started with FSBO’s by offering the owners an opportunity to sell their home themselves. If that did not work after thirty days, Janet converted the home to an MLS listing.

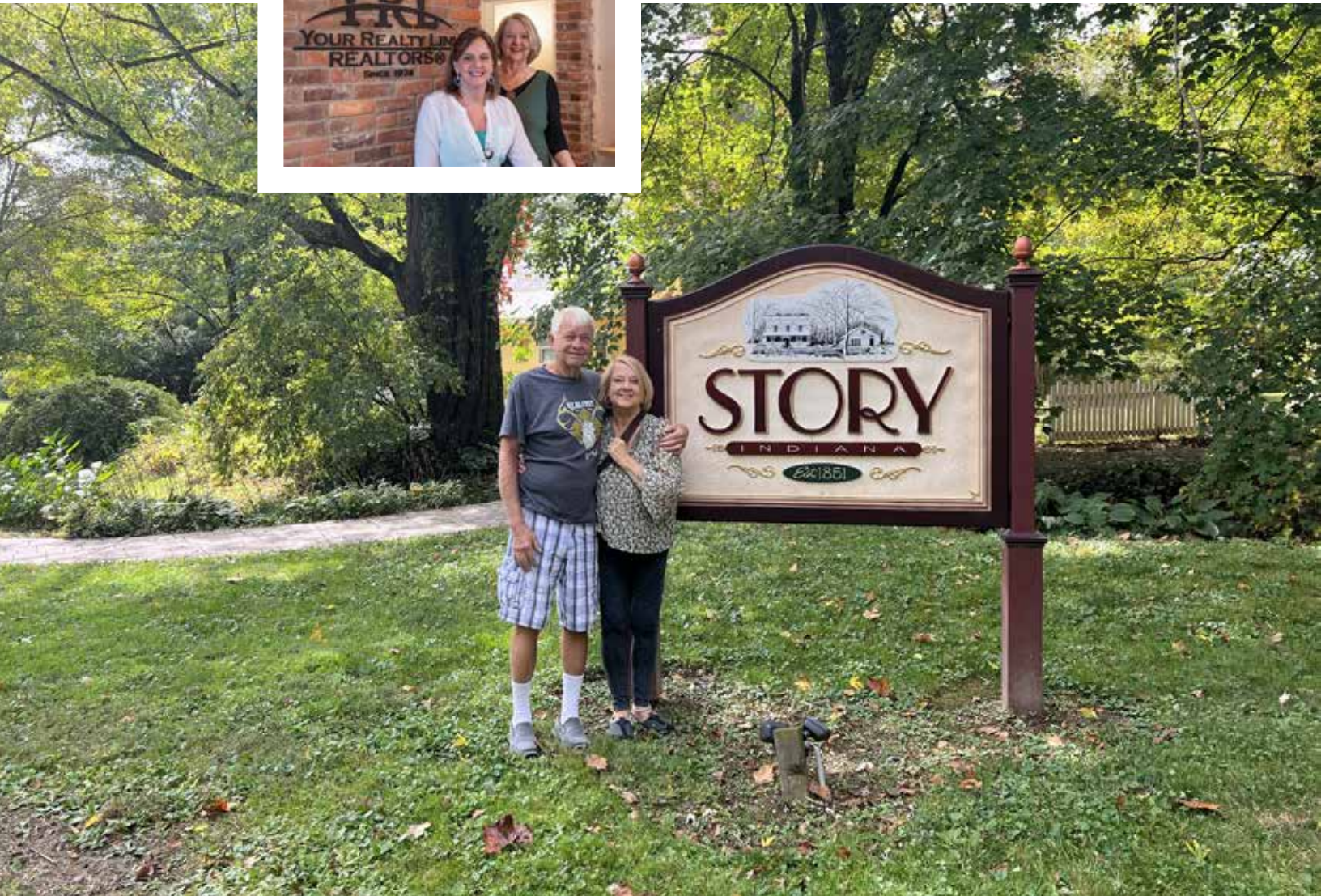
Giles sold over 220 million dollars in two years and helped to start a mortgage company and a title company. Though she was working 16–18-hour days, she was focused upon doing things the right way. After a couple of years, she became convinced that not everyone was on the same page, so she left the company. Unfortunately, five years later, a lawsuit was filed, and since Janet had some assets, the opposing legal team came after her. For the next several “silent years,” Janet worked to pay off judgments and legal battles – most of which she won except for the last one which had the most devastating effects upon her personally and professionally.





Janet says that through her struggles, she is very happy that life has worked out, and the family that she has at work now is confirmation. One of her greatest and most fulfilling tasks is to leverage her experience and extensive knowledge to mentor new and existing agents. She longs for that opportunity to grow even larger, and she loves to see their success.

Giles explains that the best agents have a good circle of influence, and they are quick to move on things. Good agents are not greedy, think quickly, and thirst for the opportunity to solve problems to make for great deals. She explains that hesitation is not the friend of real estate professionals, and she says that the better agents are open to being confident and really want to do what they do. She helps them develop these traits.



I would describe myself as interested in the entrepreneurial side of the business over ‘big bucks,’ and I find that I sell and mentor through the art of storytelling.

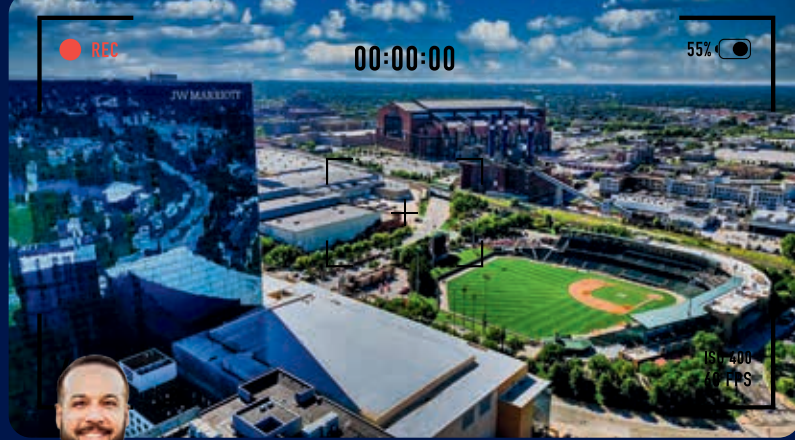
One of the most memorable events that Janet was connected to came in the late 1970’s when Century 21 appeared on the real estate scene. “There were about a half-dozen independent agencies that came together, and during the night, the signs in the yards of listings were replaced with C21 signs. The next day, there was a huge article in the Star Press – with pictures of people in gold jackets, and from that moment, things became a Century 21 world,” she remembers.

Along the journey, Janet had some challenges personally as well. She met her first husband at the age of 18, and they later had a son, Clark, who is an attorney and Associate General Counsel and North American

Privacy Officer for a large international company. Later she met Rick Schultz in 2010, and they were married in June 2022. Janet has experienced the effects of heart issues, and last year, she suffered the loss of her adopted daughter. She knows what it is like to care for aging parents, and she has dealt with the brokenness that life here offers.

For Janet Giles, there are always lessons to learn. She notes that “there is always a tomorrow,” and that “no matter what happens, there is always another deal out there to be won.” She understands that providing solutions for clients and agents is the key, and she describes it as “The Secret.” “If we visualize something, it will most likely happen, so make sure your gaze is good!”





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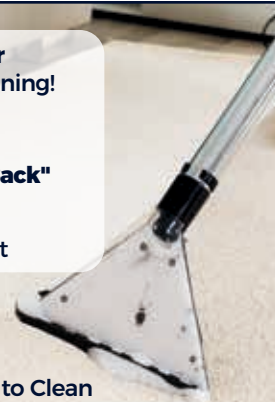
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Doing the Right Thing

What Does That Really Mean?

▶ women's council of realtors

Kristen Olsen (Women's Council of Realtors, Indiana 2024 State President)

Today more than ever we are faced with the realization that even when we think and know we are doing the right thing, oftentimes others think we are not and don't have their best interests in mind. You work hard to exercise your due diligence, making sure to dot your I's and cross your T's only to find someone doesn't think you made the right decisions on their behalf and took advantage of the situation. This in turn often leads to false rumors and innuendos and people make disparaging remarks without any real corroboration to back it up. What is the next step for you? You're still thinking you "did the right thing" while starting to question if you really did?

We are always conscious of the potential risk of fraud, lawsuits, fines and potential defamation of character. Constantly looking over our shoulders. Worrying about someone not being completely satisfied with your work or maybe you. This is hard to comprehend when you try so very hard to always "do the right thing"? You lead with a "servant's heart", putting others' needs before your own- making each individual's growth and development, both personally and professionally, a priority.

Is doing the right thing what makes the people happy or is it something completely different? Do we need to "do the right thing"? How do we know if that's the correct path to take? Well we could look at transparency for instance, being true and honest that

alone could be considered as "doing the right thing". How can being transparent be considered as "doing the right thing" you ask? A few examples would be; Full disclosure of all pertinent facts, taking time to explain a contract, disclosing an affiliation or personal interest in a situation. Transparency alone is such a strong word and by being transparent you can alleviate doubt which intern leads some down a rabbit hole.

Someone once told me at times you'll need to step up and be a bigger person in life, although it was never explained to me why? I thought about it often after that person passed away. Over the years, I have learned through experience that sometimes while trying to do the right thing you have to be

the bigger person, even though you might not agree with the other individuals viewpoints, values, beliefs or decisions. There will be things in life that you may not like; or even feel like you don't want to do but you have to adjust, compromise and adapt. When you do all of the wisdom you've learned makes complete sense. Being true to yourself and sticking to your values while leading others in the right direction is what "doing the write thing" is all about.

Like tending to a garden, if you water it then it will grow but if you don't water the garden, it will die. Doing the right thing is a choice not a requirement, taking that extra step could lead to a long lasting relationship that could blossom into something bigger.

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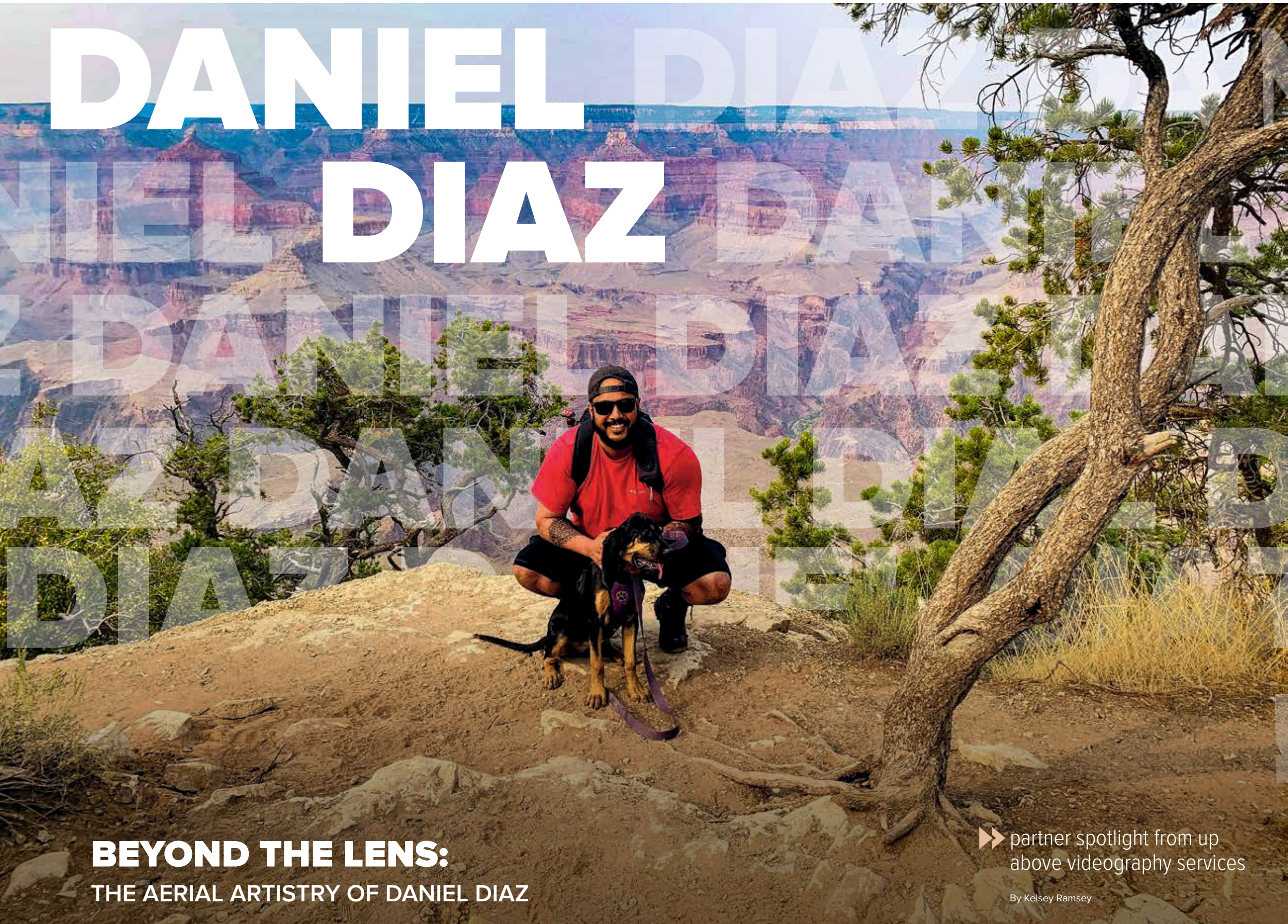
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DANIEL DIAZ



BEYOND THE LENS: THE AERIAL ARTISTRY OF DANIEL DIAZ

▶▶ partner spotlight from up
above videography services

By Kelsey Ramsey

When it comes to photography and videography, there are those who capture moments, and then there are those who elevate them to soaring heights. Meet Daniel Diaz, the visionary owner and “lead pilot” of Up Above Video Services, a maverick in the world of drone videography. Specializing in real estate and events, Diaz’s unique journey from the Marine Corps to mastering the skies above is as captivating as the footage he captures.

Daniel Diaz’s journey into the world of photography and videography was not just a career choice; it was a passion cultivated from his early days serving in the Marine Corps. “Photography has been a big part of my life for a long time,” Diaz reflects, reminiscing about his time in Japan, where he fell in love with capturing the essence of nature and Japanese culture through his lens. Joining the Marine Corps right after college, Diaz’s path led him to Okinawa, Japan, where he honed his skills while stationed there.

His experiences weren’t confined to military duties; Diaz seized opportunities to immerse himself in local communities, even providing humanitarian relief to orphanages during a deployment in the Philippines. These experiences ignited his passion for storytelling through visuals, laying the foundation for his future endeavors.

The evolution of technology paved the way for Diaz’s foray into drone videography. Witnessing the potential of drones to capture the progression of project builds sparked his interest in utilizing them for his personal business. Diaz’s military background provided a unique perspective, allowing him to see beyond conventional photography. As he notes, “Anyone could be a photographer, but I have a different skillset to offer to take listings to the next level.”

In 2023, Diaz founded Up Above Video Services, aptly named to tie his military experience to his entrepreneurial venture. With a keen eye for impromptu moments and a mastery of angles and light, Diaz’s aerial expertise sets him apart in the competitive world of videography.

For Diaz, success isn’t just about capturing stunning footage; it’s about providing unparalleled service. Offering drone and 3D virtual tours as complimentary services, Diaz aims to elevate his clients above the rest. “I want to set my clients apart from others,” he asserts, emphasizing his commitment to exceeding expectations.

What fuels Diaz's passion for his craft? It's the journey from hobby to artistry, from capturing moments on a cellphone to mastering advanced equipment. Reflecting on his most fulfilling moments, Diaz recounts the satisfaction of witnessing the evolution of a construction site through his photography, transforming dirt into a narrative of progress.

Beyond the skies and lenses, Diaz finds joy in his time at home with his daughter and dogs. Aryanna is deeply involved in cross country, competitive cheer, and AAU JR Fever basketball, and Sundays are reserved for quality father-daughter moments. His Marine Corps comrades remain close, gathering annually for reunions, a testament to the bonds forged in service.

From his humble beginnings in the Marine Corps to pioneering the skies with Up Above Video Services, Diaz



“ I WANT TO SET MY CLIENTS APART FROM OTHERS. ”



embodies the spirit of adventure and innovation. With commitment to excellence and a passion for storytelling, Diaz continues to soar above and beyond, transforming moments into masterpieces, one frame at a time.

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MR. COOK PART 1

I can't stop thinking about what happened on the way to work yesterday. It was roughly 9:00 am and I was late and in a hurry to make up time. As luck would have it, I was waiting for traffic at the busy entrance of my neighborhood, and looked across the street at the house with the elderly man who meticulously maintains his yard. I notice him sitting at an awkward angle in his driveway, with his lawnmower tipped over. Something had happened.

I pull forward past his drive and get out. Soon, another woman, then another stop and get out. One of these women, who I will call Barb, lives in the neighborhood and knows the man. We approach him and ask if he needs help. He says yes because he just can't get up. The neighbor wanted to lift him up, but I stopped her as I remembered the rule from my CPR training that says if the scene is safe, do not move the victim before you assess them. The rest of my training kicked in and I started asking questions to assess the situation.

I wanted to know what happened, what hurt, and for him to show me what he can and can't move. I also asked him his name, Robert Cook but he goes by Bob. He tells me that he was mowing the yard and was cleaning the bottom of the mower to get the grass off (I see the table knife on the ground). He remembered kneeling down and then lost his balance and fell over. This was good to know he did not fall from a standing position.

Bob kept saying he just wanted help to get up, that he was fine, but we were concerned about his leg, so before we could help him get up, we needed to see that he could move his legs OK. I asked him if he could move his right leg, he did very proficiently, then asked him to move his left leg, he said yes and proceeded to grab his leg with both arms to move it. That is the leg that got caught under him when he fell or tipped over. My fear was Bob broke his hip.

Bob had a light jacket on, the kind you wear in the rain. When he lifted his left arm to move his leg, we noticed it was soaked in blood. We asked him if it would be ok if we took his jacket off, because permission is important when you have a victim that can speak for themselves. Once we removed his jacket, we could see his elbow was in bad shape. His fragile skin had been torn in the fall and it had rolled up his forearm and you could see his muscle and bone. The blood was unbelievable.

By this time, a man across the street saw us and came over. When he saw Bob's elbow, he ran home and got a kit to wrap it to stop the bleeding. With the bleeding stopped, Bob was adamant he wanted to get up so we found a lawn chair in his garage and safely moved him to it, telling him at if at any time he felt pain, we would stop. Despite his protest that he could stand, we determined that he should not put weight on his leg.

We knew he needed medical attention and needed a family member involved. Barb asked Bob where his daughter's number was. He was so deliberate with his instructions as to where her phone number was, go in

the garage, open the door, go left, go around the dining room table, and on the floor, you will see her number. I sprinted in, following his instructions exactly and there it was. I called his daughter and was so thankful she answered (who answers strange numbers with all the robo calls?!). I gave her my name, told her the situation and that we needed her and an ambulance. She said she was 20 minutes away, teaching a class and would call an ambulance on her way.

I looked Bob in the eye and told him his daughter is on her way to take care of him, you will be fine. I explained to Bob the questions the paramedics would ask him and he recited the answers promptly, high blood pressure medicine, born in 1931...I did the math and thought to myself this man is up at 9:00am mowing his lawn! I later found out his daughter paid for lawn service to mow it, but Bob would not have it. In that moment, the question hit me. How do we keep our aging parents, friends, and neighbors safe without taking away their independence?

Stay tuned for an update on Bob and the answers to that question in part 2 of this story.

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MANZIL KOHLI

DO LESS; DO IT BEST

ALMOST 100 YEARS AGO, THE TERM “AMERICAN DREAM” WAS COINED IN A BEST-SELLING BOOK TITLED, “EPIC OF AMERICA.” MANY HAVE CONCLUDED THAT THE CONCEPT REFERS TO A LIFE THAT IS BETTER, MORE FULFILLING, AND ENRICHING THAN EXPECTED BUT ACCESSIBLE TO ALL WHO DESIRE TO PROVIDE THE STAMINA AND HARD WORK TO MAKE THE MOST OF THEIR OPPORTUNITIES.

Sure, America, in the past, seemed to provide the opportunity for many to better themselves. It seems harder now, but many are still dreaming. Some have postulated that education and property are two of the most prominent keys to this eagerly anticipated path, and Manzil Kohli is certainly a wonderful illustration of the art of leveraging these things to achieve what he calls the definition of success: quality of life.

Manzil was born in India, attended a Catholic school, completed his four-year bachelor's degree in computer science and technology, and then went on to earn his MBA. He launched his professional career with the comparable Ivy League company called IIT – think MIT only in India. He eventually ventured to America and took a job for a few years at IBM. Manzil moved to Indiana and was married in 2009 to Payal Bhatia, who works as a Physical Therapist. Manzil picked up some serious skills in other positions as well during a stint at Price Waterhouse and KBMG, as a Senior Executive.



The key to this time period is that Manzil lived fiscally conservative, and so upon arriving in Fishers, Indiana, he purchased his first home – a three-bedroom abode. Later, he bought eight more houses in the subdivision which propelled him into the world of real estate sales and investment. He earned his license in 2016 and then transitioned to full-time sales while enjoying the passive income from his earlier investment properties. Manzil attained a great portfolio and later added a team to “flip houses” too.

Today, Manzil Kohli is the team lead and owner of the local Vylla Brokerage – with 22 agents. Most of the team is bilingual, and they have a dynamic culture that is well suited for any buyer, including people from China, India, Pakistan, and other foreign lands. Adding to his entrepreneurial design, Manzil also owns a mortgage company and an investment management company that oversees more than 570 homes (called KPS). Kohli owns 41 houses himself, and he shows no signs of slowing down.

For Manzil, his motivation is to achieve a quality of life that keeps his focus on his family and personal goals. “I regret that in the early days of working for Corporate America, I was sometimes absent from my family, but I have corrected that. Now, I can do life my way, and we try to work eight months and spend 3-4 months away. I do not think the opportunity to earn is about amassing materialistic gains but about providing the right kind of life for my family,” he expounds.

“ I DO NOT THINK THE OPPORTUNITY TO EARN IS ABOUT AMASSING MATERIALISTIC GAINS BUT ABOUT PROVIDING THE RIGHT KIND OF LIFE FOR MY FAMILY.



Someday, people will try to remember Manzil's efforts and accomplishments; he trusts that they will talk about the fact that he was a wealth builder. He wants to be the guy who mentored others to do the same and provided well for the next generations of his extended family. Manzil might make this process look too easy, but he distinctly remembers coming to this area with no sphere, little understanding of the real estate world and no safety net. He operates from the mantra that whatever you try to make happen, "Do less and Do it as your best." He also adds the idea that we should never do anything for free either. "I try not to be the jack of all trades, but as I focus on the right activities, I can master my trade with passion, perfection, and a niche; then the money will automatically follow," he says.

Manzil does not have a crystal ball, but he thinks that current market events and indicators may suggest that real estate sales could become much more difficult and elusive. He is poised to grow his property management company and home flipping/renovation businesses exponentially. Inflation will continue to take a toll, and he projects that there will be many more foreclosures, people transitioning, and difficult times. Still, he hopes to seize the opportunity to expand his holdings, and he wants to forge into new territory: land development.

One thing is for sure, Manzil will find a way to accomplish his goals by working smarter and doing his best!



“ DO LESS AND DO IT AS YOUR BEST. I TRY NOT TO BE THE JACK OF ALL TRADES, BUT AS I FOCUS ON THE RIGHT ACTIVITIES, I CAN MASTER MY TRADE WITH PASSION, PERFECTION, AND A NICHE; THEN THE MONEY WILL AUTOMATICALLY FOLLOW.



ROCKET FUEL

5 STEPS TO Getting Started With Chat-GPT

1 Sign Up and Access Chat-GPT:
Go to the Chat.openai.com and sign up for an account.



2 Familiarize Yourself with the API:
Start asking chat-GPT anything. Play with the tool. Start writing your prompts and see how it works. Write the same responses but change the wording.

3 Write an effective prompt:

- A prompt is a message or instruction that you send to the model to get a response.
- Craft prompts that are clear, specific, and contextually relevant to get the desired information.
- Experiment with different phrasings to see what works best.

4 Edit Your Response:
You received a response but it doesn't match your language. Edit accordingly. You don't have to only copy-and-paste the responses.

5 Use Your Responses From Chat-GPT

- Use cases:
 - Your personal AI assistant
 - Property descriptions
 - SEO & YouTube SEO
 - Video Scripts
 - Social Media Captions
 - Email Marketing
 - Event Descriptions
 - Etc...

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MASTERCLASS RECAP —

APRIL 2024

FROM WELFARE TO MILLIONAIRE

Masterclass Indy continues to give us a wealth of knowledge every month and the April panel was right on point with Austin Cheviron with Cheviron Coaching.

Are we living in a scarcity mindset? Or can we find fullness in all the positive?

This industry will allow us to sit back and rot, but instead we should all choose to rise. Frankly speaking, **we are the only factor that gets in the way of our own business.** It's all about mindset.

Doing the things that are hard can help make life seem easy and having a goal or mission that aligns with what we want out of life is the key. Austin encouraged us that in order to do that, we must make systems that work for us and serve in alignment with our goals.

The key takeaway here was that *our budget needs to support where we want to go.*

Austin's "Wealth Machine" can help keep us on track when we prioritize our spending and take the seeds out of our commission checks to build

wealth. He reminded us that **building wealth doesn't start with spending.**

Stephanie Evelo of Keller Williams Evelo Team wrapped it up with a few key reminders:

1. Do the things now that will pay off later.
2. Identify the aching goal in your gut and determine the fear that you need to overcome it.
3. The fear of loss is greater than the fear of gain.
4. Be faithful to whatever God is putting on your heart and mind.

"For I know the plans I have for you" declares the LORD, "plans to prosper you and not harm you, plans to give you hope and a future." - Jeremiah 29:11.

Let's make 2024 the year of more!

Many stayed for more conversation over lunch at Parks Place Pub.

Please plan to attend each MasterClass which meets at the same place every month on the second Thursday. As they say at Parks Place Pub - your friends are already here!



Scan the QR code to sign up for the next Masterclass!



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cover rewind

The \$100 Million Group

Mike Deck, Matt McLaughlin, Dick Richwine and Bif Ward

We created key words to describe the various qualities of these greats and fit them under one of the words in our title: REAL. In their own words, here is the secret sauce to their success.

MIKE DECK, BERKSHIRE HATHAWAY HOMESERVICES INDIANA REALTY:

- **Relationships.** That is what this business is all about and always will be.
- **Resourcefulness.** Never has there been a time in my 30 years that agents have been more valuable and to be successful, have had to be more resourceful.
- **Responsibility.** Lastly, we still have a responsibility in this market to be fair to our fellow agents as well as protect our clients the best we can.

MATT MCLAUGHLIN, MATT MCLAUGHLIN & ASSOCIATES:

- **Empathy.** It is important to know how others are feeling during this process, and putting yourself in their shoes is step one.
- **Elevating:** Once you know your mission, it is our job to elevate the buyer to a place that will make them as happy and excited about their purchase as possible.
- **Ethics.** I don't need to say much. DO the right things. Do what you say you will do, be honest, and think of others and not yourself.

DICK RICHWINE, BERKSHIRE HATHAWAY HOMESERVICES INDIANA REALTY:

- **Attitude.** Have an attitude of giving. If you always try to give more than you expect to get back, a lot of clients' doors will naturally open to you.
- **Accommodation.** More clients will want to work with you if you are accommodating by blending your schedule and priorities in line with theirs.
- **Authenticity.** When clients believe that you truly are a giver and are extremely accommodating, they will typically welcome the opportunity to work with you.



BIF WARD, BIF WARD REAL ESTATE GROUP:

- **Lifestyle** I find a lot of opportunities to blend work and fun, because I'm friendly with my clients. I also find intentional time to get away a few times a year.
- **Learning** Staying open to learning and not getting caught in the trap of "the way things have always been" has been a big part of my success.
- **Loyalty** Trust and caring are ingredients that lead you to be loyal. That's the kind of loyalty I want to cultivate. Not just a "use my real estate services again and again" type of loyalty.

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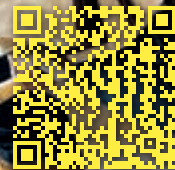
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FAQ

WE HAVE THE ANSWERS TO YOUR QUESTIONS

Q. Who receives this magazine?

A: The top 500 real estate agents based on last year's volume. It takes 10.3million in sold volume to be in this select group of REALTORS®.

Q. Do real estate agents have to pay for magazines or events?

A: NO! The magazine and the events are FREE to the agents and paid for by the partners who advertise.

Q. When are the events?

A: We typically have one event per quarter. These are mostly social events where we give out food and prizes and celebrate the success of those who have been featured.

Q. How do I become a partner of the magazine?

A: Contact Remington Ramsey or someone on the *Indy Real Producers Magazine* team to discuss becoming a partner. Partners have access to the

top agents via events, the monthly magazine, and social media.

Q. How do I advertise?

A: We have options for advertising in our partnership agreements. All of our partners are personally vetted by the *Indy Real Producers* team. Email indyteam@realproducersmag.com to learn more.

Q. Can I nominate someone or be nominated for a featured article?

A: YES! - Reach out via email for us to send you a form.

Q. How did this magazine start?

A: Real Producers is a local magazine currently found in over 120 markets nationwide. It started in Indianapolis as a concept to highlight top-producing agents regardless of brand and connect them to the best vendors in town. Follow us on social media and reach out to find out how you can become a part of the platform.

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TOP 200 STANDINGS

Teams and Individuals January 1, 2024 to April 30, 2024.

Rank	Agent Name	# Units Sold - 1 Side	# Units Sold - 2 Sides	Total # Tran. Sides	Total Tran. Vol
1	Mike Deck	26	7	40	\$40,121,290
2	Mike Scheetz	84	0	84	\$37,117,433
3	Matt McLaughlin	38	2	42	\$33,670,896
4	Justin Steill	34	1	36	\$25,164,637
5	Lindsey Smalling	69	5	79	\$23,216,266
6	Kevin Hudson	32	15	62	\$22,282,662
7	Carrie Holle	35	1	37	\$20,652,478
8	Allen Williams	37	2	41	\$18,969,796
9	Michelle Chandler	35	11	57	\$18,715,296
10	Eric Forney	53	0	53	\$18,383,045
11	Erika Frantz	44	0	44	\$18,095,305
12	Alex Montagano	50	3	56	\$17,259,800
13	Bif Ward	15	1	17	\$17,053,450
14	Chandra Sekhar Alokam	42	0	42	\$16,407,945
15	Stephen Clark	34	1	36	\$16,046,728
16	Jamie Boer	24	3	30	\$15,878,265
17	Mike Feldman	20	4	28	\$15,255,750
18	Russell Harmeyer	0	3	6	\$14,481,240
19	Stephanie Evelo	46	0	46	\$14,474,129
20	Eric Wolfe	47	11	69	\$14,420,483
21	Robbin Edwards	16	0	16	\$13,526,800
22	Kelly Dather	28	1	30	\$13,509,995
23	Steve Lew	39	6	51	\$13,158,200
24	David Brenton	34	4	42	\$13,123,267
25	Jennil Salazar	8	3	14	\$12,688,900
26	Chris Schulhof	12	3	18	\$12,568,500
27	Mark Linder	16	0	16	\$12,561,824
28	Christi Coffey	11	3	17	\$12,089,980
29	Shannon Gilbert	30	0	30	\$11,943,665
30	Amber Greene	11	9	29	\$11,855,016
31	Jerrold Klein	31	0	31	\$11,814,225
32	Timeko Whitaker	23	1	25	\$11,204,799
33	Laura Heigl	10	0	10	\$11,037,527

Rank	Agent Name	# Units Sold - 1 Side	# Units Sold - 2 Sides	Total # Tran. Sides	Total Tran. Vol
34	Lora Reynolds	40	1	42	\$10,818,000
35	James Robinson	17	2	21	\$10,575,400
36	Staci Woods	23	1	25	\$10,318,599
37	Summer Hudson	36	0	36	\$10,301,500
38	Denis O'Brien	35	2	39	\$10,264,250
39	Laura Turner	24	0	24	\$10,258,019
40	Scott Chain	35	3	41	\$10,178,480
41	Meighan Wise	14	1	16	\$10,169,990
42	Jennifer Shopp	23	0	23	\$10,157,771
43	Kristian Gaynor	15	0	15	\$9,844,205
44	Chad Hess	25	10	45	\$9,743,938
45	Brian Sanders	14	0	14	\$9,703,000
46	Brigitte Nolting	20	2	24	\$9,673,800
47	Luis Coronel	56	3	62	\$9,614,400
48	Mamadou Gueye	23	1	25	\$9,534,095
49	Lisa Graham	3	0	3	\$9,259,360
50	Leigh Burchyett	18	2	22	\$9,107,515

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TOP 200 STANDINGS

Teams and Individuals January 1, 2024 to April 30, 2024.

Rank	Agent Name	# Units Sold - 1 Side	# Units Sold - 2 Sides	Total # Tran. Sides	Total Tran. Vol
51	Christopher Fahy	18	1	20	\$8,921,461
52	Jenny Lauck	26	0	26	\$8,812,427
53	Laura Waters	23	2	27	\$8,792,900
54	Sena Taylor	24	0	24	\$8,641,995
55	Tim O'Connor	19	0	19	\$8,493,100
56	Jared Cowan	15	3	21	\$8,442,150
57	Troy Dixon	23	0	23	\$8,348,145
58	Drew Wyant	26	2	30	\$8,250,856
59	Devon Shaw	40	0	40	\$8,207,000
60	Jeffrey Cummings	23	1	25	\$8,099,895
61	Scott Smith	37	1	39	\$8,049,200
62	Kevin Elson	19	3	25	\$7,925,750
63	Bina Ahluwalia	14	2	18	\$7,827,522
64	Andre Grimes	29	0	29	\$7,800,625
65	Mary Wernke	7	0	7	\$7,790,000
66	Chris Harcourt	19	6	31	\$7,742,150
67	Patrick Tumbarello	17	0	17	\$7,734,899

Rank	Agent Name	# Units Sold - 1 Side	# Units Sold - 2 Sides	Total # Tran. Sides	Total Tran. Vol
68	Jason O'Neil	7	1	9	\$7,713,009
69	Elizabeth Marks-Strauss	11	2	15	\$7,658,754
70	Kristie Smith	7	2	11	\$7,631,770
71	Michael Johnson	13	0	13	\$7,568,820
72	Rachel Patterson	13	0	13	\$7,532,430
73	Mark Dudley	27	5	37	\$7,531,770
74	Sean Daniels	22	0	22	\$7,526,900
75	Donald Wilder	16	1	18	\$7,445,230
76	Carl Vargas	16	0	16	\$7,428,300
77	Alexis Alvey	10	0	10	\$7,405,400
78	Garrett Brooks	28	0	28	\$7,384,403
79	Kyle Williams	14	0	14	\$7,366,900
80	Steven Rupp	19	0	19	\$7,330,165
81	Craig McLaurin	21	0	21	\$7,326,215
82	Gregory Leugers	6	4	14	\$7,323,950
83	Steve Silver	19	6	31	\$7,243,145
84	James Smock	24	0	24	\$7,217,434
85	Jeffrey Paxson	24	0	24	\$7,212,550
86	Molly Hadley	17	1	19	\$7,164,200
87	Jennifer Turner	17	2	21	\$7,053,550
88	Tracy Wright	4	2	8	\$6,999,999
89	Peter Stewart	32	3	38	\$6,984,100
90	Jeremy Sandlin	26	1	28	\$6,972,800
91	Ryan Orr	34	1	36	\$6,965,250
92	Traci Garontakos	5	2	9	\$6,931,000
93	Patrick Watkins	20	0	20	\$6,844,245
94	Stevee Clifton	8	2	12	\$6,840,000
95	Basim Najeeb	22	1	24	\$6,788,000
96	Jennifer Brammer	10	0	10	\$6,763,500
97	Joel Mathews	12	4	20	\$6,741,600
98	Susan Falck-Neal	13	3	19	\$6,738,937
99	Chris Price	30	1	32	\$6,721,705
100	Patrick Keller	21	0	21	\$6,692,289

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TOP 200 STANDINGS

Teams and Individuals January 1, 2024 to April 30, 2024.

Rank	Agent Name	# Units Sold - 1 Side	# Units Sold - 2 Sides	Total # Tran. Sides	Total Tran. Vol
101	Stephanie Scott	2	3	8	\$6,619,000
102	Corina Jones	18	2	22	\$6,534,103
103	Jennifer Goodspeed	13	0	13	\$6,524,300
104	Manzil Kohli	17	0	17	\$6,523,385
105	Joseph Wootan	20	0	20	\$6,455,300
106	Diane Brooks	17	0	17	\$6,444,752
107	Allison Steck	4	1	6	\$6,443,000
108	Jason Hess	23	0	23	\$6,404,000
109	Matthew Meyers	9	1	11	\$6,372,265
110	Eli Skinner	23	0	23	\$6,331,300
111	Carrie Abfall	8	2	12	\$6,305,430
112	Matthew Reffeitt	19	0	19	\$6,289,000
113	Heather Upton	22	2	26	\$6,265,685
114	Sai Lakshmana Vankayala	18	2	22	\$6,250,190
115	Dody Mariscotti	15	1	17	\$6,212,900
116	Angela McComiskey	14	0	14	\$6,189,500
117	Jacilynn Ferris	24	0	24	\$6,183,800

Rank	Agent Name	# Units Sold - 1 Side	# Units Sold - 2 Sides	Total # Tran. Sides	Total Tran. Vol
118	Ross Graham	25	0	25	\$6,154,900
119	Dean Glascock	8	3	14	\$6,122,000
120	Fred Nelson	8	2	12	\$6,106,000
121	Julie Preston	17	0	17	\$6,085,800
122	Terry Young	53	0	53	\$6,062,777
123	Brian Wignall	12	0	12	\$6,041,609
124	Derek Gutting	10	1	12	\$5,901,300
125	Patrick Daves	20	0	20	\$5,897,300
126	Jeneene West	22	1	24	\$5,891,026
127	David Baird	4	2	8	\$5,825,918
128	Ann Williams	9	0	9	\$5,784,331
129	Tina Smith	6	0	6	\$5,784,000
130	Lisa Kercheval Aerne	12	0	12	\$5,770,353
131	Amy Spillman	16	0	16	\$5,751,780
132	James Embry	18	0	18	\$5,701,720
133	Phyllis Gillingham	10	1	12	\$5,694,497
134	Matthew Kressley	9	0	9	\$5,688,500
135	Rochelle Perkins	21	1	23	\$5,686,150
136	Michael Price	22	0	22	\$5,670,400
137	Argenita Miller	3	0	3	\$5,600,000
138	Dawn Whalen	20	0	20	\$5,591,855
139	James Talhelm	15	1	17	\$5,561,000
140	Nicole Yunker	17	0	17	\$5,556,845
141	Danielle Robinson	15	0	15	\$5,554,320
142	Maher Batarseh	13	1	15	\$5,549,692
143	David Charles	15	2	19	\$5,537,500
144	Christine Williams	5	1	7	\$5,519,674
145	Sarah Sanders	17	2	21	\$5,499,850
146	Todd Cook	20	0	20	\$5,499,500
147	Arjun Dhital	15	1	17	\$5,493,900
148	Kristin Glassburn	13	0	13	\$5,424,000
149	Zeida Suljkanovic	17	0	17	\$5,420,255
150	Michael Lyons	13	0	13	\$5,416,714

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TOP 200 STANDINGS

Teams and Individuals January 1, 2024 to April 30, 2024.

Rank	Agent Name	# Units Sold - 1 Side	# Units Sold - 2 Sides	Total # Tran. Sides	Total Tran. Vol
151	Michael Fox	7	0	7	\$5,394,500
152	Chanda Johnson	14	0	14	\$5,372,900
153	Andrea Ratcliff	12	0	12	\$5,323,450
154	Matt King	6	0	6	\$5,308,501
155	Chukwudi Ikechukwu	13	2	17	\$5,307,342
156	Erica Shupert	17	0	17	\$5,294,225
157	Wendy Zin	17	0	17	\$5,292,645
158	Max Moore	15	2	19	\$5,284,065
159	Christy Cutsinger	11	0	11	\$5,277,000
160	Ellen Orzeske	11	0	11	\$5,249,450
161	Jordan Logan	5	0	5	\$5,240,091
162	Jennifer Marlow	14	1	16	\$5,238,100
163	Lindsay Sears	9	1	11	\$5,221,540
164	Philip Aaron	2	1	4	\$5,174,900
165	Blake Cardenas	18	0	18	\$5,163,958
166	Kirby South	1	0	1	\$5,100,000
167	Val Hooton	8	0	8	\$5,098,400

Rank	Agent Name	# Units Sold - 1 Side	# Units Sold - 2 Sides	Total # Tran. Sides	Total Tran. Vol
168	Mary Boustani	7	1	9	\$5,077,740
169	Jodi Gandy	20	0	20	\$5,068,666
170	Timothy McCulloch	1	10	21	\$5,040,500
171	Scott Lindsay	8	2	12	\$5,036,691
172	Christopher McGuire	15	0	15	\$5,022,700
173	Dan Huber	10	1	12	\$5,015,000
174	John Long	10	0	10	\$4,971,000
175	Natalie Clayton	12	0	12	\$4,939,500
176	Julie Schnepf	16	1	18	\$4,936,588
177	Donna Tewmeyer	9	5	19	\$4,911,500
178	Katy Zirkelbach	14	0	14	\$4,899,025
179	Lisa Stokes	14	1	16	\$4,883,100
180	Cynthia Yosha-Snyder	9	1	11	\$4,881,500
181	Renee Peek	10	0	10	\$4,872,227
182	Lisa Batts	9	1	11	\$4,871,300
183	Michelle West	19	0	19	\$4,848,157
184	Angelica Brewer	15	0	15	\$4,833,190
185	Katrina Matheis	17	1	19	\$4,832,565
186	Greg Morrison	9	0	9	\$4,831,400
187	Preeti Kaur	11	3	17	\$4,831,183
188	Derek Manis	10	2	14	\$4,826,531
189	Bryan Arnold	13	0	13	\$4,820,900
190	Nathaniel VanPelt	13	0	13	\$4,793,000
191	Clay Burris	11	1	13	\$4,786,400
192	Shelly Walters	7	1	9	\$4,780,820
193	Todd Ferris	9	0	9	\$4,700,317
194	Kelly Todd	7	0	7	\$4,691,600
195	Benjamin Jones	8	0	8	\$4,654,593
196	Joe Everhart	12	0	12	\$4,646,025
197	Drew Schroeder	9	0	9	\$4,640,464
198	Ryan Radecki	13	0	13	\$4,628,474
199	Jane Wells	6	0	6	\$4,623,998
200	Brian Heaney	16	0	16	\$4,616,625

Disclaimer: Information is pulled directly from MLS. New construction or numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually. *Indy Real Producers* does not alter or compile this data, nor claim responsibility for the stats reported to/by MLS. Data is based off of Mibor counties.



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