

MONTEREY COUNTY

# REAL PRODUCERS<sup>®</sup>

CONNECT. LEVATING. INSPIRING.

FATHER'S DAY ISSUE

## PETER BOGGS COLDWELL BANKER

MEET OUR PARTNER

Todd Wheeler, Wheeler's Flooring  
and American Wholesale Flooring

Photo by Wayne Capili, Interface Visual

JUNE 2024



The only mover on the Monterey Peninsula to represent **UNITED VAN LINES, AMERICA'S #1 MOVER®.**

OUR FAMILY HAS MOVED FAMILIES SINCE 1972

Visit [www.cardinalemoving.com](http://www.cardinalemoving.com) for a free estimate or give us a call at **(831) 632-4100**

Cal -T-102808

# Get the coverage you want from us

- Home Insurance
- Property & Liability Insurance
- Business Insurance



## Jessica Connally

Your Local Agent  
License # 4165467  
404 W FRANKLIN ST STE 102  
MONTEREY, CA 939402303  
[jconnally1@farmersagent.com](mailto:jconnally1@farmersagent.com)

## Call 831-424-0829 today!

For a no-obligation quote.

Advertisement produced on behalf of the following specific insurers and seeking to obtain business for insurance underwritten by Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, Neighborhood Spirit Property and Casualty Company, Farmers Insurance Company of Washington (Bellevue, WA), & affiliates. In TX: insurance is underwritten by Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Texas County Mutual Insurance Company, Mid-Century Insurance Company of Texas, and Texas Farmers Insurance Company. In NY: insurance is underwritten by Farmers Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company and Farmers New Century Insurance Company. Home office, Los Angeles, CA.

Each insurer has sole financial responsibility for its own insurance. List of all insurers at farmers.com. Not all insurers are authorized in all states. Not all products, coverages, and discounts are available in every state. Discounts may vary by state. Restrictions, exclusions, limits, and conditions apply. See agent for details.



Looking for an outstanding affiliate to work with? Here's your go-to list! These local businesses are top-Realtor recommended, and proud to partner with you. They also make this magazine possible. Please consider working with these outstanding businesses as a way to thank them for supporting the real estate community!

**BRANDED CLOSING GIFTS**

Jeff Teresi - Your Grateful Cutco Gift Guide  
(763) 639-6831  
jeffteresi.com/  
strategic-gifting

**FLOORING**

American Wholesale Flooring, Inc.  
(831) 424-6484  
490 N. Main Street,  
Salinas, CA 93901  
americanwholesale  
flooringsalinas.com

Wheeler's Flooring  
(831) 424-1839  
500 N. Main Street,  
Salinas, CA 93901  
wheelersflooringsalinas.com

**GRANITE, MARBLE,  
TILE & STONE**

Castles Home Service  
(408) 375-4516  
castleshomeservice.com

**HOME & TERMITE  
INSPECTION**

Monasmith Home & Termite Inspection  
(831) 737-5543  
monasmithtermite.com

**HOME INSPECTION**

WIN Home Inspection,  
Monterey  
Robert Vierra  
(831) 637-2194  
monterey.wini.com

**HOME WARRANTY**

Old Republic Home Protection  
Jim Scheidt  
(559) 706-0174  
myorhp.com/jimscheidt

**HOSPITAL / HEALTH SYSTEM**

Salinas Valley Health  
(831) 757-4333

**INSURANCE AND  
FINANCIAL SERVICES**

Connally Insurance Agency  
(831) 424-0829  
agents.farmers.com/ca/  
monterey/jessica-connally

Evelina Sanchez  
Allstate Insurance  
(831) 422-7403  
agents.allstate.com/  
evelina-sanchez-ca

**INTERIOR DESIGN SERVICES**

Revive Design  
(831) 682-1813  
revivedesigncompany.com

**LANDSCAPE**

INCA Landscape Management  
(831) 625-0900  
INCALandscape.com

**MEDICAL AESTHETICS**

Salinas Valley Medical Aesthetics  
(831) 975-4175

**MORTGAGE / LENDER**

Liz Levine - U.S. Bank  
(650) 678-5797  
mortgage.usbank.com/  
ca-los-altos-liz-levine

**MORTGAGE BROKER**

Carmel Capital Group  
Domingo Alvarez  
(831) 383-0504  
carmelcapitalgroup.com

Home Loan Bee -

C2 Financial  
Liz Grijalva  
(831) 241-3990

**MORTGAGE LENDER**

Bay Federal Credit Union  
Camac Serna  
(831) 887-8086  
bayfed.com

CrossCountry Mortgage  
Jeff McMullen  
(831) 210-4034

Synergy One Lending  
Chad Hawker  
(831) 521-9378  
chadhawker.com

Wendy Bluhm - Premier Mortgage Resources  
Wendy Bluhm  
(831) 277-8210

**MOVING & STORAGE**

Cardinale Moving & Storage  
(831) 632-4100

**PROPERTY MANAGEMENT**

Coast & Valley Properties, Inc.  
(831) 757-1270  
coastandvalleypm.com

**REAL ESTATE MARKETING  
PHOTOGRAPHY**

Interface Visual  
Wayne Capili  
(831) 920-4598  
interfacevisual.com

Prime Real Estate Media  
Nick Olguin  
(831) 207-3177  
primeremediamedia.net

**REAL ESTATE ORGANIZATIONS**

Monterey County Association of Realtors  
(831) 393-8660  
mcar.com

**SEPTIC SERVICES**

PSTS Septic Tank Services  
(831) 659-2465

Tom's Septic Service  
(831) 633-2321

**SIGNS**

Real Estate Sign Service  
(831) 261-2465  
resignservice.com

**TITLE COMPANY**

First American Title  
(831) 235-2827  
www.firstam.com

**WINDOW INSTALLATION**

Glasswork By Design  
(831) 737-9270

**WINDOW/GUTTER  
CLEANING &  
PRESSURE WASHING**

Better View Window Cleaners  
(831) 655-3529  
BetterViewWindowCleaners.com



usbank.com/mortgage



**Make your home purchase possible with mortgage options.**

When you're ready to find a place to call home, start with the financing. We'll discuss your needs, review loan possibilities with you, and help you along the way.

- Low down payment options
- FHA and VA mortgages
- Financing available for a wide price range of homes
- Lot loan financing for vacant land
- Loan options for your needs to buy, build or borrow

**Liz Levine**

Mortgage Loan officer  
Monterey County  
650-627-2317 office  
650-678-5797 cell  
liz.levine@usbank.com  
NMLS # 681648



**Call today to learn more.**

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit [usbank.com](https://usbank.com) to learn more about U.S. Bank products and services. Mortgage, home equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2022 U.S. Bank 780602c 7/22



**With First American Title,  
doing business is *easy***

**We know you have a lot on your plate.**

This is why First American Title offers a variety of convenient closing options, including Remote Online Notarization (RON).

**Available to most sellers**, RON allows you to sign your closing documents virtually from the convenience of your home or mobile device.

Interested in learning more about how you can simplify your closing? Contact us today to see if RON is available for your transaction.



First American Title™

**FIRST AMERICAN TITLE - CARMEL**  
7th Avenue, Btw Mission & San Carlos  
Carmel, CA 93921  
PHONE 831.293.5150

**FIRST AMERICAN TITLE - SALINAS**  
307 Main Street, Suite 310  
Salinas, CA 93901  
PHONE 831.424.0317

©2024 First American Financial Corporation and/or its affiliates. All rights reserved. | NYSF, PAF | 24 DIRECT 0002 AD CA 04

# TABLE OF CONTENTS



12

Feature Realtor: Peter Boggs



18

Meet Our Partner: Wheeler's Flooring



20

One To Watch: Joe Gallagher



24

Summer to Remember



26

Rising Star: Zach Hoag



30

Father's Day Issue - Question of the Month

## Lunch and Learn

Join us the last Friday of every month

Lunch on us

- Timely topics every month
- Opportunities to meet and mingle with peers
- Hear from special guest that we bring for specialized topics

Watch each month to receive the link to sign up



**Jeff McMullen**

Branch Manager  
NMLS 694626  
O: 831.205.2066  
M: 831.210.4034  
F: 831.205.2066  
jeff@teammcmullen.com  
ccm.com/Jeff-McMullen  
2 Lower Ragsdale Drive, Suite 130  
Monterey, CA 93940



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). 3c8j8up Amount of funds received from cash-out refinance will be combined with mortgage principle and paid off over the loan term by borrower. (3c8j8up)



**FAMILY OWNED AND OPERATED SINCE 1964**



*Celebrating 56 Years*



- Septic Tank Inspections
- Sewer & Drain Lines Cleared
- Hydro-Jetting
- Televised Sewer Lines
- Grease Trap Pumping & Maintenance
- Septic Systems Pumped, Serviced, Repaired, and Replaced.
- Sump Pumps Serviced, Repaired and Installed
- Trenchless Technology



Stefanie Carminati, Owner



STATE CONTR. LIC. #494738

**PACIFIC GROVE • MONTEREY • CARMEL • PEBBLE BEACH  
SALINAS • CARMEL VALLEY • SEASIDE • BIG SUR • PRUNEDALE  
ROYAL OAKS • SOLEDAD • GONZALES**

**www.psts.net 831-659-2465**



**INTERFACE VISUAL • PHOTOGRAPHY FOR REAL ESTATE**  
**831-920-4598 • VISUAL1@MAC.COM**

# MEET THE **MONTEREY COUNTY** REAL PRODUCERS TEAM



**Laurie Martin**  
 Publisher/Owner



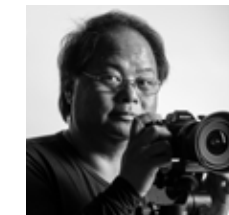
**Dan Alsup**  
 Ad Manager



**Madison Coble**  
 Pub Assistant



**Beth McCabe**  
 Writer



**Wayne Capili**  
 Photographer



**Nick Olguin**  
 Photographer



If you'd like to participate in the magazine, nominate a REALTOR® or contribute an article as an industry expert, please contact us at [Laurie.Martin@realproducersmag.com](mailto:Laurie.Martin@realproducersmag.com).

**DISCLAIMER:** Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Monterey County Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

## *Look and feel* your best at Salinas Valley Medical Aesthetics

Founded by Teresa McMillin in 2011, Salinas Valley Medical Aesthetics is a highly respected practice helping men and women of the central coast achieve a natural, more rejuvenated appearance.

The experienced providers include Teresa McMillin PA-C, MPAS, Rachel Bojka, PA-C, Michael Daniels, R.N., and Veronica Santa Cruz, R.N.



- Botox/Dysport
- Dermal Fillers
- Laser Skin Rejuvenation
- PDO Thread Lifting
- Microneedling
- Coolsculpting



30 Central Avenue, Salinas CA 93901 · (831) 975-4175 · [www.svmedaesthetics.com](http://www.svmedaesthetics.com)

▶ publisher's note

# hello

## MONTEREY COUNTY REAL PRODUCERS!

Welcome to the June issue. If you're a dad, grandpa or an amazing mentor to someone who appreciates your guidance - we wish you a Wonderful Father's Day!



My brother, Greg, my Dad, Ron, and moi

As I was pondering the name for this issue, I considered "The Big Daddy Issue" as the title. After laughing nonstop for a few minutes I decided that maybe that wasn't quite appropriate to describe the outstanding gentlemen who are being featured in this month's issue! So let's play it safe, honor the love and dedication that these men have for their families and their profession, and stick with **The Father's Day Issue**.

**I too, would like to honor my dad, Ron Mathis in the magazine this month.** He worked as a Realtor in my hometown of Visalia for 40 years. He is who I called first when deciding to launch Real Producers. And he continues to be my sounding board, my steadfast rock, and my adversary when dealing the next round of cards for our Gin Rummy tournaments! I love him dearly. **Happy Father's Day also to my husband, Brad.** Many of you have met him at our Real Producers socials. He is my other half in life, family, business, and he's the perfect father to our son.



Brad and our family

For those who took advantage of the invitation, I hope you gleaned some new insight into your real estate business approach and learned a lot at the **Summer To Remember** seminar. Special thanks to **Kevin Cesario** and **Kyle Chernetsky** with The C Group for hosting the event and for including Real Producers in the seminar!

**We also hope you benefitted from the RP May Social.** I remain steadfast in our goal to continue to provide a relaxed, social atmosphere in which our Realtors and Preferred Partners can connect with colleagues, talk turkey, learn from one another, and have fun. Special thanks to our Real Producers event sponsors: **Robert Vierra, WIN Home Inspection, Monterey County; Liz Levine, US Bank; and, Camac Serna, Bay Federal Credit Union.**

**Wishing you all a successful summer!**

**Laurie Martin**

Publisher, *Monterey County Real Producers*  
831.273.4620

laurie.martin@n2co.com



OLD REPUBLIC HOME PROTECTION

Quality Coverage.  
Essential Budget Protection.  
Invaluable Peace of Mind.

Save your clients time, money, and hassle with a home warranty from Old Republic Home Protection.

Contact me for information today!

**Jim Scheidt**  
Senior Account Executive  
800.282.7131 Ext. 1207  
JimS@orhp.com  
my.orhp.com/jimscheidt

People Helping People

This is a paid advertisement.

**American**  
WHOLESALE FLOORING Inc.

**GREAT PRICING AND SERVICE FOR YOUR WHOLESALE FLOORING NEEDS**

SERVING REALTORS, BUILDERS, DESIGNERS, PROPERTY MANAGERS, AND THEIR CLIENTS

490 N Main St | Salinas, CA 93901 | (831) 424-6484

A father holds his daughter's hand for a short while, but he holds her heart forever.

**Wendy Bluhm**  
831-277-8210

**PREMIER**  
MORTGAGE RESOURCES

As a trusted local lender, reach out to me with any purchase or refinance questions anytime!

**YOUR TRUSTED LENDER**  
What agents say about working with Wendy...

- calm and positive
- gets it done
- solution-oriented
- responsive
- knowledgeable
- closes on time

SCAN TO GET STARTED!

**Wendy Bluhm** • Branch Manager, NMLS 876698  
(831) 277-8210 | wendy.bluhm@pmrloans.com  
pmrloans.com/wbluhm | GA- 876698 / WA MLO- 876698

© 2024 Premier Mortgage Resources, LLC ("PMR") | Company NMLS #1169 nmlsconsumeraccess.org | Not an offer to extend credit or a commitment to lend. Terms subject to change without notice. Licensed by the Department of Financial Protection and Innovation, under the California Residential Mortgage Lending Act

Happy Father's Day to

# PETER BOGGS

►► feature realtor

Photos by Wayne Capili, Interface Visual  
By Elizabeth McCabe

## A JOURNEY OF GRIT, FAMILY, & SUCCESS

**Growing up in Stockton, California, Peter Boggs has a heart of gratitude for his upbringing. "My childhood was fun and diverse," he says. "However, there was a lot of crime and violence; it was a gritty place and I wanted to do and be more." He credits growing up in Stockton for being a more well-rounded individual.**

"My eyes were open to a lot more things," he comments. When he was younger, Peter thought he was going to be like his dad and work as a steel fabricator. However, with the fumes and the safety concerns, his mother encouraged him to do something else.

Eager to blaze his own trail, Peter attended college at Monterey Peninsula College and transferred to Cal State University at Sacramento to earn his Bachelor's in Hospitality. He was the first in his family to attend college, which speaks volumes about his level of drive and dedication.

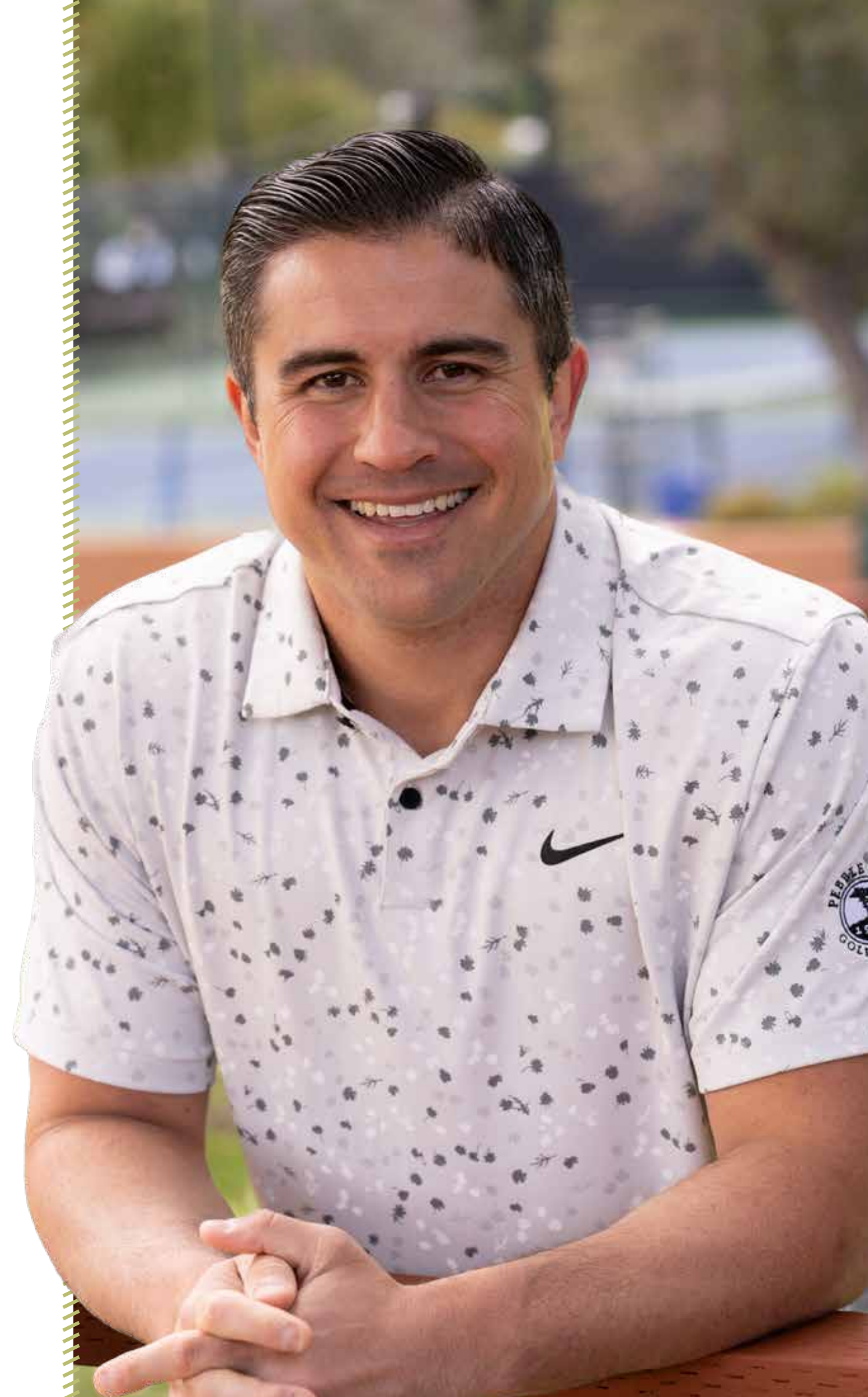
While in college, Peter met his wife, Nyssa. They were friends for 10 years before dating. Peter says, "We used to say if we're still single when we're 30 we'll get married." That seed was planted and finally came to fruition! Three years ago they got married and

now have a 2-year-old son named Elijah, affectionately known as "Eli."

During his college years, Peter worked in the service industry. "I worked in Coronado and had a lot of regulars. They would buy everything – appetizers, entrees, and desserts – with large checks. That's when I got written up for not turning tables." He called his mother who gave him some advice that changed his life, "You need to do sales," she told him.

"I shifted gears and started selling insurance," he says. After working at Farmers' Insurance for 3 years, he built a solid book of business and sold it to Farmers' Insurance. Then he pursued a career in Internet sales and worked for Norton Antivirus. "I didn't like sitting behind a desk," he says. "It wasn't me." He moved back to San Diego and surfed for a few months while studying for his real estate license.

"As soon as I got my license, the plan was to move up to the Peninsula and then go back to San Diego," says Peter. He got his license in 2015 and stayed. He sold 5 homes followed by 10 homes his second year. "Then it was off to the races from that point on," he smiles.





“ BEING A FATHER SOFTENS YOU. IT’S ALL ABOUT YOUR CHILD. ”

Peter’s mother, Annette Boggs, helped him excel in real estate. A REALTOR® herself, Peter started with his Mom at Keller Williams. “We were there for 1 year and then we went to Coldwell Banker together,” he says.

Despite his young age, he continued to be confident. “I wanted to learn as much as possible. The more you learn, the more you are going to earn.”

**FAMILY, FITNESS, AND FAITH**

When Peter isn’t selling homes, he savors time with his family. He plans on coaching his son’s sports in the future. He also wants to have a vacation home in Hawaii.

To relax, Peter enjoys pickleball, golfing, and taking small trips around the Peninsula with his family. “I like to dine out when I can,” he says.

A man of faith, Peter follows the teachings of Christ. He wants to lead by example as a father and a follower of Christ. “Being a father softens you,” he says. “It’s all about your child.” Now he has more empathy for parents in general.

**FINAL THOUGHTS**

Peter is well-liked by his clients. His easy-going nature, coupled with his dedication to his family and work, makes him not only a great REALTOR® but also a cherished member of his community. He remains committed to making a positive impact and leaving a lasting legacy of excellence.

Nominate a colleague to be a Featured Realtor. Contact [Laurie.Martin@realproducermag.com](mailto:Laurie.Martin@realproducermag.com) to tell us who you’d like to see next.

Photos | Aerial Media | Twilight Photos | Videos



**Exceptional Media. Extraordinary Service.**

“He has a great eye for detail. I try my best to make my listing look its best, and he still manages to catch something I’ve missed. EVERYTIME!!” – Renee F.

[www.primeremedia.net](http://www.primeremedia.net) | (831) 207-3177





QUALITY HEALTHCARE  
DELIVERED LOCALLY  
FOR EVERYONE



Kenneth Jones, MD

Kenneth Jones, MD

## Caring for your growing family's health needs, now and beyond

Having a child is one of life's most significant events. We offer nationally recognized patient-centered care from pre-natal screenings through delivery and beyond. Our Level III Neonatal Intensive Care Unit is equipped to treat amongst the most medically fragile of babies. Offering a full range of services - for the expected and unexpected - you can rely on us for complete and compassionate maternity care for both mother and newborn.



Learn more at [SalinasValleyHealth.com/maternity](https://SalinasValleyHealth.com/maternity)  
Call today to schedule an appointment.



**MATERNITY & FAMILY-CENTERED CARE**

**Medical Center**  
450 East Romie Lane, Salinas  
831-757-4333

**Obstetrics & Gynecology**  
250 San Jose Street, Salinas  
831-758-8223

**PrimeCare Salinas**  
355 Abbott Street, Suite 100  
831-751-7070

Private Client  
Mortgage Experience



Synergy One Lending, Inc. NMLS 1907235. 3131 Camino Del Rio N 150, San Diego, CA 92108. Toll Free #: (888) 995-1256. Synergy One Lending, Inc. is licensed in the following states: AK, AL, AR, AZ, CA- Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; Loans made or arranged pursuant to a California Financing Law license, CO, CT, DC, DE, FL, GA- Georgia Residential Mortgage Licensee, HI, IA, ID, IL- Illinois Residential Mortgage Licensee, IN, KS, KY, LA, MA- Licensed by the Massachusetts Division of Banks as a Broker and Lender as #MC1907235, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ- licensed by the N.J. Department of Banking and Insurance, NM, NV, OH, OK, OR, PA, RI- Rhode Island Licensed Lender, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY. All Loans are Subject to Credit and Property Approval, Equal Housing Lender. www.nmlsconsumeraccess.org.S1L072209

**CHAD HAWKER**

NMLS #281011 | AREA MANAGER



831.521.9378

chawker@S1L.com

Dolores Street 2 SW of 7th Unit D  
PO Box 4571  
Carmel | CA | 93921

ChadHawker.S1L.com

**TOP 1%**  
MORTGAGE ORIGINATORS  
IN AMERICA

Now is still a  
good time to buy!  
Contact me to  
discuss your options.



**(831) 737-5543**

Service Areas:

Carmel • Monterey • Salinas • Gilroy  
Santa Cruz • Watsonville • Hollister



What we offer:

General Home Inspection  
Termite Inspection  
Section 1 Clearance  
Local Treatments  
Fumigation



monasmithtermite.com

homeinspectorchuck@yahoo.com

**VOTED BEST EXTERMINATOR  
FIVE YEARS IN A ROW**

✓ Family Business with Over 35 Years of Construction & Inspection Experience ✓



**WITH OVER 65 YEARS OF EXPERIENCE  
IN THE SEPTIC INDUSTRY**

- Septic System Pumping, Maintenance, Service & Inspection
  - Sewer Drain Line Clearing & Hydro-Jetting
  - Grease Trap/Interceptor Service & Inspection
- Storm Drain and Culvert Hydro-Jetting & Clearing
  - Fully Licensed, Bonded and Insured



Lic.# 406512

**We can take care of all your "dirty" work**

831-633-2321 • [www.tomsseptic.com](http://www.tomsseptic.com)

▶▶ meet our partner

# WHEELER'S FLOORING

500 N. MAIN ST., SALINAS | 424-1839 | WHEELERSFLOORINGSALINAS.COM

Walking into Wheeler's Flooring showroom is like coming home – you're warmly welcomed by friendly and knowledgeable sales staff who are there to listen and help guide you in the selection of flooring for your home project. Whether it be the sprucing up of a house for a listing, or helping a client with their remodel, Wheeler's has it all.

Todd Wheeler, CEO of the second generation family-owned business states, "We've got a great staff. Our team of professionals have been working with us for 15 years – from our sales associates and office staff to our installers; they're experienced, knowledgeable, and are helpful resources for our clients every step of the way. Our goal is to provide a quality product with outstanding customer service, and create warm, inviting, and stylish environments."

Todd, sister, Kristi Hussain, and cousin, Brett Wheeler are the second generation of family at Wheeler's Flooring, making an excellent team. Todd's father, Dan Wheeler, founded the business in 1976, and later brought in his brother, Ivan. The elder Wheelers retired several years ago leaving the business in the capable hands of the team. "I've worked at Wheeler's for 34 years; flooring is



what I know. We're proudly celebrating 49 years in business this July; we must be doing something right!" Todd chuckles.

## HOT TRENDS

- **Classic Hardwood Flooring** is timeless and elegant whether you're looking for a rustic, country look or sleek European style. It's more expensive than the other options, but once you have hardwood floors you won't ever need to replace them.
- **Luxury Vinyl Plank** gives the look of classic hardwood flooring without the cost. The current



trend utilizes LVP in the main areas of a house in combination with carpet in the bedrooms and family rooms. Accenting LVP floors with area rugs creates a stylish, warm space. COREtec is one of the industry's leading producers of LVP, which we have proudly carried for 10 years among other brands. LVP is waterproof flooring with an anti-microbial cork base that creates a quieter, softer walking surface.

- **Laminate Flooring** is another flooring option which is making a comeback. It too is durable, waterproof, and a great value for your decorating dollar.
- **Carpet** is a warm, viable flooring option which is widely used in bedrooms and family rooms – anywhere that you want to create warmth and have some soundproofing. It's also economical when looking at a budget.

"We're proud to serve the Monterey, San Benito and Santa Cruz counties with all sizes of flooring needs — from multi-unit apartment complexes to luxury homes on the Monterey Peninsula and Santa Cruz coastline," Todd shares.

## FAMILY MAN

Todd is a native of Salinas. He's married to his beautiful wife, Suzanne. The couple just celebrated their 31st anniversary. Todd and Suzanne have three daughters: Allison, who lives in the Czech Republic with husband, Pete. They collaborate and write music for their band, Tour Guide Barbie. Jessica, lives in southern California and works in the hospitality industry. And daughter, Katie who lives in Chicago and teaches at the School of Rock, she also writes music and performs in the rock band, Junior Miss.

Todd is an avid runner and enjoys water and snow skiing. He and Suzanne attend Compass Church where Todd teaches in the kindergarten Sunday School and Suzanne sings in the worship arts team. He and Suzanne enjoy being empty nesters with their two dogs, Woody and Brady, and traveling to see their girls.

**WHEELER'S FLOORING**  
EST. 1976

# meet Joe Gallagher

WITH SOTHEBY'S  
INTERNATIONAL  
REALTY

FATHER.  
FORMER EDUCATOR.  
PASSIONATE REALTOR®



Just as Joe guided his daughters to a purposeful life, he dedicated 25 years of his life to educating elementary school students. He coached various sports teams, from football to basketball to volleyball, instilling in his students not only athletic skills but also life lessons of teamwork, discipline, and perseverance.

“I taught fifth grade in American History, and we did plays. I felt like I was setting my students up for success with lights, costumes, and lines.” That’s what Joe does best – set others up to succeed. That skill has helped him to be an excellent teacher, father, as well as an exceptional REALTOR® with Sotheby’s International Realty.

“As a teacher,” he reflects, “I always encouraged my students to reach their full potential, just as I do for my clients today.”

#### Transitioning to Real Estate

As his own children grew up and left the nest, Joe and Dawn found themselves at a crossroads. They made the bold decision to leave their hometown of Sonora and relocate to the coast, embracing a new chapter in their lives. Joe transitioned from teaching to real estate, leveraging his background in education to excel in his new career. His innate ability to connect with people, coupled with his deep love and ongoing study of the area, enabled him to quickly establish himself as a trusted agent.

Reflecting on his career switch in 2014, Joe emphasizes the importance of recognizing the

#### ▶▶ one to watch

Photos by Wayne Capili, Interface Visual | By Elizabeth McCabe

“Being a father is an overwhelming responsibility,” says Joe Gallagher. “When the nurse handed my first child to me and said, ‘Here you go, Dad,’ it was a shocking moment from life being about you and your mate to being a Dad. You’re handed this perfect child and it’s your job to get them through life, protect them, and keep them as undamaged as you can.”

Joe and his wife, Dawn are blessed with two children, Joanna Dawn and Patricia Rose. Joe was humbled by becoming a father. He realized, “Later on, when your children are grown and gone, you are your children’s inner voice.” He realized that the powerful messages that he gave his children through the years, “You can do this” and “Do unto others as you would have them do unto you,” have guided their lives.



demands of real estate often linger, a reminder of his successful career. He jokes, “If you want to get busy, just schedule a vacation.”

Central to Joe’s life are his family and faith. He beams with pride when speaking of his daughters’ accomplishments – one following in his footsteps as a teacher and volleyball coach, while the other embraces motherhood with three children (5, 3 and 8 months). For Joe, success as a parent is measured by the success of his children.

“You feel successful as a parent when your kids are successful,” he says. “That’s when you must have done something right.”

In Joe Gallagher, we find not just a real estate agent, but a man of integrity, compassion, and unwavering dedication to his craft and community. Whether being a father or negotiating a real estate deal, Joe’s commitment to excellence shines through, leaving a positive impression on all who have the privilege of crossing his path.

Rockin’ our real estate world, these Realtors are the One To Watch! Nominate a colleague, contact [Laurie.Martin@realproducersmag.com](mailto:Laurie.Martin@realproducersmag.com) or phone **272-4620**.

transferability of skills. “So many of your skills carry over,” he notes. “I am a teacher and a counselor.” He is also very organized, keeping track of paperwork and files, moving deals to the closing table. Joe shares that real estate is also an extension of his life work – working hard in school, getting good grades, and buying a nice house.

Despite the challenges of starting anew, Joe’s perseverance paid off. He joined Sotheby’s and found a supportive environment where he could thrive. He acknowledges the initial hurdles of learning everything from scratch but credits the mentorship and camaraderie within the company for his success.

#### Outside Interests

Outside of his work, Joe enjoys sailing with the yacht club, biking, and playing pickleball. Yet, even in his leisure time, the



Office: (831) 737-9270

After Hours: (831) 320-4293



WINDOWS | SHOWER DOORS  
SLIDING GLASS DOORS | FRENCH DOORS  
SHUTTERS | HONEYCOMBS  
FAUX WOODS | VERTICALS

Show this ad to our estimator at the time of appointment to receive a 20% discount.

**MILGARD.**  
WINDOWS and DOORS

[www.glassworkbydesign.net](http://www.glassworkbydesign.net)  
[glassworkbydesign@yahoo.com](mailto:glassworkbydesign@yahoo.com)

131 E Alisal St. Salinas CA, 93901

Offer Valid through 6/30/24



Your Key to Success in a Buyer's Market

#### Pre-Listing Inspections

Secure more listings, attract motivated buyers, and close deals faster with Pre-Listing Inspection services!

#### Pre-Listing Inspections Can Help You:

- ☑ Set your listings apart
- ☑ Price properties accurately
- ☑ Anticipate and address buyers' concerns
- ☑ Streamline the transaction process



Robert Vierra

(831) 637-2194    [rviera@wini.com](mailto:rviera@wini.com)    [wini.com/monterey](http://wini.com/monterey)



EXCLUSIVE LOW RATES FOR YOUR BUYERS!

Your buyers will have access to more purchasing power and closings within 2 weeks when I'm on your team!



Elizabeth Grijalva  
Loan Officer NMLS: 286024



Powered by C2 Financial  
DRE License: 01495441 • Company NMLS: 135622 • Company DRE: 01821025

[liz@homeloanbee.com](mailto:liz@homeloanbee.com) 831-241-3990

This licensee is performing acts for which a real estate license is required. C2 Financial Corporation is licensed by the California Bureau of Real Estate, Broker # 0821025, NMLS # 135622. Loan approval is not guaranteed and is subject to lender review of information. All loan approvals are conditional and all conditions must be met by borrower. Loan is only approved when lender has issued approval in writing and is subject to the Lender conditions. Specialized rates may not be available for all borrowers. Rate subject to change with market conditions. C2 Financial Corporation is an Equal Opportunity Mortgage Broker/Lender.

# A SUMMER TO REMEMBER

Special thanks to the C Group, Kevin Cesario and Kyle Chernetsky for hosting the 2024 Real Estate Kick Off event for the real estate community in Monterey County.

If you missed it, let me share some nuggets that I picked up during the day. Speakers Jordan Terrell, Debbie Wong, Peter Lowey and Erik Hatch, all REALTORS®, spoke to their specific strengths and their successes in the industry. Jordan Terrell urged attendees to consider some introspection - do you understand your strengths and weaknesses? By filtering the view and looking at things you can automate, delegate, and eliminate, you can leverage the things you're good at and move towards success.

Debbie Wong spoke about maintaining calm even during stressful situations. She walked us through a deep breathing exercise and added a simple tactic to create calm. Touch the balls of your pointer finger to your thumb so that you feel the ridges of the fingertips - try it, you'll be amazed at how calming that simple technique is.

Peter Lowey presented an overview of the CAR settlement and the new contracts that are coming.

Eric Hatch encouraged attendees to Say the Right Thing - say it enough times, to the right people and you'll have created a way to sell more real estate in a fool-proof way. Give yourself the gift to role play for 45 minutes daily, so that you know what to say. Allow yourself 45 minutes for uninterrupted lead generation, to *plant* the seeds of harvest - know who to call, know how to connect, and know what to say. Follow this with 45 minutes of lead follow-up to *harvest what you've planted*. Finally,



finish your morning with 15 minutes of making a plan for the following day.

While a social media panel talked about getting leads, initiating transactions and closes, and creating a strong business persona on Instagram, Facebook and Tik Tok.

A panel of REALTORS® who work in leadership roles in Teams also addressed the group. The pros and cons of building a team, creating an



environment to attract team members, and developing an environment to work together successfully with vision were discussed.

A panel of four REALTORS® spoke to the success of using social media for lead generation and how to successfully take that lead to closure. It can be done!

Lastly, a panel of Team Leaders spoke to the benefits of creating successful real estate teams, the strengths and drawbacks of managing them, and how to create

a positive, collaborative environment for everyone to thrive in a team environment. Local REALTOR®, Nic Canning of the Canning Group at Sotheby's International Realty shared his insights during the panel discussion.

Lively conversation, follow up questions and excitement wrapped up the day as REALTORS® collaborated at happy hour immediately following the seminar. Thanks again Kevin and Kyle for your insight and generosity to bringing our community a great day of information.

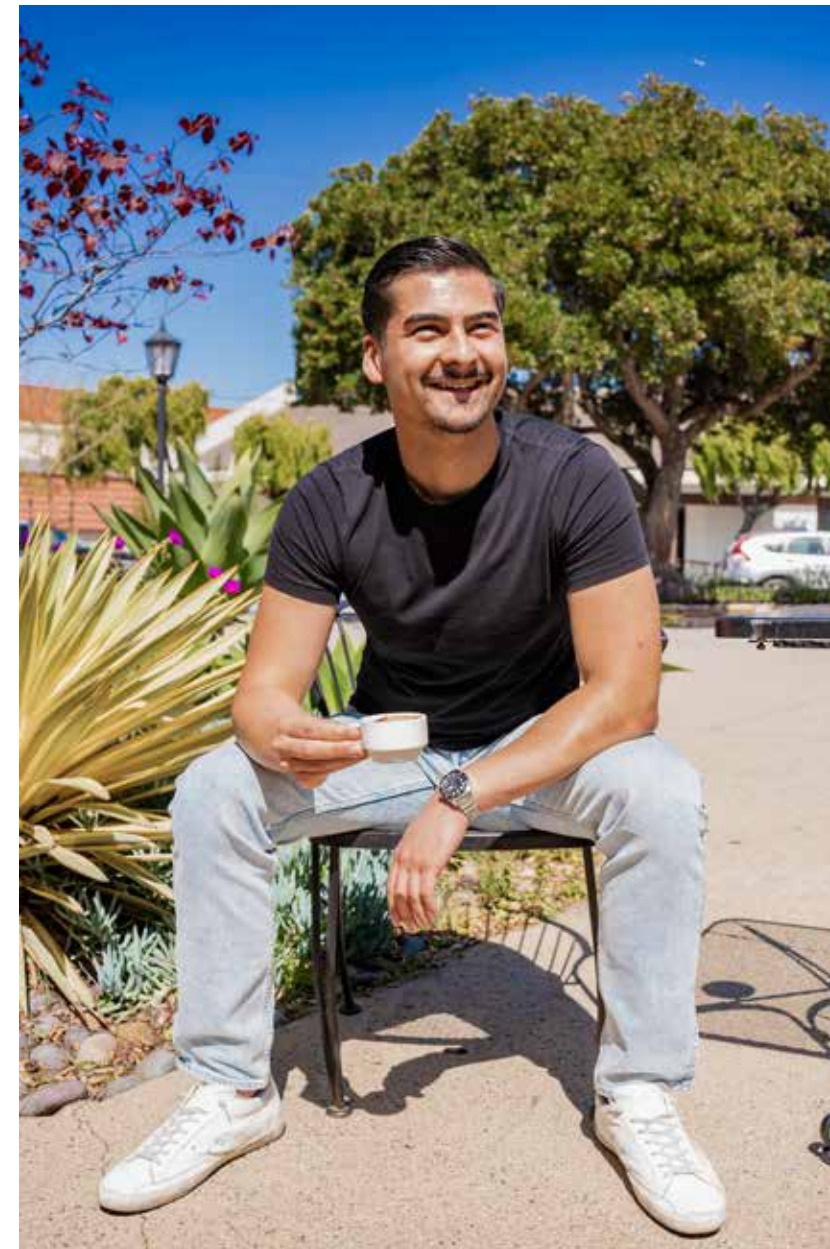
▶▶ rising star

Photos by Nick Olguin,  
Prime Real Estate Media  
By Beth McCabe

# ZACHARY HOAG



**BUILDING  
A NAME IN  
REAL ESTATE,  
ONE HOUSE  
AT A TIME!**



Zach took to mountain biking easily with his driven and determined personality at the young age of 10. As a child, he knew he wanted to blaze his own trail, which would suit him well for his future career in real estate.

“I knew I wanted to be a business owner and have my own brand,” he candidly comments. As his life began to unfold, the road to real estate unfurled before him in 2018.

“My family was looking for a house with Jennifer Hardy, a REALTOR® here locally. I was working as a finish carpenter in construction at that time and I had no idea what I wanted to do moving forward career-wise,” he shares. Zach decided to go to Monterey Peninsula College and major in Nutrition and Dietetics.

“I decided that working in the Nutrition field wasn’t for me,” he says. “So, I reached out to Jennifer with questions about

**“Don’t look down. Don’t hesitate. Just keep going. That’s the way you don’t crash,” says Zach Hoag. “I used to teach mountain biking when I was in the Boy Scouts. If you hesitate when you go downhill, that’s when you get hurt. Your momentum carries you.”**

transitioning from construction to real estate.” She suggested that Zach had what it took to be successful in real estate.

“I got it done in 3 months - I got my license and was ready to go! One of the skill sets that makes me uniquely qualified and desirable to my clients as a Realtor is that I understand the in’s and out’s of a home and how it’s built,” smiles Zach. He started his new career working with Jennifer at Steinbeck Real Estate.

Last month, his three year career took a new direction as Zach joined The Ruiz Group at Keller Williams. Now Zach has his sights set on further excelling in real estate, and he’s eagerly learning from other top producers in the field.

Real estate applies the same principles. It’s not a profession for the faint of heart and risk is certainly involved. Forget about putting the brakes on in this competitive industry, Zach, is racing forward as a REALTOR® with The Ruiz Group at Keller Williams. He has always been a person of adventure. A fifth generation Monterey Peninsula native, he enjoyed an adventurous childhood with traveling, camping, hiking, and swimming.

### It's All About Connections

Zach recognizes that he is playing the long game in real estate. "Community connections are the biggest game changer when it comes to your business," he says. "You can't be a secret agent; you have to go out and meet people, talk to people, and simply get to know them and their goals."

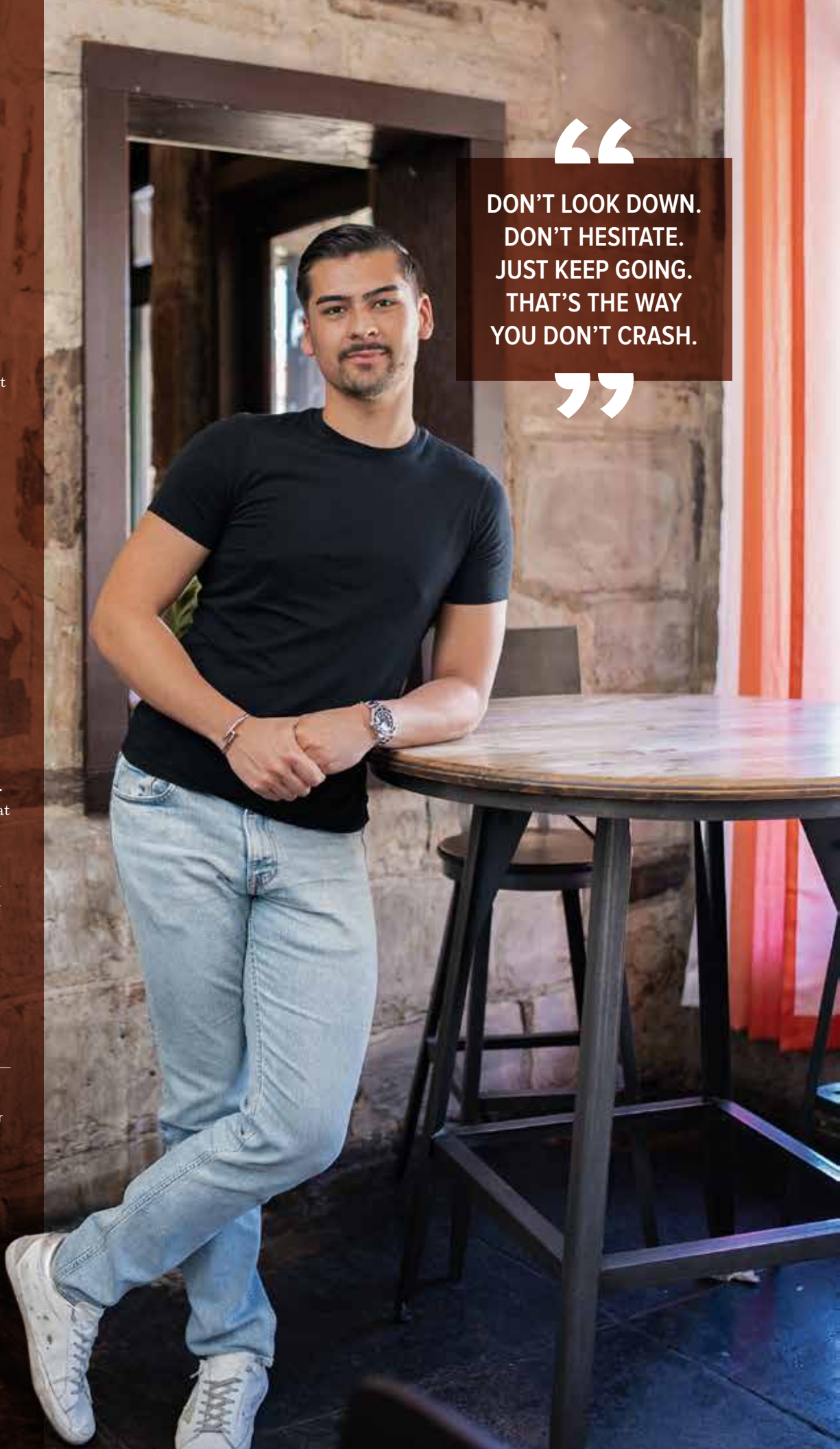
Zach has already doubled last year's sales this year. Zach reflects, "I truly feel like I have done well in real estate because I have a true passion for it. I love what it does for my client's families generationally, it creates wealth for generations to come."

### Loving Life

When he isn't working, Zach enjoys traveling. His last trip was to Tulum, Mexico where he enjoyed the ruins and snorkeling in the mystical cenotes. You can also find him pumping iron at the gym. However, there is nothing that compares to real estate.

As Zach Hoag blazes trails in both his personal and professional life, one thing is clear: he's not just riding the waves of change—he's carving out his own path to success, one connection at a time.

Rising Stars are Realtors who have been in the industry for five years or less and are quickly making a name for themselves. Nominate a Rising Star by contacting [Laurie.Martin@realproducersmag.com](mailto:Laurie.Martin@realproducersmag.com).



“  
DON'T LOOK DOWN.  
DON'T HESITATE.  
JUST KEEP GOING.  
THAT'S THE WAY  
YOU DON'T CRASH.  
”

## Better View Windows Cleaners

*for a better view of life...*



**\$20 OFF**  
FOR FIRST TIME  
CUSTOMERS, ON  
ORDERS OVER \$100\*\*  
Jobs start at a minimum  
of \$75

**Residential Cleaning | Commercial Cleaning  
Rain Gutter & Roof Cleaning | Pressure Washing**

Contact us at **831-655-3529**  
[www.betterviewwindowcleaners.com](http://www.betterviewwindowcleaners.com)



**Local  
expertise  
you can  
trust.**



**Allstate**<sup>®</sup>  
You're in good hands.

**EVELINA SANCHEZ**  
831-422-7403  
CA Insurance  
Agent #: 0D94405

Subject to terms, conditions and availability. Allstate Insurance Co., Allstate Northbrook Indemnity Co. © 2018 Allstate Insurance Co.

14111137

[realproducersmag.com](http://realproducersmag.com)



# Your Home Loan Partners

Our professional consultants are here to walk your clients through every step of the home lending process.

**Contact us today!**

1524 N. Main Street | Salinas



**Bay Federal**  
CREDIT UNION

**H O M E L O A N S**

831.479.6000 or toll-free at 888.4BAYFED, ext. 304  
[www.bayfed.com/HomeLoans](http://www.bayfed.com/HomeLoans)

Federally Insured by **NCUA** | Equal Housing Lender

**What's the best piece of advice that your Dad ever gave you? Do you heed that advice today?**



In Keeping with Father's Day and the love and guidance our dads imparted on us, we asked the above question in the Real Producers Facebook group page this month. Read on to learn some of the words of wisdom that our Realtors have to share from the sage advice of Dear Old Dad.



**EDDIE GUAJARDO, EXP** - "My Dad always had this series of saying that he'd share with me. Not necessarily advice, but sayings. The choices you make today, reflect the life you lead. I live by that belief every day."



**MIKE HANDLEY, TOWN 'N COUNTRY** - "My Dad always taught me to be honest in my efforts and treat people the way you want to be treated. I still strive to live my life this way today."



**GRACE MERRITT, SOTHEBY'S INTERNATIONAL REALTY** - "My Dad always told us, 'Nothing good ever happens after 11:00.' We still tell our kids that today. There's no need to be out after 11:00 - it just gets late, and people get delirious and do stupid stuff! Our kids don't always come in by then, but we still believe the saying."



**AMBER RUSSELL, OVER THE MOON** - "My dad was a career Marine. He would always tell me, "If you want people to listen, speak in a soft voice." I am certain that's why I'm usually soft-spoken."



**GRACE BORZINI, OAK SHORES REALTY** - "My Dad would tell me, 'Don't spend it if you don't make it!' My husband and I have followed that advice, paying off our credit cards each month for our 38 years of marriage. He also said, 'Never go without insurance.' (Murphy's Law will get you!) He spoke from seeing a friend get financially ruined when their daughter was diagnosed with Leukemia while the family was between health insurance coverage. My dad and his buddies started TAR Day, a fundraiser to pay off all the friend's medical bills in a few years, and kept the fundraiser going for a decade to help others in the community."



**HEIDI DANIELS, CENTURY 21** - "My Dad was a preacher, and he used to say, 'Heidi, not everybody is going to like you.' That blew my mind in high school and it still catches me off guard today. He also said that 'nowhere in the Bible does it say that life is going to be easy. But it does say that He will be with you.'"



**JULIETTE "JETTE" FERGUSON, SOTHEBY'S INTERNATIONAL REALTY** - "Being raised by an accountant, he always told me to weigh the benefits and the costs."

Look for our Question of the Month in the Real Producers Facebook Group page. Answer and join in the fun!

We are a full service landscaping company. Our services include landscape design and installation, garden maintenance, irrigation installation and repairs, installing paver driveways, walkways, and patios, fence installation and repairs, deck installation and repairs, tree pruning, garden clean ups, and drainage system installation.

**INCA**  
Landscape Management

*Family owned and operated company since 1981.*

**INCAlandscape.com | 831-649-1099 | License: #875311**

**WE WELCOME DOUG LANZARO, OUR REVERSE MORTGAGE SPECIALIST.**

**DOUG LANZARO**  
NMLS: 236433  
CA DRE: 01074409  
831-277-3636  
DOUG@CARMELCAPITALGROUP.COM

**CARMEL CAPITAL GROUP**  
MORTGAGE | REAL ESTATE BROKERAGE

Joe Villarreal | (831) 236-7754 | Joe@carmelcapitalgroup.com  
Domingo Alvarez | (831) 383-0504 | Domingo@carmelcapitalgroup.com  
Rebekah Richardson | (661) 565-5006 | Rebekah@carmelcapitalgroup.com  
Olivia Moore | (831) 238-0473 | Olivia@carmelcapitalgroup.com  
Doug Lanzaro | 831-277-3636 | Doug@carmelcapitalgroup.com

**DOMINGO ALVAREZ**  
NMLS# 670166  
DRE# 01973313  
(831) 383-0504  
DOMINGO@CARMELCAPITALGROUP.COM

**JOE VILLARREAL**  
NMLS# 604164  
DRE# 2109721  
(831) 236-7754  
JOE@CARMELCAPITALGROUP.COM

NMLS #: 1966935



# Property Management Services

Being a professional Realtor, I have had many occasions to work with various property managers. In my experience Coast and Valley Properties is by far the most professional management company out there.

- Cam Watkins ★★★★★

REALTOR REFERRAL FEES & RECIPROCATING REFERRALS



**AMY SALMINA, BROKER/OWNER**  
 376 Main Street, Salinas, CA 93901  
 P. (831) 757-1270 | C. (831) 970-9540 | F. (831) 597-5500  
 www.coastandvalleypm.com | BRE #01494129



*Justin Griep*  
 Owner

831.261.2465 // resignservice@gmail.com  
 resignservice.com

## INTERIOR DESIGN



Specializing in home renovations and remodeling for kitchens, bathrooms, and more.

(831) 682-1813  
 revivedesigncompany.com  
 @revivedesignca

Request a Free Consultation



Proudly offering:  
 Bridgewood

## WHEELER'S FLOORING

EST. 1976

Stop by our 5000 foot showroom to visit and be inspired, or give us a call to request a free consultation



500 North Main Street, Salinas, CA 93901 | 831.424.1839



Only 9% of people can name their Realtor after 2 years. Put a system in place today to brand your name with clients forever!

*Brand yourself with an artifact of value*

## GIVE CUTCO!

- Never Consumed / Used Daily, Forever
- Best-in-Class & Guaranteed Forever
- Engraved with your (or a client's) info
- 100% Tax Deductible as Marketing
- Increase top of Mind & Client Retention

Contact **Jeff Teresi** to get your Strategic Gifting System in place

(763) 639-6831

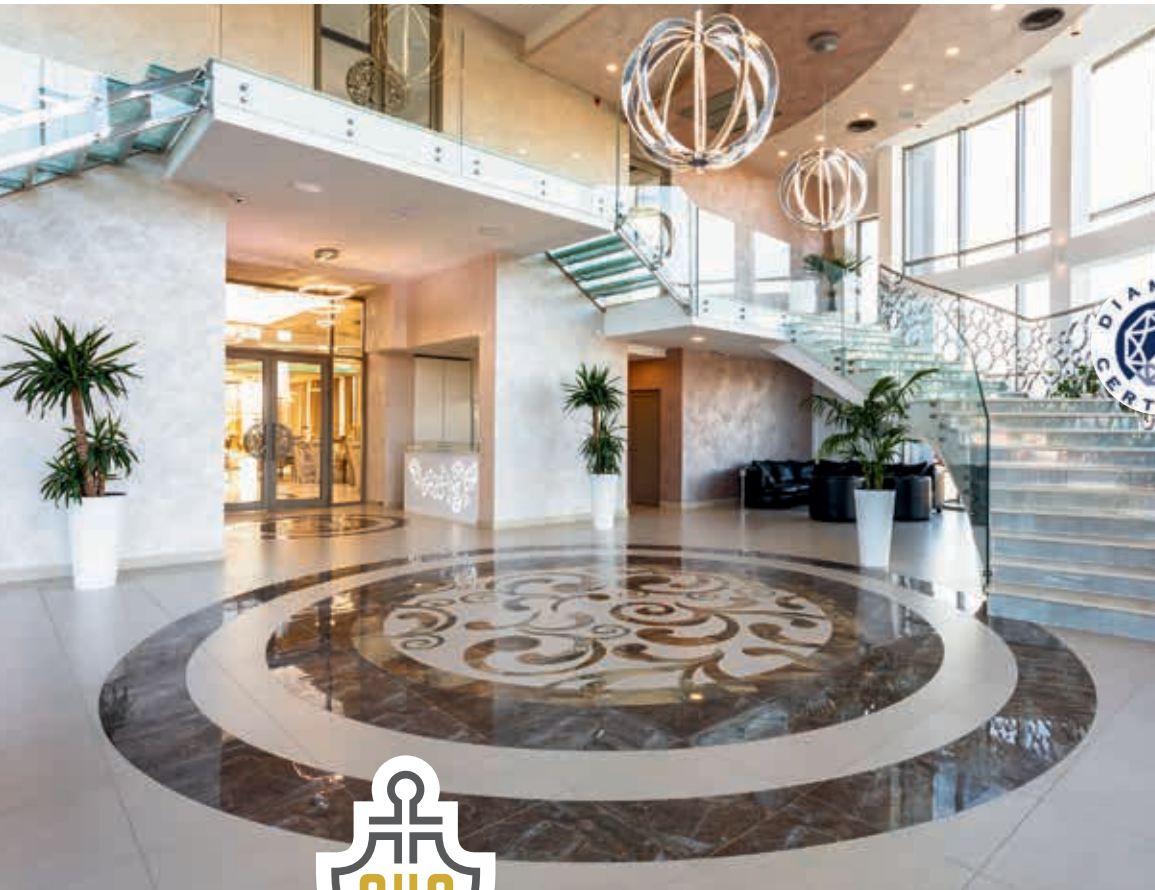
TheThankfulGuy@gmail.com

cutcodosingifts.com/consultant/jeff-teresi





**20** YEARS OF  
THE N2 COMPANY



**CASTLES HOME SERVICE**  
PROTECTING STONE & TILE SINCE 1982

"Thank you (CHS) for making our marble look BRAND NEW. These gentlemen met all of my requirements as well as well-priced."

Yelp Review



**FREE  
QUOTE**

NO OBLIGATION

**STONE  
POLISHING &  
SEALING**

For natural stone such as Granite, Terrazzo, Travertine or Marble.

**TILE & GROUT  
CLEANING**

We are professionally trained and certified in tile and grout restoration.

**ANTI-ETCH  
PROTECTION FOR  
MARBLE**

If you are tired of etching on your marble, finally there is a durable, permanent solution!

CALL TO BOOK YOUR FREE QUOTE 1.831.444.0991

CASTLESHOMESERVICE.COM