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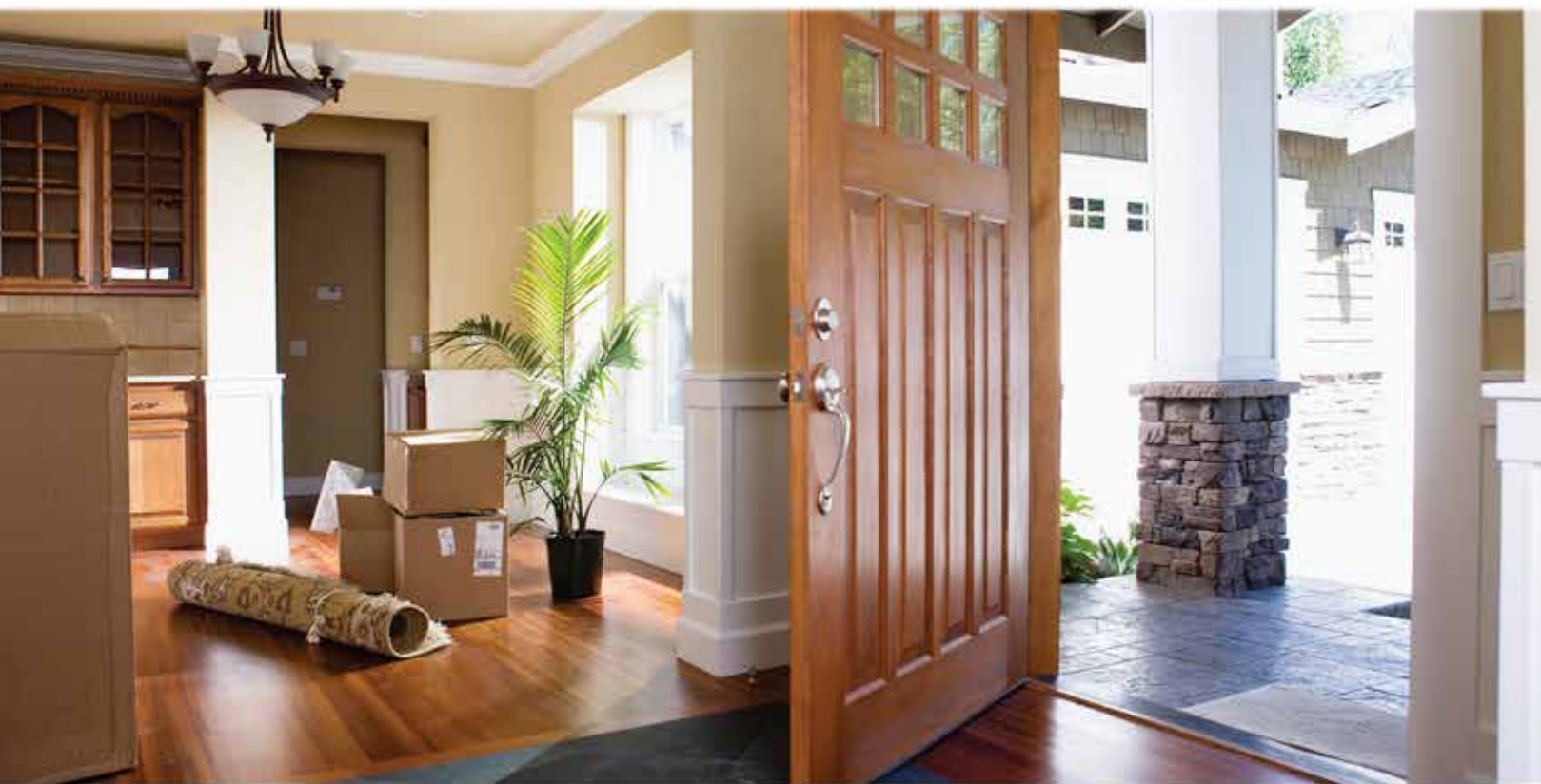
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Publisher's Note

Hello November, the Season of Gratitude!

As we welcome November, there's a crisp chill in the air and a sense of anticipation as the holidays approach. This is the month of gratitude, a time to reflect on all the blessings we've received throughout the year and to express our appreciation for the people and moments that have enriched our lives.

November is also a time for gathering, for cozying up with loved ones, and for savoring the warmth of home and hearth. It's the month of Thanksgiving, a perfect opportunity to come together, share stories, and create new memories.

We're excited to announce our upcoming event on November 18th! Stay tuned for more details—it promises to be a heartwarming occasion as we celebrate the spirit of community and gratitude.

A warm welcome to our newest preferred partner, **Calendula Properties!** We're delighted to have them join our community and look forward to many fruitful collaborations.

As we move through November, let's keep this quote in mind: "Gratitude turns what we have into enough." Here's to embracing thankfulness and cherishing the abundance in our lives.

Wishing you all a November filled with warmth, gratitude, and joyful gatherings. Happy November, everyone!



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Daniel S. Glaser joined the Herzog Law Firm in January 2020 after spending 11 years managing his own law firm. Daniel concentrates his practice on residential and commercial real estate representing buyers, sellers, and lenders. Daniel has a unique ability to keep everyone calm in stressful situations and believes this helps keep many transactions proceeding smoothly toward the closing table. Daniel understands that purchasing and selling real estate is one of the biggest transactions that clients will embark upon, and he is honored to guide them through every step of the way.

LET'S *close* THE DEAL

“Daniel Glaser is a phenomenal real estate attorney. He is competent, thorough, and responsive. He has helped my clients get through some difficult closings. I highly recommend him to my clients for their real estate legal needs. I have used him on my real estate transactions as well.

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WHAT IS A *Revocable Trust?*

By Erin P.
DeLancey,
Esq.

A revocable trust, also known as a living trust, is a legal arrangement where a person (the grantor) transfers ownership of their assets into a trust, but retains control over them during their lifetime. The trust is called “revocable” because the grantor can modify, amend, or even revoke it at any time, as long as they are alive and mentally capable. Upon the grantor’s death, the assets in the trust are distributed to the designated beneficiaries according to the trust’s instructions, without going through probate.

HOW A REVOCABLE TRUST WORKS

When a revocable trust is created, the grantor usually acts as the trustee (manager) of the assets, meaning they still have full access to their property and can use it as they wish. A successor trustee is also named to take over the management of the trust in case the

grantor becomes incapacitated or passes away. The assets held in the trust are managed according to the terms outlined in the trust document.

KEY FEATURES AND BENEFITS

- **Avoids Probate** - One of the primary reasons people create revocable trusts is to bypass probate, the legal process for distributing assets upon death. Avoiding probate saves time, reduces costs, and keeps the distribution of assets private.
- **Flexible and Changeable** - A revocable trust offers flexibility, allowing the grantor to change beneficiaries, add or remove assets, or even dissolve the trust entirely if their circumstances or wishes change.
- **Planning for Incapacity** - If the grantor becomes mentally or physically incapacitated, the successor trustee steps in to manage the trust’s assets without

court intervention. This ensures smooth financial management during difficult times.

- **Privacy** - Unlike wills, which become public records after probate, a revocable trust remains private, protecting the details of the estate and beneficiaries.

LIMITATIONS OF A REVOCABLE TRUST

- **No Asset Protection from Creditors** - Since the grantor retains control over the trust’s assets, those assets are still considered part of the grantor’s estate. This means they remain vulnerable to creditors, lawsuits, or legal claims during the grantor’s lifetime.
- **No Immediate Tax Benefits** - A revocable trust offers no tax advantages during the grantor’s lifetime. The assets in the trust are still counted as part of the grantor’s taxable estate when they pass away.

WHEN TO USE A REVOCABLE TRUST

A revocable trust is ideal for people who want to ensure the smooth transfer of assets to beneficiaries while avoiding probate and planning for incapacity. It is also well-suited for those with complex estates, real estate holdings in multiple states, or privacy concerns. However, it may not be the best option if asset protection or tax savings is a primary goal.

A revocable trust is a versatile estate planning tool that provides control, flexibility, and peace of mind during the grantor’s lifetime and ensures efficient asset distribution after death. While it may not offer creditor protection or tax benefits, it remains a popular choice for individuals looking to simplify their estate and avoid the complexities of probate. For personalized advice, consulting with an estate planning attorney is recommended.



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

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Giving Back Special Issue: THE RIPPLE EFFECT OF KINDNESS

Capital Region Real Producers is proud to highlight the inspiring stories of agents who are not only leaders in real estate but also in their communities. These individuals have gone above and beyond in their charitable efforts, dedicating their time, resources, and hearts to causes that make a real difference. From supporting local organizations to creating lasting change, they exemplify what it means to give back. We are honored to share their journeys and celebrate their commitment to making the world a better place, one act of kindness at a time.

Thank you for your dedication and for showing that real impact comes from caring for others!

Ripples of Change: Jillian Breck | 4 Years of Giving Back

Inspiration to Give Back: Jillian Breck's heart for philanthropy shines through her commitment to helping children in need. "I have a soft spot for helping the kids," she shares, which drives her to take action and support various charitable endeavors.

Current Involvement: Jillian is actively involved with the Ronald McDonald House, an organization that provides a home away from home for families with children undergoing medical treatment. This cause is particularly meaningful to her, as it allows her to contribute to the well-being of families facing challenging circumstances.

A Personal Connection: A memorable moment during her volunteer work illustrates the impact of her efforts. "One time, while doing fall clean-up, we had a child whose life was saved by the man who donated his bone marrow," she recalls. This experience reinforced her commitment to the cause and highlighted the importance of community support.

Balancing Charity with Career: Jillian manages to balance her professional career with her charitable commitments by dedicating her time a few times a year. "It's important to give back, and my daughter needs to see how crucial it is at an early age," she emphasizes, showcasing her belief in teaching the next generation the value of service.

Proud Achievements: The most rewarding aspect of Jillian's involvement in charity work is witnessing the direct impact on families in need. "Seeing the impact it has directly on the families we are helping is incredibly fulfilling," she says, demonstrating her passion for making a difference.

Influence on Real Estate Career: Jillian believes her charitable work has positively influenced her real



estate career. "It has enhanced my career by building trust, expanding my network, and reinforcing my reputation as someone committed to the community," she explains. Her involvement creates deeper connections with clients who value social responsibility, helping to differentiate her from competitors.

Motivation to Continue: The driving force behind Jillian's continued giving back is her family. "My family motivates me to keep contributing to the community," she shares, highlighting the importance of family values in her philanthropic journey.

Jillian offers practical advice for real estate professionals seeking to engage in charitable activities: first, choose

a cause you're passionate about to align your commitment; second, start locally by engaging with nearby charities to create networking opportunities. Additionally, leverage your skills by offering your professional expertise to support housing initiatives, and remember to give time, not just money, by volunteering to make a firsthand impact. Collaborating with clients and partners can also enhance your efforts—consider organizing charity events with them to deepen relationships. Consistency is key, as regular involvement leads to more meaningful contributions. Moreover, promote your charitable work to inspire others, and consider joining established organizations by partnering with professional networks that support charitable initiatives.

How You Can Help: To support the Ronald McDonald House and its mission to assist families in need, consider volunteering your time or making a donation. Your efforts can help make a significant difference in the lives of those facing medical challenges.

►► the ripple effect of kindness

Ripples of Change: Dan Shepard 19 Years of Giving Back

Inspiration to Give Back:

Dan Shepard’s journey into charitable work began when the VA saved his life during his battle with cancer. “The VA saved my life when I was diagnosed with cancer,” he shares, highlighting the profound impact of the organization on his life.

First Experience with Charity Work:

While Dan is open about his early experiences in charity work, he emphasizes the importance of sharing these moments to foster connection and understanding among veterans.

Current Charitable Involvement:

Dan is actively involved with the **Albany Stratton VA Cancer Center** and **The Stratton Inn**, both of which play a critical role

in supporting veterans facing health challenges. “These organizations are essential in our community,” he states.

Personal Stories: Dan’s commitment to charity is deeply personal, rooted in his own experiences with cancer and the support he received during his treatment. His interactions with other veterans further inspire his dedication to these causes.

Balancing Career and Charity:

“I make time for the important things in my life,” Dan explains, underscoring the significance he places on both his real estate career and his charitable commitments.

Most Rewarding Aspect: The most fulfilling part of Dan’s charitable work is “helping

other veterans with cancer.” His dedication is not just about raising funds; it’s about making a tangible difference in the lives of those who have served.

Impact on Real Estate Career:

Dan acknowledges that his charitable work has positively influenced his real estate career. “Yes,” he affirms, noting that the relationships and experiences gained through charity enrich his professional life.

Integrating Real Estate with Charity:

Dan’s real estate company hosts a golf tournament to benefit his chosen charities, merging his business with his passion for giving back. “It’s a great way to engage the community and raise funds,” he adds.



Proud Achievements: One of Dan’s proudest accomplishments is donating over \$76,000 to the VA Cancer Center and Stratton Inn. “I’ve seen the changes it’s made,” he says, reflecting on the tangible impact of his contributions.

Motivation to Give Back: “I am still alive, and I owe it to them,” Dan states, highlighting his gratitude towards those who supported him during his illness and his commitment to giving back.

Advice to Fellow Professionals: Dan highly recommends involvement in charitable activities for real estate

professionals. “If you work in the community and live in the community, you should give back to the community,” he urges.

Encouraging Colleagues and Clients:

He encourages others to “get involved in whatever they are passionate about or something that is personal to them.” This personal connection to causes often leads to deeper engagement.

Legacy and Motivation: Dan hopes to leave behind a legacy of support for veterans and their families, knowing that “our work has and will continue to help veterans and their families.”

Favorite Quote: Dan lives by the motto, “If it wasn’t for them, I wouldn’t be here today!!” This encapsulates his gratitude and motivation to give back.

Impact on Life and Career: Dan reflects on the incredible people he has met through his charitable work and the stories he has heard. “What we do has helped or changed their lives too,” he adds, emphasizing the interconnectedness of community support.

How to Help: To support Dan’s charitable efforts, visit <https://allinrealtygolfouting.com/>



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Ripples of Change: Cindy Quade
40 Years of Giving Back

Inspiration to Give Back: Cindy Quade has always found immense value in giving back, not just for the cause but also for the camaraderie it fosters. “The feeling you get and the sense of connection with others is invaluable,” she shares, reflecting on what motivates her to stay involved.

A Personal Connection: Cindy’s charitable journey began with her work at Camp Good Days & Special Times. “I worked with such a strong group of committed people, and we raised a significant amount of money. Seeing how it benefited so many kids with so much love in their hearts was incredible,” she recalls. The camp’s spirit of acceptance and love left a lasting impact on her.

Charities Close to Her Heart: Currently, Cindy supports AFSP (American Foundation for Suicide Prevention), the Center for Disability Services (Siro’s Cup), Captain Community Human Services, and the Humane Society. Her involvement with these organizations has become a vital part of her life, particularly AFSP, as it hits close to home.

A Personal Story: Cindy’s family has faced the devastating loss of her godson to suicide. “It’s a tragedy that affects so many families, and without AFSP, it would be



unbearable,” she explains. AFSP’s support for families navigating these hardships fuels her dedication, and I have watched my sister and niece dedicate their time and effort to spreading awareness and helping others. It has had a healing effect, and at the same time, it is bitter.

Balancing Career and Charity: Cindy intertwines her real estate career with her charitable commitments, ensuring that both her work and philanthropy bring awareness

to important causes. “I do my best to not only give back but also to raise awareness on some of the most sensitive subjects,” she says.

Proud Achievements: Cindy is proud of all her charitable projects, but one event that stands out was a local bartender fundraiser for CAPTAIN. “It was a lot of fun, and we ended up raising much more than CAPTAIN had hoped for,” she beams.

A Message to Others: Cindy encourages other real estate



professionals to get involved in a cause that is meaningful to them. “Pick something you care about and commit to it,” she advises. Whether you’re asking for donations or chairing an event, every role is important.



Legacy and Motivation: Cindy doesn’t view her charitable work as a personal legacy. “I do it for the organizations, not for recognition,” she emphasizes. Her focus remains on the causes she supports, and she hopes to inspire

others to find their own meaningful ways to give back.

How You Can Help: To support AFSP and its mission to prevent suicide, visit [AFSP.org](https://afsp.org). Your contributions can make a real difference in saving lives.



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Running with Purpose: Sarah Trojanski 5 Years of Giving Back

Inspiration to Get Involved:

Sarah Trojanski's charitable journey began with a personal connection to multiple myeloma, a cancer that took the life of someone close to her husband. "My husband was with someone before me who tragically passed away from this disease. Through him, I learned the challenges and impact of multiple myeloma," Sarah shares. Inspired to make a difference, she became committed to supporting those affected by the illness, honoring her husband's late partner and ensuring that no one faces the fight alone.

First Experience with Charity Work:

Sarah's introduction to charitable work came during her husband's campaign for the Leukemia and Lymphoma Society (LLS) Man of the Year in 2020. "He won, and it was an incredible experience seeing how the community came together for such a meaningful cause. It really opened my eyes to the dedication it takes and the power of collective action," she reflects. This experience set the stage for her own involvement in charitable initiatives.

Current Charitable Involvement:

Sarah's focus is on raising awareness and funds for multiple myeloma, a cause she has been dedicated to for years.

A Personal Story: Sarah and her son are running the New York City Marathon on November 3, raising money



for multiple myeloma. "This cause is deeply personal to us, and running the marathon together is not just about reaching the finish line—it's about making a difference in the fight against this disease," she says. Their journey has inspired many, and they hope to continue raising awareness and funds for the cause.

Balancing Career and Charity:

For Sarah, balance comes through planning and prioritizing. "I involve my family and stay organized, always focusing on the

bigger picture," she explains. Staying motivated by a greater purpose allows her to manage both her professional and charitable commitments effectively.

Most Rewarding Aspect:

"The most rewarding part of charity work is knowing I'm making a real difference," Sarah shares. Whether it's raising funds for research or bringing awareness to a cause, she finds fulfillment in seeing the impact of her efforts. Sharing these experiences with her son makes

it even more special, teaching him the importance of giving back.

Influence on Real Estate Career: While Sarah keeps her charity work and real estate career largely separate, her involvement in charitable activities has shaped her as a person. "Engaging in charitable work has taught me perseverance, empathy, and the power of community—qualities that are invaluable in my career," she notes. These lessons naturally reflect in how she interacts with clients and handles challenges.

A Charitable Project She's Proud Of:

Sarah is particularly proud of her current project—running the New York City Marathon with her son while raising money for multiple myeloma. "This journey is about more than just running; it's about making a positive impact together," she says.

Motivation to Keep Giving: Sarah's husband is her greatest motivation. "His generosity and kindness constantly inspire me. He's always finding ways to help others, whether through charity work or just being there for someone in need," she says. His selflessness pushes Sarah to continue giving back to the community.



Legacy of Compassion: Through her charitable work, Sarah hopes to leave a legacy of compassion, resilience, and positive change. "I want to show others that even small efforts can have a lasting impact. It's about creating a ripple effect of kindness and encouraging others to give back in their own meaningful ways," she reflects.

Favorite Quote: One of Sarah's favorite quotes is, "We make a living by what we get, but we make a life by what we give." This reminder helps her stay grounded in the importance of giving back.

Additional Reflections: "My charitable work has enriched my life and career by teaching me the value of empathy and community. It's about more than just giving—it's about building relationships, connecting with people, and finding purpose beyond everyday responsibilities," Sarah shares.

Donation Information: If you'd like to support Sarah and her son's journey in the fight against multiple myeloma, please visit give.themmrf.org - Sarah and Grant NYC Marathon. Every donation helps further research and support for those battling this disease.

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Ripples of Change: Lisa Ostrander 17 Years of Giving Back



Inspiration to Give Back:

Lisa Ostrander's charitable journey began in 1998 when she first started giving back through her art. "I was a gallery owner, and I would donate art to support other art organizations. That led me to Juvenile Diabetes, and my passion for charity work grew from there," she says.

A Personal Connection:

Lisa's involvement with charity took on new meaning when she made a significant donation to the Glens Falls Hospital for their new cancer center. "I donated in my father's name, who was a physician there from the 1960s to the 1990s. There's a plaque in a recovery room with his name on it, and it's incredibly special to me," she shares. "It warms my heart when friends, clients, and even strangers reach out to say they saw his plaque and felt comforted."

Balancing Charity with Career:

Over the years, Lisa has learned to balance her professional and charitable commitments. "It's easy to get overwhelmed because, once you get involved, your name spreads quickly. I've had to step back from some causes, but I still find ways to contribute whenever possible," she explains. Lisa makes time for both her real estate career and charitable efforts, knowing that every bit of help counts.

Proud Achievements: One of Lisa's proudest achievements is her work with the Glens Falls Hospital, particularly

her contribution to the new cancer center. "Being able to honor my father while helping the community was an unforgettable moment. He was 90 years old when we brought him to the unveiling, and it was incredible to see his reaction," she recalls.

A Message to Others: Lisa's advice to real estate professionals looking to get involved in charity is simple: "Start small and choose something close to your heart. The feeling of giving back is incredibly rewarding, and it's easier to stay committed when you care deeply about the cause."

How Charity Shapes Her Work:

Lisa doesn't actively advertise her real estate business; instead, she uses her resources to donate. "Rather than spending money on a billboard, I donate to a worthy cause. It feels more meaningful to me," she says. And while she doesn't do it for recognition, the occasional positive comment from a client or colleague reassures her that her efforts are making a difference.

Legacy and Motivation:

For Lisa, giving back has always been a way of life, even during times when she struggled financially. "I've always felt that, no matter what, I'm in a position to help others. I've been involved in everything from JDRF to Double H Ranch for kids with life-threatening illnesses," she shares. Her charitable efforts are often in honor of

her parents, who were deeply committed to their community but remained humble in their giving.

Community Impact: Lisa's involvement extends to a wide array of causes, from local cancer organizations to environmental groups like the Clean Air Action Network. One of her most memorable efforts was organizing a fundraiser for a former CrossFit member who became paralyzed. "We were able to raise \$10,000 in just two weeks to help retrofit his home, and the outpouring of support from the CrossFit community was incredible."

How You Can Help: Lisa is currently focused on raising \$20,000 for the renovation of the emergency room at Glens Falls Hospital, a facility that serves a large area with many low-income patients. The new ER will provide separate spaces for mental health and critical care patients, ensuring a safer and more comfortable experience for all. "This renovation will be life-changing for anyone who needs it," she says. To learn more or donate, visit <https://www.anydayanytimeeveryone.org/>.

Favorite Quote: "We only have what we give," Lisa says, summing up her philosophy on life and giving back.



Ripples of Change: Tammy Loya 4 Years of Giving Back

Inspiration to Give Back: Tammy Loya's motivation to get involved in charitable work stems from the simple yet profound joy of helping others. "The feeling when you do something good for somebody else!" she shares, encapsulating her passion for making a difference.

A Personal Connection: Tammy's first experience with charity work was during her time as a portrait photographer. She volunteered with Double H Hole in the Woods, creating images of the children and activities for their advertising. "Meeting the children and seeing what their families went through broke my heart," she recalls. Her unforgettable experience of photographing a children's entertainment show and Paul Newman's visit to the camp fueled her dedication to charity.

Current Charitable Involvement:

Tammy is actively involved with several organizations, including **Operation Adopt a Soldier**, which ships care packages to deployed military personnel, and **VCHC** (Veterans Community Housing Coalition), which helps veterans find housing and supports homeless veterans, including women and families. "Their work to provide safe homes for veterans is incredibly important to me," she emphasizes.

Balancing Charity with Career: While Tammy's charitable efforts once spanned four food drives a year, she now focuses on two major events—one in the fall and one in the spring. "I had to scale back," she admits, but she continues to give her all to each event, balancing her professional life with her commitment to giving back.

Proud Achievements: Tammy is especially proud of her signature events—*Fun at the Firehouse* and



a benefit for veterans. Held in the town of Milton, *Fun at the Firehouse* offers a fun-filled day for families with games and crafts, and the *Easter Bunny* is for The Bernard & Millie Duker Children's Hospital at Albany Medical and The Ronald McDonald House. "It gets bigger every year, and we raise more money every year. It's pretty amazing," she beams.

A Message to Others: Tammy encourages fellow real estate professionals to find something they're passionate about and get involved. "At least donate your time—it's so rewarding," she advises. She's inspired others through her *Breakfast with a Blessing* initiative, where she and a group of 15 people

leave a large tip for a server, a concept she hopes others will replicate.

Legacy and Motivation: Tammy hopes that people will copy her charitable efforts. "I hope people copy me!" she says with a smile, eager to inspire others to give back in their own ways.

How You Can Help: To support Tammy's charitable efforts with **Operation Adopt a Soldier**, **VCHC**, Albany Medical, and Ronald McDonald House, donate to operationadoptasoldier.org/, [donate, vchcn.org/ways-to-support/](http://donate.vchcn.org/ways-to-support/), albanymed.org/, and rmhcofalbany.org/.

► the ripple effect of kindness

Ripples of Change: Jennifer Ball 18 Years of Giving Back

Inspiration to Give Back:

Jennifer Ball's passion for charitable work stems from her desire to help animals and their owners during distressing times. "Being able to help animals and people when their animals are missing drives my commitment to this cause," she shares, reflecting her dedication to both animals and the community.

Current Involvement:

Jennifer actively supports Alfie's Rescue, an organization that focuses on rescuing and reuniting lost pets with their families. This cause resonates deeply with her.

A Personal Connection:

A powerful personal experience inspired Jennifer's involvement in these charities. "Two people very close to me lost their dogs, and Alfie's Rescue stepped in to help us find them," she recalls. "Jen, one of the founders, showed up with no questions asked and stayed with us for days until we found them." This experience ignited Jennifer's passion for volunteering,

leading her to hike through the woods searching for lost pets, create and post flyers, and sponsor drone searches for owners who can't afford them. "It's the best feeling to help people in their time of need!" she says.

Balancing Charity with

Career: Jennifer effectively balances her real estate career with her charitable commitments by volunteering whenever possible, even participating in searches between showings. "I volunteer as much as I can," she notes, demonstrating her dedication to both her career and charitable efforts.

Proud Achievements: The most rewarding aspect of Jennifer's involvement in charity work is witnessing the joy of reunited families. "Seeing when that dog is found, and the owners' happiness and relief when they get their babies back is incredibly fulfilling," she shares, emphasizing the emotional impact of her contributions.

Influence on Real Estate

Career: Jennifer believes her charitable work has enhanced her real estate career. "You don't need all the money you make in real estate, so use it to help others!" she advises, showcasing her commitment to making a difference beyond transactions.

Motivation to Continue: The knowledge that she can help someone in need serves as Jennifer's greatest motivation. "Knowing that I can help someone who needs it gives me so much happiness!" she expresses, reflecting her deep compassion for others.

How You Can Help: To support Alfie's Rescue's mission and efforts to find missing dogs, you can contribute to their GoFundMe campaign to purchase thermal drones and other supplies at <https://gofund.me/db71370e>. Every contribution helps make a difference in reuniting lost pets with their families. For more information on the organization, visit <https://alfiesrescue.com/>.



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Ripples of Change: Cyndi Martin 9 Years of Giving Back



Inspiration to Give Back:

Cyndi Martin's journey as a breast cancer survivor has deeply influenced her charitable efforts. "Going through cancer treatment made me realize the importance of support. I was fortunate to have To Life!, an organization close to my heart, by my side, and now I'm committed to giving back," she shares.

A Personal Connection:

Cyndi's first involvement with charity came as a recipient. "To Life! was a great partner during my cancer journey, and later I worked for them. I've stayed active as a fundraiser and even served as Chairperson of one of their major fundraisers," she says. Her passion for helping others also extends to animals; Cyndi has adopted two dogs from Homeward Bound Dog Rescue of the Capital Region, including Prince Diggy Bleu, whom she lovingly calls "The Real Estate Puppy."

In addition to these causes, Cyndi has a deep personal connection to the Buddy Walk for Down Syndrome. A great friend of hers has a beautiful and absolute superstar with Down Syndrome, and this inspired her to sponsor the event, participate in the walk, donate, and raise funds.



Cyndi also actively supports other charities like To Love a Child, Toys for Tots, and the Regional Food Bank.

Balancing Charity with Career:

Cyndi's charitable commitments are naturally integrated into her life. "It's not hard for me," she says. Whether it's promoting causes online, attending events, or organizing fundraisers like her recent Facebook Pampered Chef event, she finds ways to blend her charitable work with her real estate career.

Proud Achievements: For Cyndi, the most rewarding part of giving back is knowing her efforts make a difference. "These organizations truly need support to continue their work," she says. Her recent

fundraiser for To Love a Child, a cause founded by her neighbors, raised nearly \$500—a significant contribution to their incredible mission.

A Message to Others: Cyndi encourages fellow real estate professionals to get involved, no matter how small the contribution. "It's a blessing, no matter what your profession," she advises. For her, giving back is more than just a professional obligation; it's a personal calling driven by her Christian faith and a desire to help where she can.

Legacy and Motivation:

While she humbly downplays the idea of leaving a legacy, Cyndi's actions speak volumes. "It's more my honor and pleasure to chip in as I can," she says. Her dedication to helping others is a testament to her belief in the power of giving, even during difficult times.

How You Can Help: To support To Life!, Homeward Bound Dog Rescue of the Capital Region, To Love a Child, or other causes close to Cyndi's heart, consider donating, volunteering, or simply spreading the word. "No one has ever become poor by giving," Cyndi reminds us.

Ripples of Change: Terry Brannock 41 Years of Giving Back

Inspiration to Give Back:

Terry Brannock and his wife have always believed in doing their part to help those in need. "We saw the need for numerous causes and felt that everyone should assist in helping others," he shares, emphasizing their commitment to making a difference in the community.

A Personal Connection:

Terry's charitable journey began over 25 years ago when he and his wife realized that everyone should get involved in helping others. A pivotal moment came when his wife, a Superintendent of Schools, attended a graduation ceremony. Afterward, a little boy expressed sadness about the start of summer because he wouldn't have access to regular meals when school was out. "That moment stunned me," Terry recalls. It sparked their involvement in the Backpack Program, which provides meals to children during weekends and summer breaks.

Balancing Charity with Career:

Terry and his wife have always found time to support worthy causes in their area despite their busy professional lives. "We always find time to aid and assist," he says, highlighting their dedication to both their business and charitable work.

Proud Achievements:

One of the projects Terry is most proud of is the **BackPack Program**, which helps feed hungry children when school is out. "We sponsor the fundraiser and cover the costs so that 100% of the proceeds can go back to the program," Terry explains.

A Message to Others:

Terry encourages other real estate professionals to get involved in charity work, advising, "Pick a cause and get involved any way you can." He believes that everyone has a social obligation to



assist where they can and reminds his colleagues and clients of how fortunate they are compared to others.

Legacy and Motivation: For Terry, giving back is about sharing the success he and his wife have achieved. "Sharing really feels good," he says, adding that he hopes to leave behind a legacy of encouraging others to recognize their social obligations and contribute to worthy causes.

How You Can Help: Brannock Properties sponsors several charitable initiatives, including the Backpack Program, which helps feed children in need. Terry invites others to find their own ways to get involved and make a difference. Contact brannockproperties@gmail.com for information or to donate. To date, they have raised \$179,000 for the Backpack program! Your support is greatly appreciated!



Ripples of Change: Scott Film 37 Years of Giving Back

Inspiration to Give Back:

Scott Film is motivated by a desire to bless others with the gifts he believes God has given him. “I’m looking to bless others with the gifts that God has given me,” he shares, reflecting on his commitment to philanthropy.

Current Charitable

Involvement: Scott actively supports **Joseph’s House & Shelter, Inc.**, a homeless shelter in Rensselaer County that plays a vital role in providing housing for those in need.

Personal Connection to

Charitable Work: Scott’s charitable journey began with a personal drive to help those less fortunate, which has been profoundly impactful.

Balancing Career and Charity:

“Sometimes it gets pretty busy, but if you prioritize what is important, everything falls into place,” Scott explains, highlighting the importance of time management in balancing his real estate career with charitable commitments.

Most Rewarding Aspect:

For Scott, the most rewarding aspect of his charitable work is the feeling of giving. “Giving always feels better than receiving,” he states, emphasizing the joy that comes from helping others.

Influence on Real Estate

Career: Scott believes his charitable work

complements his real estate career. “In real estate, I am always helping people with their housing needs. Joseph’s House & Shelter allows me to help those who would be living on the street without someone’s help, which brings me a new level of satisfaction,” he explains.

Integrating Business with

Charity: As a member of the Board of Directors for Joseph’s House & Shelter, Scott integrates his real estate expertise into his charitable efforts. “One of the committees I am involved with is the Property Committee, which works pretty well with my 37 years of dealing with properties,” he shares.

Proud Charitable Project:

Scott recalls a project where he and a group from his church re-landscaped the

courtyard at one of the shelter’s facilities. “The residents commented on how nice it felt to go out there, so we knew we made a difference, even if only a small one,” he reflects. Another project involved preparing extra mattresses for winter “code blue” nights.

Motivation to Give Back:

Scott believes in the importance of sharing blessings with others. “I believe that we all have so many blessings that it should just be natural for us to give back and share those blessings with others,” he states, embodying the essence of the Golden Rule.

Advice for Fellow

Professionals: Scott encourages other real estate professionals to take action. “Jump in. Just get started, even if only in a small way. If you overthink it, you will never

get started,” he advises, encouraging a proactive approach to charity.

Encouraging Participation: To motivate his colleagues and clients, Scott ran a promotion where part of his commission from every sale would be donated to a charity of the client’s choice. “It was a huge success, and many different charities received a donation that year. The clients liked having a part in the donation,” he recalls.

Legacy Goals: Scott hopes to be remembered for making a difference in others’ lives rather than for his own achievements. “I don’t want to be remembered for my activities, only that the activities made a difference in someone else’s life,” he shares.

Favorite Quote or Motto: Scott embraces a life of giving, though he did not specify a particular quote.

Additional Insights: Scott prefers not to share pictures of the interior of the shelter or its residents, respecting their privacy. However, he is willing to provide images of the shelter’s facilities.

How to Help: To support Joseph’s House & Shelter, Inc., visit Joseph’s House & Shelter at www.josephshousetroy.org or send donations to 202 4th Street, Troy, NY 12180.



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“We sponsor many youth organizations.” — **Matthew Loder, Country Boy Realty**



“I am the chair of the American Heart Association’s Executives with Heart Challenge and a long-time supporter of the Leukemia & Lymphoma Society.” — **Andrew (AJ) Bodden, The Shannon McCarthy Team by eXp Realty**



“Red Dog Realty donates a portion of every closed transaction to our local animal shelters. It’s special to give back to our community and help animals. We are also involved in community fundraising events.” — **Nicole Wilkie, Red Dog Realty**



“I focus on giving back to the community by helping troubled youth, those battling addiction, and incarcerated individuals and parolees to get back on their feet.” — **Lisa Tenneson, Four Star Realty Group**



“I support Open Door Mission, which serves homeless and low-income individuals, as well as the Salvation Army.” — **Erin Tims, Coldwell Banker Prime Properties**



“I volunteer with Habitat for Humanity, bringing people together to build homes, communities, and hope.” — **Lindon Paul, Diamond Key Realty NY**



“I support the Veterans and Community Housing Coalition, which just built a homeless shelter for female veterans and their children.” — **Rebekah O’Neil, Howard Hanna Real Estate**



“I sponsor Adirondack Force, a 10U girls softball team!” — **Krista Polumbo, Coldwell Banker Prime Properties**



“Two organizations that are particularly close to my heart are Make-A-Wish and Ronald McDonald House. I believe in the importance of giving back to our community and making a positive impact on the lives of those in need. Supporting these organizations allows us to contribute to meaningful causes and help make a difference in the lives of children and families facing challenging circumstances.” — **Jillian Breck, Coldwell Banker Prime Properties**



“I am involved with AFSP, Wounded Warrior, Center for Disabilities, Humane Society, and Children’s Hospital.” — **Cynthia Quade, Signature ONE Realty Group**



“I started my own ‘Kids Toy Ambush’ by closing proceeds and participating in charity through my church and other organizations.” — **Robin Shaw, Coldwell Banker Prime Properties**



“On my most recent 225-mile walk, Dawn McCurdy and I teamed up with the American Heart Association and raised over \$5,000.” — **Patrick DeVaney, McCurdy Real Estate Group**



“I have been involved in ASPCA and St. Junes since I was a child. I have volunteered, participated in events, and sent cards and letters to the boys and girls at St. Junes.

Our latest send was to a little boy with Brain Cancer in Tennessee who is collecting number plate stickers from Dirt Bikes. My husband gathered our smaller stickers, which you get from ordering graphics for the bikes, along with some cool Merch stickers. Involving the kids is important as well. Every year, we adopt a local family for Christmas.” — **Melissa Shufelt, Northway Team at Compass Greater NY**



“Marion’s Homes for All partners with the Capital District Community Foundation to support charitable organizations that provide safe, secure housing for individuals and families in our community. For every home sold, we contribute \$100 to these efforts. In September 2024, we proudly donated \$5,000 to the Capital District YMCA Men’s Residence, which offers housing and supportive services to help men in need transition into stable, independent living. We had the privilege of meeting the residents and the dedicated staff who make this program such an invaluable resource for our community.” — **Marion DeSantis, Marion DeSantis Team at KW Platform**



“I am running in the Falmouth Road Race in memory of my husband, supporting the Herren Project. Our team has raised over \$77,000.” — **Amanda Gould, Miuccio Real Estate Group**



“My clients inspired me to give back. Right now, I actively support Ronald McDonald House.” — **Carol Steven, Miranda Real Estate Group**



“Along with the volunteer work we do with our religious organization, we’ve recently become more involved in disaster relief efforts to help support incoming refugees.” — **Alvis Milligan, Vera Cohen Realty**



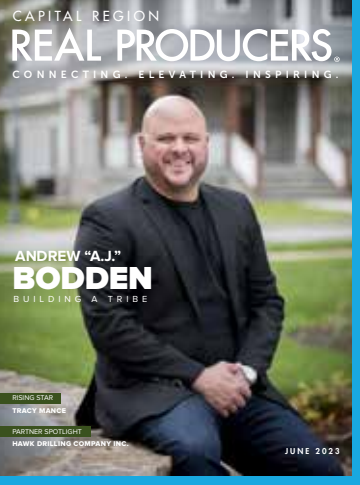
“I serve on the zoning board of appeals in Wilton and as a board member of Friends of Wilton Recreation, helping raise money for local parks. I also donate to the Veterans Housing Coalition and other fundraising efforts.” — **Christopher Iwinski, Coldwell Banker Prime Properties**

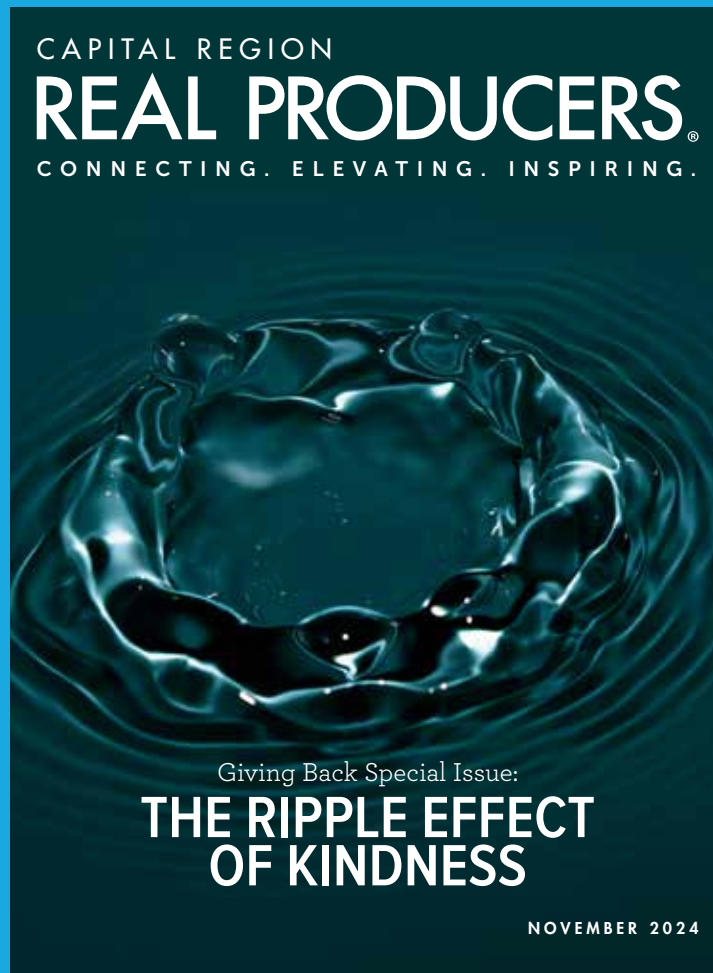
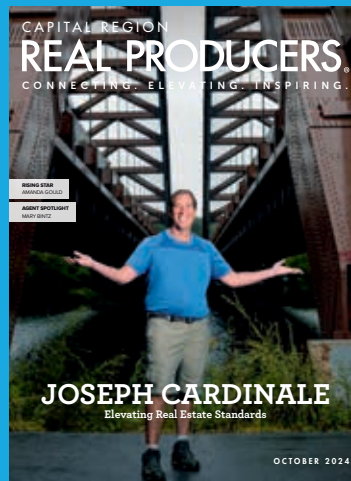
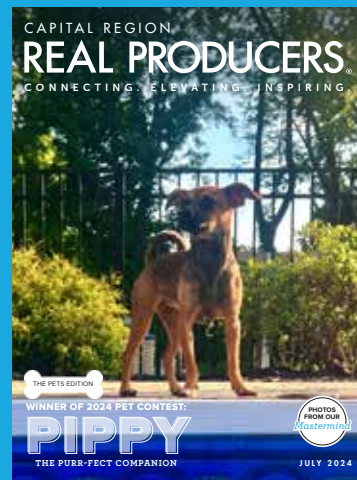
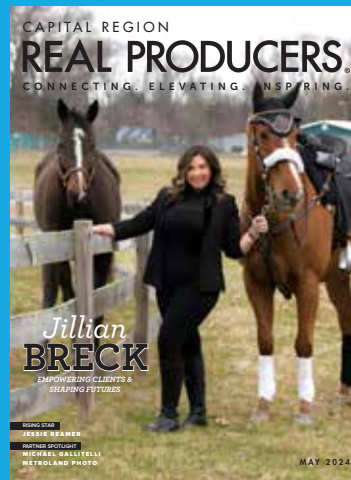
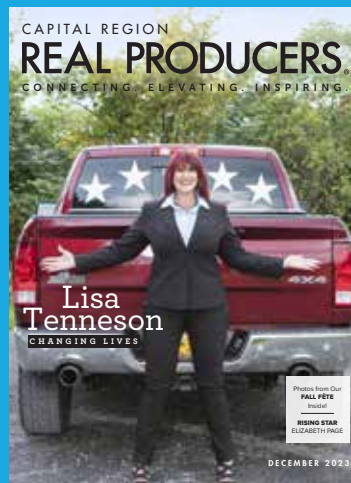


“I have been actively involved in volunteering throughout my entire career. I previously served on the boards of the Capital District YMCA, the Albany Police Athletic League, and the Regional Food Bank of Northeastern New York. I am also a member of the 100 Women Who Care giving circle, which raises money for local charities. Through these organizations, I’ve had the opportunity to meet incredible people and contribute to meaningful causes.” — **Mary Bintz, Coldwell Banker Prime Properties**

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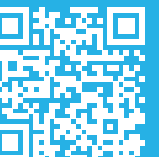
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FUNDING CORP.
Home Financing That Moves You

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If you know of anyone who could use our time for professional home financing services,
please have them give us a call!



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