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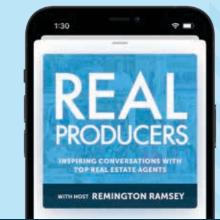








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Chris is the Owner of Frederick Plumbing, Heating & Air Conditioning, leading a staff of 25 professionals who meet the needs of partners and clients across the region. Today, Chris and the team build on a legacy of quality that dates back to when the company was first established in 1918.

Chris took time to talk with us about the HVAC and plumbing systems of the home. In turn, he addressed some frequently asked questions that you and your clients may have.

What's the average lifespan of a heating or air conditioning system for a home?

That's a big question that we get quite often. It's not uncommon for people to be uncertain about the age of their equipment in their homes or how long it should last them. A normal heating and air conditioning system has an average lifespan of about 15 years. While the average lifespan for a water heater is typically around eight years.

Could you talk about the role that maintenance plays in extending that lifespan?

Maintenance is a crucial part of any mechanical system, including water heaters and heating and air conditioning units.

You can think of it in the same way as if you were to go out and buy a new car. Even though it is brand new you would still get the oil changed and make sure that you have regular maintenance done on it.

The same thing applies to your systems in your home. You should have your heating and air conditioning systems looked at twice a year.

As part of that, when you call a professional to evaluate at your heating and air

conditioning systems, they will clean the units and make sure everything is working well. If you maintain a new system and have it looked at and cleaned twice a year, your average lifespan can go up substantially maybe even up to 20 to 25 years.

The same approach holds true for your water heater. Your water heater should be flushed once a year to eliminate the sediment that can settle in the bottom of the unit. If you take care to do that, you have a better chance of having that water heater for longer than eight years ... maybe even as long as 15 years.

What role do home warranties play?

One thing to keep in mind is if you do have a home warranty in place, you still should keep your systems maintained. In fact, with some home warranties, they won't pay unless you are able to prove that you have had regular maintenance.

When a person is considering a new heating and air conditioning system for their home, what should they keep in mind?

If a homeowner is thinking about replacing their system, I would recommend that they look at a higher efficiency unit, depending on how long they are going to stay in the house. If they bought a house and the system is going down, you might want to go to a higher efficiency unit if you are planning on being there for 10 to 15 years. There is a return on investment on those types of systems. Of course, when you look at a new system, there are all types of inclusions. It's just about what meets your needs.

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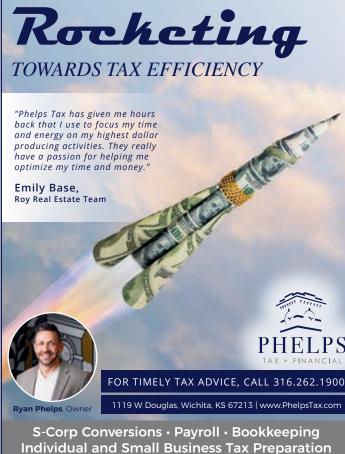
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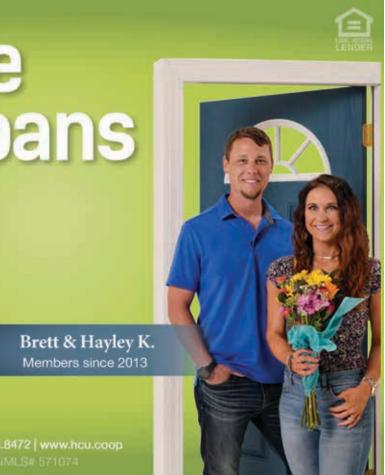
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Sharon

Professionalism in Action

When you talk with Sharon A CHANGE OF PLANS McCoy, it's easy to see the qualities that come to the forefront each day that make her journey in the business a success.

As a REALTOR[®] with Collins & time for a significant change. Associates, Sharon provides a powerful example of dedication and personal growth in the real estate industry.



Sharon's beginning in real estate came after she had achieved success

Turning 50 and with her children growing older, Sharon decided it was

"I had always been interested in real estate," she reflects. "I joke that this was my mid-life crisis. I went out on that limb, and I'm really glad I did."

Leaving a 16-year career as a stayat-home mom, Sharon embraced a new challenge.

"It really stretched me," she admits. "I had been away from the professional world for so long, and diving into real estate was both exciting and intimidating."

FINDING HER FOOTING Sharon's first step into the real estate world was as a showing agent with Select Homes.

"I saw an ad for a showing agent position and thought it would be a good fit," she says. "I was nervous and intimidated by negotiations, so this role allowed me to ease into the industry."

What started as a way to ease into the business soon became her favorite aspect of real estate.

"Showing homes was where I found my groove," she explains. "It's a chance to connect with people and help them envision their future in a new home."



As her confidence grew, Sharon began working with other agents and eventually took on transactions from beginning to end.

"I pushed myself outside my comfort zone and learned more about the entire process," she recalls.

TAKING A PERSONAL INTEREST IN OTHERS

Sharon joined Collins & Associates three and a half years ago, drawn to its family-like atmosphere.

"It's a smaller brokerage with a closeknit feel," she says. "I wanted to be part of a team that values personal connections and supports each other."

Her approach to real estate is rooted in relationships.

It's not about being the smartest or most savvy; it's about dedication and genuine care.

66



"It fills my cup knowing that I'm helping someone to the best of my ability," she shares. "When people reach out to me for their real estate needs, it's because they trust that I will try my best. It's not about being the smartest or most savvy; it's about dedication and genuine care."

With a career sales volume of \$34.3 million, Sharon's success speaks volumes about her commitment to her clients.

"Awards are pleasant surprises, but what really matters is working with people who are pleased with the outcomes we achieve together," she says.

FAMILY FULFILLMENT

Sharon treasures time with her family, including her husband of 30 years, Greg, and their four children — Allison (28), Holly (25), Evan (24) and Natalie (22). Her son Evan recently joined her

"It's been wonderful having him on board," she says. "He's learning the ropes and is able to cover bases when I'm not available."

Away from work, Sharon enjoys spending time with friends, engaging in activities like pickleball and bargain shopping. Her community involvement extends beyond her professional life; she is a co-director of the women's ministry at Hope Church in Andover and serves as a Wish Granter for the Make-A-Wish Foundation.

HELPING OTHERS

As she continues to build, Sharon offers helpful advice for others starting in real estate. "Believe in yourself and keep persevering," she says. "Every transaction will teach always have people to turn to for help."

you something new. You'll never

have all the answers, but you'll

Her own path has involved stepping out of her comfort zone and embracing growth.

"Letting go of my comfort zone and pushing myself has been key to my continued growth," she explains.

GUIDANCE WITH CARE

One of Sharon's core principles is to be both approachable and knowledgeable.

"I want people to feel comfortable and know that I'm not going to try to talk them into a decision," she says. "Instead, I point out everything I see that they might not notice, so they can make a fully informed decision."

Sharon McCoy's journey in re estate is marked by a passion for helping others, a commitment to personal and professional growth, and a deep connection with her clients. That's what professionalism in action looks like.

in the real estate business, getting licensed in January 2024.



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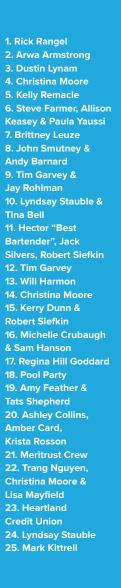
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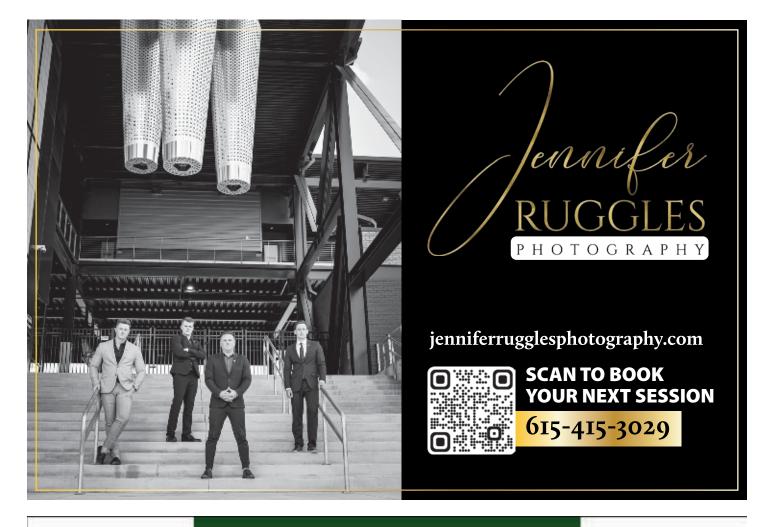
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GLENDA

top producer Photos By Jennifer Ruggles Written By Dave Danielson

BELIEF & COMMUNITY SPIRIT -

It's been said that if you can believe you can achieve something or if you believe you can't you are correct, because your actions will follow your mindset.

> Glenda Flores is one who embraces what is possible. As a REALTOR® with Berkshire Hathaway HomeServices PenFed Realty, Glenda moves ahead in life and real estate with belief and her dedicated community spirit.

Getting Her Start

Glenda Flores' journey began in Honduras, but her life took a pivotal turn when she moved to Wichita at the age of 16. The transition to a new country was definitely a challenge, but Glenda embraced the challenge with resilience. Choosing to stay close to her family, she attended Wichita State University, where she earned a Bachelor of Science in Business Administration with a Minor in Management in 2017.

A New Career Path

After her collegiate career was done, Glenda decided to dive into real estate.

"I saw an opportunity to turn my passion for interacting with people into a career," she explains.

Known for her involvement in local churches and various community activities, she believed her network would help her succeed in selling homes. By 2018, Flores had obtained her real estate license and joined Berkshire Hathaway HomeServices PenFed Realty as an independent agent.

Building Forward

By any measure, Glenda has achieved remarkable success. Her impressive track record includes receiving the Rookie of the Year award in 2019, and being recognized by the Leading Edge

Society at Berkshire Hathaway. She has consistently earned the Master's Circle Award from 2021 to 2023, and has been ranked in the Top Ten Individual Agents at Berkshire Hathaway in both 2022 and 2023.

In 2023, Flores was ranked number three in residential units. Her success has not only been recognized locally but also on a national level, with her placement in the President's Club, representing the top 5% of Berkshire Hathaway HomeServices network agents nationwide.

Rising Above

Glenda's journey has been significantly influenced by mentorship and overcoming challenges. Joseph Escapa, a broker at Berkshire Hathaway, introduced her to the company and has been a mentor throughout her career.

"We share common values and a commitment to community service," Glenda says. Her brother, Jose Flores, and colleague Anabella Ruiz have also been instrumental in her success. Together, they have invested in nearly 23 rental properties, demonstrating their collaborative spirit and shared goals.

One challenge Flores faced was overcoming language barriers. English, not being her native language, posed difficulties, especially in college where complex terms required extra effort to understand.

"I had to read my textbooks multiple times to fully grasp the material," Glenda recalls.

Leading the Way

Glenda's passion for real estate is driven by her desire to contribute to community growth and help families achieve their dream of homeownership.

"The most rewarding part of my job is seeing the joy on families' faces when they receive the keys to their new home," she says.

Looking ahead, Glenda plans to continue serving her community, focusing on new construction

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Treat everyone with respect, regardless of their social or economic status. This approach has been key to my success.



E.F.

homes and development projects. Her goal is to work on developing at least 20 new homes in the coming years.

Beyond her professional achievements, Flores is deeply committed to giving back. She is an active member of Iglesia Cristiana Nueva Jerusalen, where she contributes financially and serves in various ministry roles. She also supports churches in Mexico, Honduras, El Salvador, and Wichita.

Family Fulfillment

Glenda's world is made much richer by her husband, Miguel Lopez. They were married in 2022, and she treasures her role as an aunt to her nephews, Josiah and Mathew Molina.

"I am forever thankful to my parents, Jose and Alejandra Flores; Pastores Azarel y Milca Molina; Pastor Jacob Molina; and my sister, Marlen Molina, who runs my advertising on social media," Glenda says. "Also, thank you to the following companies for their support: Alfa & Omega Properties LLC, Guzman Construction LLC and Maria Guzman Vasquez."

In her free time, Flores enjoys studying the Bible and preparing to lead Bible studies for her youth group.

Lifting Others

Glenda offers helpful advice for those entering the real estate field.

"Treat everyone with respect, regardless of their social or economic status. This approach has been key to my success," she says.

> For Glenda, success is defined by her ability to balance her priorities faith, family and career.

"God is my foundation, and my career is a means to serve my community with humility and integrity," she explains.

Her commitment to her values and her clients underscores the essence of her success in real estate.

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broker spotlight

A MASTER MARKETER MOVING THE INDUSTRY FORWARD

Photos By Aaron Patton Written By Dave Danielson

With nearly two decades of experience in real estate, our featured broker has refined her expertise and built an impressive career. Holding licenses in multiple states, Tamra Provines, Owner/Broker of OWN Real Estate, has a proven track record of adaptivity and creativity.

BEGINNING HER JOURNEY

Tamra's journey into real estate began in an unexpected way. While attending Oklahoma State University, she was introduced to real estate through a personal investment.

"My parents encouraged me to buy my first house, where I lived and rented out the extra bedrooms. This not only allowed me to live rent-free, I sold it for a profit, immediately realizing that real estate was the path to my future," she recalls.

Tamra's personal real estate success piqued her interest, and with her marketing degree, she soon found herself working for Homes and Land Magazine. This role allowed her to interact with REALTORS® and inspired her to pursue real estate sales professionally.

HER JOURNEY TO SUCCESS

After obtaining her Bachelor's Degree in Marketing, Tamra moved to California and joined a top commercial real estate brokerage in Los Angeles. There, she learned aggressive negotiation techniques from her nationally recognized broker.

"The Los Angeles market is cutthroat," she explains. "I realized that while managing the practical aspects of commercial real estate, my true passion lay in connecting with people and managing the emotional side of transactions."

This insight led her to residential real estate, which she found more fulfilling and a way to develop meaningful client relationships.

Tamra's journey then took her to Florida, where her modernized marketing captured the attention of locals and international buyers from South America and the Caribbean Islands. She later brought her advanced marketing skills to the Midwest, earning the Oklahoma Rookie of the Year award and the 2017 Best of the Best Award by Woodward News.

Since 2018, Tamra has been in the Wichita area, continuing to set the standard for marketing creativity. Her credibility and proven skills have been recognized with multiple honors, including Wichita Eagle's Best Agent in 2021 and 2022 and Best Broker in 2023.



I FOCUS ON THE PEOPLE, NOT THE TRANSACTION. THE SATISFACTION OF TURNING DREAMS INTO REALITY AND BUILDING MEANINGFUL RELATIONSHIPS HAS BEEN THE DRIVING FORCE FOR ME.





A PASSION FOR PEOPLE

Real estate is more than just a career for Tamra it's a passion. Her slogan, "Own the Home You Love," reflects her commitment to helping people achieve their dreams.

"I focus on the people, not the transaction. The satisfaction of turning dreams into reality and building meaningful relationships has been the driving force for me," she explains. "I've gained some of my best friends through this industry, something I didn't anticipate yet am very thankful for."

BUILDING HER BROKERAGE

In July 2023, Tamra took a significant leap by starting her own real estate brokerage. Soon afterward, industry veteran and top-producing Broker Associate Katie Brown joined OWN Real Estate. "Think of them as a marketing company that happens to sell real estate!" With a reputation for integrity and results, this small brokerage proves that size doesn't always determine success in real estate.

"Starting the brokerage and Katie joining has been an exciting adventure," she says. "I'm looking forward to growing it, continuing to provide exceptional service to our clients, and further developing cutting-edge marketing."

FAMILY HIGHLIGHTS

Life is made much richer for Tamra by her family, including her husband Tyler and their children, Lane, Logan, and Lucy. When not focused on marketing, Tamra shares her love of travel and being outdoors with her family.

"We love going on vacation, exploring new places, new culinary experiences, and spending time on the water," Tamra smiles.

Their hobbies include kayaking, fishing, swimming, hiking, and enjoying their pontoon boat. Tyler is a trained chef, so entertaining guests at their home is also something they enjoy, reflecting their love for socializing and creating memorable experiences with friends and family. Along the way, Tyler and Tamra have built a substantial real estate portfolio and they enjoy renovating and managing properties together. Their experience with making good investments for their family also helps gain Tamra's investor client's confidence when they make investments.

COMMUNITY INVOLVEMENT

Tamra is a strong community supporter, a WIBA member, volunteers at her children's school, and several charitable organizations throughout Wichita





and the United States. She sits on the boards of two organizations. Her dedication to community service aligns with her belief in the importance of contributing to the well-being of others, both professionally and personally.

UPLIFTING SPIRIT

"Life is so much brighter with Tamra. She is driven and takes her career very seriously, yet I don't know anyone who can make a j-o-b more fun than she does!" says Katie. "She is a marketing wizard, a true artist with an incredible sense of humor, a keen sense of style, and a heart that fills the room. I can always count on her motivational quotes and support. She's an extraordinary mama, beautifully balancing the day-to-day hustle while her creativity cup for marketing overflows! Laughter, happiness, and success are contagious when you are with Tamra!"

RESILIENCE AND INNOVATION

Establishing a reputable brand across multiple states, Tamra has leveraged innovative marketing strategies.

"Real estate requires a lot of perseverance and creativity," she says. "Staying adaptable and innovative has helped me succeed in this ever-changing industry."

In her tenure, she is personally responsible for over \$150 million in sales. Her unwavering commitment to integrity has gained trust and loyalty, driving sustained success in the competitive real estate market.

As Tamra Provines continues to build her real estate team and expand her presence in Wichita, her commitment to her clients and the community continues to be something they can count on.



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Encouraged by friends and fueled by her desire for a

GAINING NEW GROUND

Annie earned her real estate license in 2020 and

successful. In less than four years, Pfeifer has closed over \$15 million in transactions, selling more than

up far exceeding that goal," Annie says. "Real estate

SUPPORT AND MENTORSHIP

influenced her.

their dreams."



FAMILY HIGHLIGHTS

events, traveling, and engaging in water sports. Annie

When it comes to giving back, Annie is actively involved the Rotary Club of West Wichita and volunteers at St. Catherine of Siena, where she coordinates meals for the

LOOKING AHEAD

involves continuing to build her real estate career



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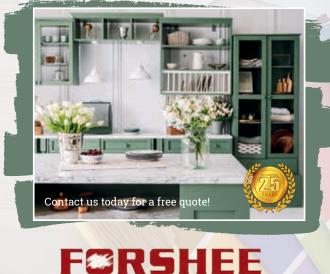
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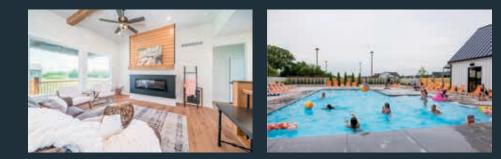




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Heartland CREDIT UNION

Realizing Dreams Together

Photos By Aaron Patton Written By Dave Danielson

When you have a solid partner you can count on, it's rewarding to make a difference with them—one you can be proud of. That's the feeling you get when you partner with the team at Heartland Credit Union.





Michael Lorimor, the Vice President of Real Estate Lending, emphasizes the collaborative spirit of his team.

"We are very collaborative, and there are no egos," he says. "Having a diverse team of lending backgrounds means there's always someone to turn to for good questions or insights."

The talented team of professionals includes lending experts Lydie Terry, Steve Farmer, Tracie Dean, Michael Ulrich, Amanda Laymon and Mandy Giess.

Lydie Terry: A Legacy of **Trust and Adaptability**

Lydie Terry's journey in real estate lending spans an impressive 36 years, a testament to her dedication and resilience. Raised in a small town in New York, Lydie moved to Wichita over 40 years ago, bringing with her a rich background in mortgage lending. "I have worked in various roles within real estate lending and have adapted to many changes over the years," she says. "I am proud of the goals I've achieved and the trust I've built."

Lydie's experience at Heartland Credit Union, where she has been for the past decade, has been marked by her integrity and deep knowledge of the industry. Her ability to forge strong relationships and guide buyers toward homeownership has made her a valued asset to the team.

Steve Farmer: Hard Work and Customer Focus Steve Farmer's work ethic

was honed on a small



farm in Southeast Missouri, where he learned the value of hard work early on. His career in real estate lending, spanning 19 years, reflects this commitment. Steve's member-first approach is rooted in his family's experience in various businesses, which taught him the importance of putting clients first.

Having moved to Wichita in 1992, Steve has built a life here with his wife of 24 years and their two college-age sons. His work with Heartland Credit Union has been particularly rewarding. "The history of the credit union helping people like my dad when no one else would fits me to the bone," Steve says. His gratitude for the opportunity to work

with such a supportive team and a clientele from all walks of life is evident in his daily interactions.

Tracie Dean: Simplifying the Mortgage Experience

With over 15 years of lending experience, Tracie Dean is dedicated to making the mortgage process as straightforward as possible for her members. Her approach is characterized by thoroughness and a resourceful mindset, ensuring that members can make informed decisions with confidence.

Tracie has been with Heartland Credit Union for six years and prides herself on treating members like family. When she's

not helping clients achieve their homeownership dreams, Tracie enjoys reading, gardening, and spending time with her husband and five grown children.

Her passion for travel adds a personal touch to her professional dedication.

Michael Ulrich: Local Pride in Action

As a lifelong Kansan and Wichita area resident of 30 years, Michael takes pride in assisting families with their home buying needs.

"This may sound like a simple statement, however, I take it very personally. Helping homebuyers through the process is something I take to heart,"

underscores he says. "It's an extremely rewarding career helping and her dedication guiding homebuyers get to the closing table. I'm involved every step of the way, from application to closing. You to the field. will find that I am an excellent communicator."

Michael is father to three grown children. He enjoys staying engaged in their lives. His banking career spans nearly 17 years.

Amanda Laymon: Committed to Excellence

She is a proud mother of three, with one child currently attending Fort Hays State University. Mandy's community involvement, including serving as Board Secretary for United Way of Ellis County and participating in Women Who Lead, reflects her commitment to making a positive impact. Her passion for serving others is evident in her professional and personal life.

Amanda Laymon is another integral member of the Heartland Credit Union Real Estate Lending team. Born and raised in Hutchinson, KS, she has been married to her husband for almost ten years. Amanda wears the badge of parenthood with pride. Their 8-year-old child brings laughter, crayon masterpieces, and has a wild imagination.

In 2012, Amanda stepped into the world of finance, donning the hat of a real estate lender. The halls of HCU (Heartland Credit Union) became her second home, where they navigated interest rates, dreams of homeownership, and the delicate balance of numbers. With each loan closed, Amanda felt the pulse of the community-the dreams taking shape, the keys handed over, and the promise of stability.

> Amanda is involved with the Hutchinson A Tradition of Excellence Chamber, Rotary and has a Chair seat Heartland Credit Union's real estate lending team is built on a for United Way campaign. tradition of education and excellence. Established in 1948, the credit union has a long history of supporting homebuyers through Mandy Giess: From Processing every step of the process.

to Lending Excellence

Mandy Giess's career in real estate lending began 20 years ago as a processor, and her journey has since included working with a title company and becoming a mortgage loan officer. Currently serving as both a real estate lending and commercial loan officer. Mandv's breadth of experience

"Helping people get into their forever homes is something I am incredibly grateful for," Mandy says.

The Heart of the Team

As Michael points out, the Processors-Rebekah Elliott, Tasia Swift, and Paige McRae—are integral to the team's success. They manage the crucial stages from processing to closing, ensuring that every transaction is handled efficiently. Their dedication to the success of members highlights the team's commitment to excellence.

"We offer online resources, host first-time homebuyer workshops, and partner with local REALTORS®, insurance agencies, and home inspectors," Michael explains. "Our goal is to provide comprehensive support and help members build a solid foundation for future homeownership."

Heartland Credit Union's Real Estate Lending team exemplifies the power of teamwork, dedication, and community-focused service. Each member brings their unique strengths to the table, working together to help clients achieve their homeownership dreams and build lasting relationships in the process.

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Maleeke provides a wide range of auto detailing services for his clients, including interior and exterior work, as well as cleaning the engine compartment. In addition, he also serves his clients with paint correction, polishing, ceramic coating, vehicle wrapping and window tinting. In fact, he provides window tinting services for vehicles, as well as both commercial residential buildings.

Maleeke took time to answer some frequently asked questions about his role, in addition to sharing some interesting facts.

Could you talk a little bit about ceramic coating? What benefits do you see with this process?

Ceramic coating puts a protective layer over the vehicle so that nothing sticks to your paint. It also protects your vehicle from UV damage, so you won't have to worry about your paint fading in the sun. The ceramic coating makes maintenance a lot easier and allows the car to dry faster with water beading up and drying.

One of the other things that those with ceramic coating notice is how easy it is to achieve a great result after the vehicle accumulates some dust. When it appears on a vehicle with ceramic coating, you can just use water to rinse it off and it looks like the vehicle has been waxed. Plus, it lasts. When you wax a vehicle, it might last you two or three months. But with the ceramic coating, you can get a five-year or 10-year ceramic coat that also adds a gloss finish to your paint.

What's the difference between ceramic window tinting that you provide and regular carbon window tinting?

The difference is the ceramic tint blocks out 99.9% of UV rays from getting in, so it keeps your vehicle cooler. Even if you are sitting with your vehicle in the sun, it won't let any heat in.

Also, the ceramic tint gives you better visibility. Sometimes people complain about not being able to see as well at night. With ceramic tinting, you will still have good visibility at night.

Rewarding Life

Away from work, Maleeke's world is made much richer by family, including his wife, Mikayla, and their children—Mikiah, Maelyn and Malakai. He and Mikayla are also thankful for the close bond they share with her sister, Katelyn.

In their free time, Maleeke and his family like to spend as much time as possible outdoors ... hanging out, going to the park, zoo and water parks.

It's easy to see the passion that Maleeke has for his work.

"I've always had an interest in cars. I lived in Antigua and I would get my neighbors' and family's cars and detail them to make a little money. When I got older, I kept doing it. It came to a point where I was working with dealerships. I did that for about a year and a half. Before my second child was born, I decided to go all-in to create my own business," he says.

Today, Maleeke continues to deliver worldclass results to his clients—in turn earning more than 155 5-Star Google reviews.

As he says, "We like bringing joy to other people."



For More Information: MALEEKE MARTIN, TROPICAL DETAILS PHONE: 316-494-9839

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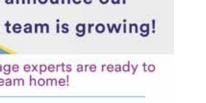
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