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JANUARY 2025

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## Charlene Jones

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### **PARTNER SPOTLIGHT**

Abe Loper, Loper  
Financial Services

### **RISING STAR**

Karen Turner

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# Contents

## IN THIS ISSUE

- 6 Preferred Partners
- 8 Meet The Team
- 10 Publisher's Note: Time to Thrive in 2025
- 12 Partner Spotlight: Abe Loper, Loper Financial
- 16 Rising Star: Karen Turner
- 20 Cover Story: Charlene Jones
- 24 FAQs



**20**  
COVER STORY  
**Charlene Jones**

If you are interested in contributing or nominating agents for a story in future issues, please email us at [betty.lee@realproducersmag.com](mailto:betty.lee@realproducersmag.com).

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# Time to Thrive in 2025

Hello, Real Producers!

As we head into 2025, you'll notice a refreshed look for *Blue Ridge Real Producers*. After nearly a decade of the national *Real Producers* brand, we are upgrading as part of our ongoing efforts to maintain and elevate the product. This new look represents our commitment to leveling up while staying true to the mission of celebrating the top professionals in real estate. We're excited to continue growing alongside our community, and we hope you enjoy the updated look!

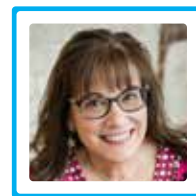
In 2024, we were privileged to feature many outstanding real estate leaders whose commitment to excellence and innovation helped shape our community. Their stories inspire us, and we look forward to spotlighting even more remarkable achievements this year. To kick off the new year, we bring you compelling stories



about Charlene Jones (RE/MAX Lakefront), Karen Turner (Nest Realty), and our loyal sponsor Abe Loper of Loper Financial Services.

As the real estate market evolves, 2025 presents endless opportunities for REALTORS® to thrive. By embracing technology, building meaningful client connections, and staying ahead of industry trends, you can achieve professional growth while making a lasting impact on the communities you serve.

Here's to another year filled with opportunity and inspiration for us all.



Be Blessed,  
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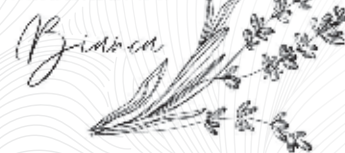
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# ABE LOPER

## LOPER FINANCIAL

STORY BY MADDIE PODISH • PHOTOS BY BRYCE SCOTT, RAPID IMAGERY

**N**avigating your financial future—whether through investing, estate planning, budgeting, or retirement preparation—can be complex and requires the expertise of a skilled financial advisor. However, not all advisors are created equal, so finding a trustworthy, knowledgeable professional can make all the difference.

Abe Loper, Founder and President of Loper Financial, a non-captive fiduciary advisory brokered by Equitable Advisors, has proudly served the local Lynchburg and Smith Mountain

Lake areas for more than nine years. As a previous owner of multiple restaurants with a master's degree in business and a postgraduate degree in education, Abe provides a unique big-picture perspective his clients find refreshing.

Growing up, the word “stranger” was not part of Abe's family's vocabulary. Abe's father was a pastor, and his family culture instilled in him a value set that prioritized meeting others where they are in life and leading with integrity, compassion, and empathy—all traits he has infused

into his business and personal life as an adult.

An unexpected phone call from a friend and fellow financial advisor introduced him to the financial services industry. Originally believing the call was to help manage his personal finances, Abe was intrigued when his friend asked if he would be interested in interviewing for a job with his company. This opportunity positively changed the trajectory of Abe's future, and now he does the same for his clients.

Abe's goal when launching Loper Financial was to provide

a full-service, comprehensive financial planning company with a uniquely mission-driven posture that includes partnering with local attorneys to ensure his estate planning advice is consistent with the law when helping clients navigate this complex terrain. He proudly states, “Most advisors don't think of themselves as working in a helping industry, but we do. We're helping our clients achieve financial well-being, which reduces anxiety and helps them sleep better at night.”

Intentional customer service has always been at the forefront of how Abe runs his business to ensure he exceeds client expectations regarding communication and responsiveness. He remarks that people don't know what they don't know, and exploring options never hurts. His commitment to data, historical trends, and an uncommon level of care (including a personalized multi-page report recapping in detail the notes of the consultation) help him achieve his goal to “surprise and delight” every new client. This extra step [the personalized

recap] gives clients peace of mind when reviewing information after leaving the office or consulting with a loved one.

By providing top-notch service, Loper Financial has been named one of the top financial planning businesses in the Lynchburg region for the past four years. Individually, Abe has received the Lynchburg region's Best Wealth Management Advisor, Best Civic Leader, and Business Person of the Year awards multiple times each in various publications. He does not define his success in terms of his awards and titles, though—he measures success in helping clients find peace and confidence as they step into their next life phases, whether retirement, an entrepreneurial endeavor, or moving to a new community.

Abe's passion for connecting with others goes beyond supporting his clients. As an active member in his local community, he serves on several Boards of Directors, including Horizon Behavioral Health, Sitting Well at the Well, a global anti-human-trafficking organization called Freedom

**“MOST ADVISORS DON'T THINK OF THEMSELVES AS WORKING IN A HELPING INDUSTRY, BUT WE DO.”**

4/24, Central Virginia Area Business Coalition, and the Lynchburg Morning Rotary Club. As a naturally extroverted individual, he finds joy in connecting his friends and neighbors and uplifting his local community.

Originally from Chicago, IL, Abe's wife, Emily, led him to fall in love with Virginia. Both of their families have followed suit, moving to Virginia from across the country. Smith Mountain Lake holds a special place in the family's heart, as Emily's family has owned a home on the lake for nearly 40 years. Abe and Emily and their two children regularly stay at the lake in the same house, with all of its memories. Though he's only been staying at the lake for 16 years, the lake holds a unique, almost enchanted, place in Abe's heart.

As Loper Financial grows, so does its staff, including three full-time financial advisors and multiple partners who provide clients with the highest level of expertise, access, and customer service.

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# Karen Turner

NEST  
REALTY



STORY BY MADDIE PODISH • PHOTOS BY KRISTINA ROSE, KRISTINA ROSE PHOTOGRAPHY

“No one grows up wanting to be a salesman,” Karen chuckles, “but I knew I always wanted to help people.” As a commercial banker for more than 25 years and a market president, Karen was the face of her bank in the community, serving on multiple boards and staying deeply involved with organizations like the New River Valley Chamber and Community Housing Partners, a firm that provides housing services for low-to-moderate-income

families in six states. Her role wasn’t just about numbers but about people and the community she loved.

When Karen’s position was unexpectedly terminated, she found herself at a crossroads. “I knew I wanted to try something new,” she reflects. She began networking and exploring new opportunities, eventually landing a job with a home builder. The role introduced her to new construction sales, and she fell in love with the

process. “I loved learning how a home is built from the ground up and helping clients design their future homes,” Karen says.

After four years in new construction, Karen craved more flexibility. She decided to study for her real estate license, passed the exam, and joined Nest Realty. She couldn’t be happier with the culture and camaraderie she found there. “I love the environment that Jeremy Hart, our broker, has built,”



“

Just like with a puzzle,  
new construction can  
take time, but the  
picture at the end is  
always amazing.”

when considering new construction,” she states.

Karen’s life is just as full outside of her real estate career. She and her husband have been married for 28 years. Their daughter, now living in New York, works for a public relations firm that specializes in high-tech and AI companies. Recently, the two shared a special moment—running the New York City Marathon together. “I’ve run a marathon before, but it was years ago,” Karen says, “and training with my daughter made it much more special this time.” While her husband no longer runs, he’s achieved sports milestones, having once been a tennis pro. Now, he competes in pickleball on a national level and even teaches the sport.

True to her nature, Karen continues to build relationships in her community, recently getting more involved with the New River Valley Chamber again. “Every relationship you build forms a web that enables you to connect and be a part of your community,” she says, smiling.

she emphasizes. “Everyone is supportive and helps one another.”

Determined to stay connected to new construction, Karen began immersing herself in local developments. One day, she crossed paths with Jamie Spence, the area executive for Eagle Construction. The two quickly hit it off, with Jamie recognizing Karen’s deep passion for new homes. This connection led to an exciting partnership between Eagle Construction and Nest Realty to help REALTORS® grow in their comfort with new construction as an alternative for their clients. “Eagle Construction’s values and pledge to always do the right thing aligned perfectly with mine,” Karen beams. “I’m excited to see how this relationship continues to grow.”

Karen explains that new construction is like a puzzle; every piece represents a client’s wants or needs. “Just like with a puzzle, new construction can take time,” she remarks. “But the picture at the end is always amazing. In the world of new construction, our clients can’t touch and feel what they’re buying. While model homes offer a glimpse, a REALTOR’S® role is to help a client visualize the future space. It’s about learning to trust the process. Though the builder is in the project’s driver’s seat, an agent’s job is still to represent a buyer’s best interests.” Karen admits the first few transactions can be uncomfortable,

but they are part of the growth. “Being uncomfortable is how you know you’re growing,” she advises.

The process may be long, but watching a home come to life from the ground up is a unique experience Karen loves sharing with her clients. As the listing agent for Eagle Construction in the NRV, Karen hopes to make the journey as smooth as possible for fellow agents and their clients. “I love sharing information and building connections with agents in the area so that they know their clients are in good hands



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# CHARLENE

Jones

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STORY BY MADDIE PODISH  
PHOTOS BY KRISTINA ROSE,  
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Originally from Martinsville, Charlene began her career in the fashion industry and customer service as a store manager for a department store, and she also traveled to New York City as a buyer for speciality stores. Later, she became a human resources manager in fashion and then moved into the newspaper industry.

Charlene's career in sales started to take shape at the newspaper. "I was the Newspaper in Education Coordinator," she recalls. "I did marketing and fundraising events to purchase newspapers for students in and around Richmond. The work sparked my love for giving back."

When Charlene's husband, John, received a throat cancer diagnosis, they faced a hard decision. "We considered moving further south, but it was too far away from my only daughter, Candice, who was going to Radford University that fall," Charlene explains. Instead, they found their way to Smith Mountain Lake. John transitioned into real estate in 2000 while Charlene began working in vacation rentals.

In 2002, after battling throat cancer, John struggled with the demands of communicating in real estate. He turned to his #1 cheerleader in Charlene and invited her to join him. "I remember him saying, 'Just one thing, Charlene. I'm in charge,'" she chuckles. Then she got to work.

Charlene took on her new role with determination, working alongside John to build a successful business. "Everything I learned was from him," she says with a smile while reflecting on their partnership. "Our strengths complemented each other and created a synergy that our clients came to trust."

Four years ago, devastating news came when John received a pancreatic cancer diagnosis. He passed away only three weeks later, bringing a life-altering halt to the successful real estate partnership the two had grown and more importantly, to the marriage they built with unconditional love and support for one another. Charlene carries his legacy forward in her work and life, honoring his high standards of service and dedication as an everlasting tribute.

Today, Charlene's business thrives on client referrals, a testament to the connection she builds with her clients and the trust she inspires in them. "I've made so many friends around the country and world through real estate," Charlene shares.

Charlene is deeply involved in her community as a philanthropist,

friend, and supporter. She serves on several boards and commissions. Her fundraising efforts are legendary—she has curated creative events like Cow Pie Bingo to raise money for the Recreational Development of Franklin County to build a disc golf course and other events to raise money for other nonprofits and scholarships through the Rotary Club of Smith Mountain Lake.

Supporting others' hopes and dreams comes naturally for Charlene. "I found my passion, love, and true happiness when I started my career in real estate," she notes. "To live and work at Smith Mountain Lake is like being on vacation. It's not just the lake; it's the people." Still, Charlene has an even greater love—being called "Nana" by her 11-year-old granddaughter, Parker.

Known as a "responsible" thrill-seeker, Charlene has checked skydiving off her bucket list. She admits not being very domesticated and enjoys trying different restaurants, for which she has written restaurant reviews. She doesn't have a signature dish, but she certainly has a signature saying: "I don't make dinner; I make reservations," she laughs. Her friends and co-workers are never far, whether she's having a meal with them or traveling together to far-flung places like Australia, Ireland, and Scotland.

Looking ahead, Charlene does not plan to slow down. She finds joy in every facet of her life, from golf, pickleball, and Texas Hold'em poker to spending time on the lake on her jet ski and indulging her love for sports cars. Her heart lies in helping others find their dream homes—a legacy she's proud to carry forward.

"It's a life filled with good people, good work, and great memories," Charlene reflects, grateful for the journey that brought her to Smith Mountain Lake and to a life she adores. It's a life she built from the ground up with good people by her side just the same as she has been for them.

**"I FOUND MY PASSION,  
LOVE, AND TRUE HAPPINESS  
WHEN I STARTED MY  
CAREER IN REAL ESTATE."**



**“**  
**It's a life filled with  
good people, good  
work, and**  
*great memories.*  
**”**



# All About *Blue Ridge Real Producers*

**Q: WHO RECEIVES THIS MAGAZINE?**

A: The magazine goes to the top 300 real estate agents in Central and Southwest Virginia, based on their sales volume from the previous year, and our preferred partners. With thousands of agents in the region, being part of this elite group is a testament to your hard work, dedication, and success.

**Q: DO REAL ESTATE AGENTS HAVE TO PAY FOR MAGAZINES OR EVENTS?**

A: No! The magazine and events are free for agents, thanks to our advertising partners.

**Q: WHAT KIND OF CONTENT DO YOU FEATURE?**

A: This publication is all about you—the real estate agents. We feature personal, unique stories about community members, giving you a platform to inspire others. As we grow, we'll continue to add fresh, engaging content. We are not a pay-to-play model; we write authentic stories about Real Producers. We always welcome nominations, so feel free to bring someone to our attention if you'd like us to consider them for a feature.

**Q: WHO ARE OUR PARTNERS?**

A: Preferred partners, listed at the front of the magazine, fund and support this community. They are top professionals in their fields, have ads in every issue, and participate in our events. Every preferred partner has been recommended by one or more of you. Together, we aim to build a powerhouse network of the best REALTORS® and affiliates, helping each other grow stronger.

**Q: DOES REAL PRODUCERS HOST EVENTS?**

A: Yes! We host quarterly events exclusively for this community, bringing together the best of the best at local venues to network, collaborate, and elevate our businesses. We will share event details through the magazine and on social media.

**Q: HOW CAN I RECOMMEND A BUSINESS OR FEATURE STORY?**

A: If you want to nominate a REALTOR® for a feature story, recommend top-tier affiliate partners, or get involved in networking, please contact me via email or phone. I look forward to hearing from you.

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TOOLBOX  
PROPERTY DATA



SECURE DOCUMENT  
STORAGE FOR BUYERS &  
SELLERS



COMPLIMENTARY SECURE  
WIRING OF PROCEEDS &  
COMMISSIONS



OUR COMMITMENT TO EXCELLENCE ON EVERY CLOSING WE HANDLE



**Chad Stuart**  
*Business Relationship Manager*

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