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COVER STORY  
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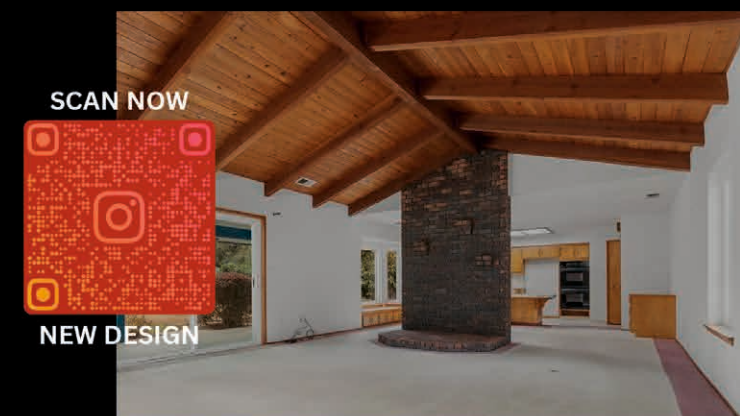
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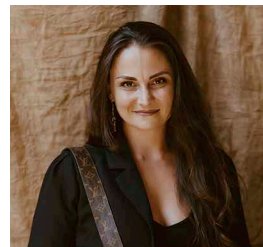
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# KICKSTART 2025

## MASTERING NEIGHBORHOOD FARMING IN REAL ESTATE



**Kickstart 2025: Mastering Neighborhood Farming in Real Estate**

I want you to think this through. What is a Farmer? The Farmer's job is cultivating the land. Think of Farming neighborhoods like a Farmer taking care of their crops. The Farmer knows where every dead tree is in their orchards, they know where that crazy patch of Johnson Grass is that's such a nuisance choking out the crop. They know where the healthy crops are and what areas need some extra fertilizer. That's how you treat your farms. You should know each home, names of dogs, family names, kids names, angry neighbors, nice neighbors, distressed properties, etc. You know your neighborhoods like the farmer knows their crops and the land they farm. That's farming. How can you truly say you are farming if you don't know your farms? You must get into your farms every week, get to know the people and properties. Become the guru of your farms and the surrounding areas.

Are you ready to dominate your market in 2025? Neighborhood farming is your secret weapon to build lasting relationships, boost visibility, and ensure a steady flow of leads. By focusing your efforts on a specific area and establishing yourself as the go-to expert, you'll set the foundation for a successful year. Here are practical strategies to help you hit the ground running.

**Personal Touch with Handwritten Notes**

In a world full of emails and digital ads, nothing beats the charm of a handwritten note. Whether it's a thank-you card, a holiday greeting, or a simple introduction, these notes add a personal touch that builds genuine connections. Dedicate a few minutes each day to writing notes to residents in your farm area, and watch how this small effort makes a big impact.

**Face-to-Face Door Knocking**

Door knocking may feel old-fashioned, but it's one of the most effective ways to make a lasting impression. Meeting homeowners face-to-face allows you to build trust and create meaningful interactions. Take along a small gift, like a bag of popcorn with a note that says, "Just popping by to say hello!" This thoughtful approach helps you stand out from the crowd.

**Neighborhood Block Parties**

Who doesn't love a good party? Hosting a neighborhood block party is not only a great way to bring the community together but also a prime opportunity to showcase your expertise. Sponsor games, food, and fun activities while setting up a "real estate corner" where residents can ask questions or learn about the market. This relaxed environment is perfect for building relationships and growing your brand.

**Supporting Neighborhood Watch Programs**

Be more than just the real estate expert—be a trusted community leader. Collaborate with local authorities to set up or support a neighborhood watch program. Your involvement will not only make the neighborhood safer but also position you as a caring, proactive professional invested in the well-being of the community.

**Hyperlocal Monthly Newsletters**

Your monthly newsletter shouldn't be just another market update. Add value by highlighting local small businesses, recognizing standout high school students, and including fun community facts or events. Pair this with a QR code linking to more resources or event details to create a seamless blend of print and digital engagement.

**Embracing AI-Powered Tools**

In 2025, AI is your ally. Use predictive analytics to identify homeowners likely to sell, automate follow-ups, and craft personalized newsletters tailored to your farm area. AI tools can help streamline your workflow and ensure your messaging resonates with your audience.

**Creative Touches That Make an Impact**

Get creative with your farming strategies! Instead of traditional open house flyers, consider Instagram ads targeted to your farm area. Drop off seasonal items like mini pumpkins in October or small American flags for the Fourth of July to stay top of mind. Pair these efforts with personal phone calls using scripts like, "I'm reaching out because your neighbor's home just sold..." to spark meaningful conversations.

**Consistency is Key**

The secret to successful farming is consistency. Whether it's handwritten notes, newsletters, or face-to-face interactions, your efforts need to be steady and reliable. Remember, farming is a marathon, not a sprint. The more consistent your touches, the stronger the trust and relationships you'll build within your farm.

Kick off 2025 with these proven strategies and watch your real estate business thrive. By investing time and effort into neighborhood farming, you'll not only grow your business but also strengthen your connection to the community. Let's make this your best year yet!

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# Damon Jimenez

## Protecting Central Valley Homeowners



As a real estate professional in the Central Valley, you understand the pride and joy that comes with homeownership. However, many new homeowners overlook a critical aspect of securing their investment: protecting their mortgage against unforeseen circumstances.

My wake up call came when I realized that more than half of the new homeowners I worked with thought that they were protected by PMI (private mortgage insurance). I would have to explain to them that this protects the lender, not them.

This is important to note because a significant number of home foreclosures are linked to medical debt. Unexpected health issues can lead to substantial medical expenses and loss of income, making it challenging for families to keep up with mortgage payments. In fact, studies have shown that medical debt is a leading cause of personal bankruptcies and home foreclosures in the United States. This is no surprise when 1 out of 3 individuals are diagnosed with cancer, 1 out of 5 for Heart Attacks and 1 in 20 for Accidents.

This is where life insurance with living benefits comes into play. Did you know that there are insurance carriers that will give you access to your death benefit while you are alive for critical, chronic and terminal illnesses? This tax free money can be used to pay the mortgage or anything the clients choose, covering medical bills and daily expenses, thereby preventing potential foreclosure.

Having experienced a life-changing event myself, I understand the profound impact that unforeseen circumstances can have on a family's financial stability. Fortunately, having life insurance in place protected my family's home and business during a challenging time. This personal experience has fueled my passion for helping others safeguard their homes. Working in the Financial Planning space has opened my eyes to the devastating hardships of not having a financial plan.

By educating your clients about the importance of Life Insurance with living benefits, you empower them to make informed decisions that protect their homes and families. This proactive approach not only enhances your service but also contributes to the long-term financial security of Central Valley families for generations to come.

Let's work together to ensure that every homeowner in our community has the protection they need to weather life's unexpected challenges.



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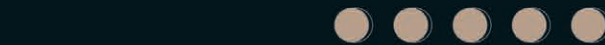


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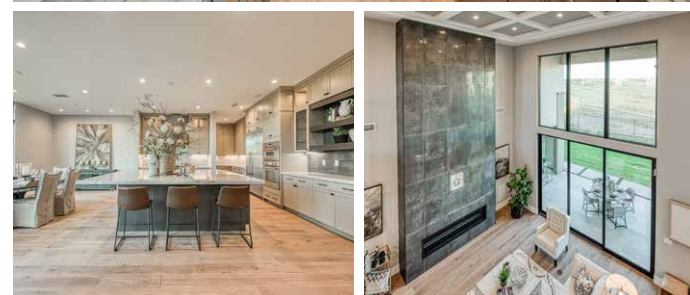
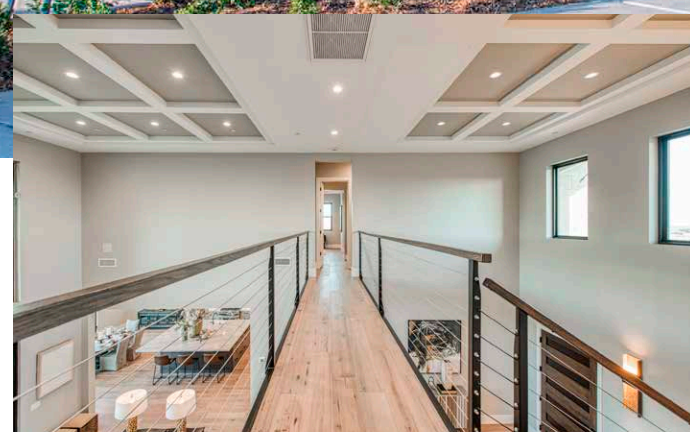
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# Jose Flores'

## PURSUIT OF EXCELLENCE

Jose Flores turned ambition and hard work into a flourishing landscaping business, building a family legacy and proving that success is earned, not given.

WRITTEN BY ASHLEY KIVISTO  
PHOTOGRAPHY BY AMANDA BRAZZELL, REAL AUTHENTIC HUMAN MEDIA

Jose Flores is a testament to building a life from the ground up. At 14, when his parents divorced, Jose and his siblings moved to what he describes as a rough neighborhood. He and his brother shared the living room for a bedroom, and Jose would stay up at night envisioning the life he'd one day create. His mother, a dedicated single parent, worked tirelessly to pay bills, maintain their home, and care

for him and his siblings, inspiring deep admiration in her son. "That's why I really respect women and all that they do," Jose reflects on his mother's strength. At the same time, Jose drew inspiration from his father, who owned his own auto mechanic shop. A great businessman, his father became a role model for Jose, teaching him the value of hard work and entrepreneurship. Growing up through challenging times



fueled his determination to succeed. By age 16, Jose had moved out and was living with his girlfriend, Vanessa. They soon found their own place, and now, after 20 years together, they are married with five children ranging in age from three years old to a high school senior.

At 18, Jose got his first major job opportunity when Vanessa's father called him to help shovel dirt at a client's home. While working this job, Jose was encouraged to join the Laborer's Union, advice he took to heart. Within months, the union placed him with American Paving, where he would spend his entire career, becoming the company's youngest foreman at age 24. This was also the year he and Vanessa bought their first home. His journey from sleeping on a couch to owning a home and achieving career success is a testament to his perseverance and refusal to give up. "Failure is not

an option for me," Jose says, reflecting on the importance of ambition. Without a high school or college degree, he could have faced very different outcomes. "It's all about ambition and what type of person you are," he insists, firmly believing that life is what you make of it.

From the start, Jose dreamed of owning his own business. Though initially unsure of what kind, he eventually found a passion for landscaping through side jobs he did on the weekends. His commitment to professionalism motivated him to establish New Vision Landscape Designers Inc. on his own, without partners or investors. Many might be surprised to learn he didn't come from wealth and that every dollar he made went back into the business. In just two years, New Vision has seen remarkable growth, now with two large dump trailers, two fully equipped utility trucks, a cargo trailer, and a



“

**Failure is not an option for me.  
It's all about ambition and  
what type of person you are.**



wide array of small equipment. In their first year, the company brought in \$250-300,000 in work, and in the second year, that number rose to half a million. Jose confidently predicts they'll surpass a million dollars in jobs within the next three years.

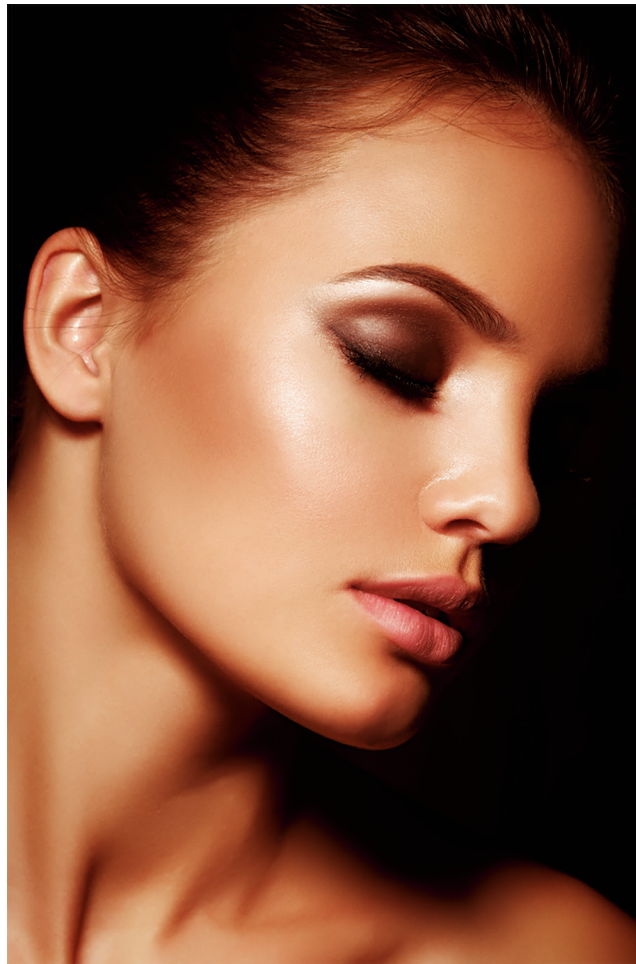
New Vision stands out for its commitment to building genuine relationships with clients and understanding each person's unique vision. Jose takes the time to walk each property with the owner, brainstorming ideas on the spot. The company handles every aspect of landscaping in-house, from plants and turf to concrete, block walls, and irrigation—no subcontractors required. Their reputation is a point of pride, with exclusively positive reviews on Google. "Our reputation we take very seriously," Jose emphasizes. A recent review captures the dedication he and his team bring to each project:

"We couldn't be more thrilled with the transformation of our pool area! Jose and his crew went above and beyond to create a beautiful, inviting space. Their skill, creativity, and professionalism truly made all the difference, turning our pool area into the perfect spot for relaxation and entertaining. We highly recommend them to anyone looking to elevate

their outdoor space—thank you, Jose and New Vision Landscape for everything!"

Jose is excited about New Vision's future and aims to grow his business as a legacy for his family. His two sons are already interested in the business; his oldest son helps on weekends, and his three-year-old loves "driving" the Bobcat. Building a family legacy that his children can rely on is deeply important to Jose, who says, "they will always have this to fall back on," something he himself never had growing up. Family gatherings around the grill and poolside parties with friends have brought Jose a joy he long dreamed of. Dedicated to both family and career, he attends his kids' practices, games, and outings while balancing his role as a mentor to others in his field. Remembering how an older mentor guided him early in his career, he hopes to offer the same support to others who are just starting out.

Through his unwavering work ethic, dedication to family, and commitment to excellence, Jose Flores has built both a thriving business and a future his family can rely on. His journey proves that with grit and ambition, success is possible—no matter where you start.

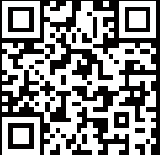


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**LAURA LEFFINGWELL'S** inspiring journey is a testament to perseverance, from starting a new life in the United States and mastering English to building a thriving business from the ground up.

FROM NEW BEGINNINGS TO RISING STAR:

# Laura Leffingwell

## London Properties

WRITTEN BY ASHLEY KIVISTO | PHOTOGRAPHY BY TREVOR LEWIS

Laura Leffingwell approaches everything in life with positivity and energy, never letting obstacles deter her from achieving her dreams. Growing up in Medellín, Colombia, Laura was surrounded by love and support from her parents and had no intention of leaving her home country. She had always planned to start her own real estate business, an ambition that came with its challenges as a woman in Colombia's business world. Laura's love for numbers led her to study Economics in college, a foundation that continues to support her in her career today. However, her path changed when her mother, who had moved to the United States with her second husband, was diagnosed with cancer. Laura traveled to the U.S. on a tourist visa to care for her mother during chemotherapy. While there, she met Ryan, the man who would become her husband. The two fell in love, which played a big role in Laura's decision to stay in the U.S. They have now been married for five years and live in Tesoro Viejo with their dog, Paco, and cat, Perla. In 2024, Laura proudly became a U.S. citizen, just in time to vote in her first presidential election.

Family is at the heart of everything Laura does. "I have friends that are like my family," she says, emphasizing the importance of building meaningful relationships. She describes herself as highly social and finds energy in being with people. "I always try to make unconditional connections," she explains, adding, "It makes me richer to know more people." Although her family still resides in Colombia, including her younger sister, Laura has built a strong support system in the United States. Laura's father, a

successful businessman, was a major inspiration in her life. She briefly took over his business but ultimately pursued her own path. Her cousins, Juan and Luis, also own successful businesses in Colombia and encouraged her to remain patient, work hard, and trust that success would follow.

Laura's mother passed away in December 2022 after a courageous battle with cancer. "I miss her so much," Laura shares. Her mother's strength and love remain a guiding force in her life. Laura cherishes the years they shared after her move to California, during which her mom was able to see her daughter learn English, fall in love, and start a successful business.

Laura began her real estate career in Colombia, gaining valuable experience before transitioning to the U.S. market. In 2022, she earned her real estate

license in California, and her business has grown each year. "The consistency is something to be proud of," she reflects on her achievements. In 2023, her hard work earned her the prestigious Rookie of the Year award at London Properties. "London is really like a family," Laura says of her brokerage, where she has found a strong sense of belonging.

While building her business, Laura has faced challenges, including overcoming the perception of her accent. "My authenticity sets me apart, starting with pronouncing my name in Spanish when I introduce myself. From then on, everyone recognizes me. My accent became my brand. Even though others might see it as an obstacle, I make it work to my advantage," she explains. One of her proudest ventures involves marketing properties in Italy. A recent business trip to Italy allowed



“I ALWAYS TRY TO MAKE UNCONDITIONAL CONNECTIONS,” SHE EXPLAINS, ADDING, “IT MAKES ME RICHER TO KNOW MORE PEOPLE.”



her to bring her father along, a gesture that deeply impressed her client and highlighted her strong family values.

Laura also finds joy in activities outside of work. She has been lifting weights since she was 14, making fitness an integral part of her routine. She and Ryan own a home in Colombia and visit twice a year, trips they both eagerly anticipate. Laura’s outlook on life is shaped by a few key principles. “Life takes us to unexpected places; love brings us home,” she says, reflecting on her journey. Her favorite quote, “Courtesy doesn’t cost anything, but it buys everything,” is a daily reminder of the power of kindness.

Laura credits much of her success to the support of her husband, Ryan. As a business owner himself with a successful contracting company, @Build.with.Ryan, he provided financial stability during the early stages of her career, allowing her to focus on growing her business. “We’re in the building and growing era of our businesses,” she says. In five years, Laura aims to be one of the top five producers in the Central Valley and is excited about new ventures, including vacation rental properties she and Ryan are developing together. Laura’s journey is a testament to her resilience, authenticity, and the



strength of her relationships—both personal and professional.

When she’s not working, Laura indulges in simple pleasures like Tillamook chocolate chip ice cream or Colombian coffee. If she could have a

superpower, she would choose to read minds—a fitting wish for someone who values genuine connections.

Laura Leffingwell is a licensed REALTOR® at Leffingwell Group with London Properties Ltd.



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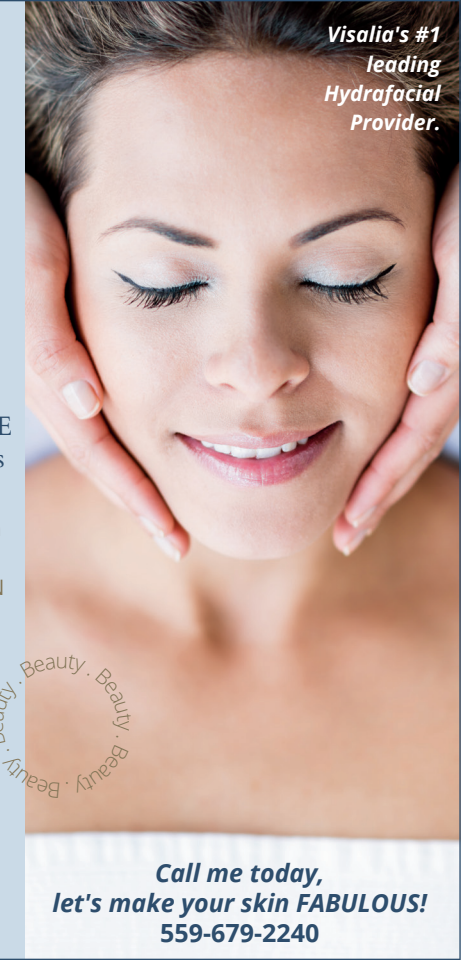

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## Path from Golf Pro to Mortgage Leader

WRITTEN BY ASHLEY KIVISTO | PHOTOGRAPHY BY LYNN SMALLWOOD

Cory Reeder has devoted his life to following God's plan, embracing his faith as a guiding light in both his personal journey and his professional career. Cory is a Branch Manager and Mortgage Loan Officer at Home Front Mortgage in Visalia. In August of 2019, Cory joined Brent Baker and the Premier Home Loan Group team, changing the trajectory of his career. After graduating from Mount Whitney High School, Cory earned a scholarship playing golf for California Baptist University. His golf career ramped up with a stint on the Pepsi Tour, playing semi-professionally. Golf remains one of Cory's passions, serving as a huge stress reliever.

Cory credits his parents for many of his positive attributes. His dad taught him how to be an entrepreneur, work hard, and share his knowledge and skills. His mom instilled the value of relationships and exemplified patience and love, traits Cory has inherited. After his parents divorced when he was young, Cory's family grew to include one older sister, two half-sisters, two stepsisters, and one stepbrother. During his senior year of high school, Cory met his future wife, Jennifer. The couple married four years later and started a family. They now have two adult children, Matthew and Samantha. Samantha recently married her high school sweetheart, Alex. Through life's ups and downs, Cory credits Jennifer for always trusting and supporting him, which has been a cornerstone of his success.

After leaving his golf career, Cory sought a new opportunity. Having helped his father with a pool servicing business, he decided to try his hand in the same field. Cory worked his

way up at Master Pools by Paul Haney until there was no longer room for growth, prompting him to start his own pool construction business. By 2016, the business was booming, earning national recognition as one of Pool & Spa News's National Top 50 Builders. By 2018, however, Cory and his family felt led to slow down and ultimately decided to close the business. "I knew God was going to put something in my path," Cory recalls.

That opportunity came when Samantha's best friend's father, Brent Baker, invited Cory to join his new mortgage brokerage. "It was time for me to spread my wings," Cory remembers. He credits Brent for introducing him to the world of mortgages and believing in his potential. Cory's background as a business owner and experience managing financials prepared him for the new role, as did the relationships he had built in the community. Among these relationships, Cory is especially grateful to Shawn Cardoza from Legacy Real Estate for trusting and believing in him, which was instrumental in his growth. While it would be easy to attribute his career transition to a passion for real estate, Cory views it as a result of God's will and his obedience to that calling. In 2020, Cory's efforts were recognized when he was named Premier Home Loan Group's Rookie of the Year.

The last few years have been a transition period for Cory, and he ultimately landed at Home Front Mortgage, a perfect fit for him. He is a self-proclaimed control freak, a trait that works to his advantage in his work. Cory takes meticulous notes and





prides himself on his attention to detail. If he cannot qualify a loan, he creates a plan to help the client reach their goal in the future. “If I can’t qualify you today, let’s come up with a plan,” he tells clients. He understands that applying for a loan can be stressful, and people are often embarrassed to reveal their financial details. Cory especially loves working with first-time homebuyers, walking them through the process step by step. “To the core of me, that’s what I am—a teacher,” Cory says. He also trains each new hire in his office personally, as he did in the pool business.

Cory and his family remain actively involved in their church, Sierra Baptist, and their community. His favorite Bible verse, Philippians 2:3-4, reflects his belief in serving

others with humility and compassion, values he brings to his work and outreach. For several years, Cory and Jennifer led a friend’s after-school outreach program. They enjoyed making a difference in the lives of young people and sharing their faith. “Ultimately, we’re called to share the light. I want to be given the opportunity to share the gospel,” Cory states.

Looking ahead, Cory is focused on growing his team at Home Front Mortgage. Two new loan officers are joining him: one transitioning from real estate and another as a junior loan officer. “This year is the team-building year,” Cory asserts. Whether helping first-time buyers achieve homeownership or mentoring the next generation of loan officers, Cory continues to follow God’s plan for his life with faith, gratitude, and purpose.

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# JO-LINDA

VHP

PHOTOGRAPHED BY DON -JOHN DIZON  
WRITTEN BY ASHLEY KIVISTO

# Garud

## Building a Legacy on Faith and Resilience



**Jo-Linda Garud** transformed her life's challenges into opportunities, becoming a leader in real estate while honoring a legacy and building her own.

As with many highly successful people in the real estate industry, Jo-Linda Garud did not always envision this career path. Growing up, Jo-Linda and her two siblings moved frequently with their parents, which instilled resilience and flexibility in her from an early age. She learned how to make friends quickly, nurture relationships, and roll with the punches, developing a strong sense of self and independence. At 17, three years after her parents' divorce, Jo-Linda made a commitment to herself to be the first person in her family to attend college. To make this dream a reality, she held three jobs after high school, paying her way through Fresno State and living with roommates.

When Jo-Linda reached her junior year, her funds had run out, and she found herself short on tuition, prompting a decision to take a year off and re-evaluate. However, her

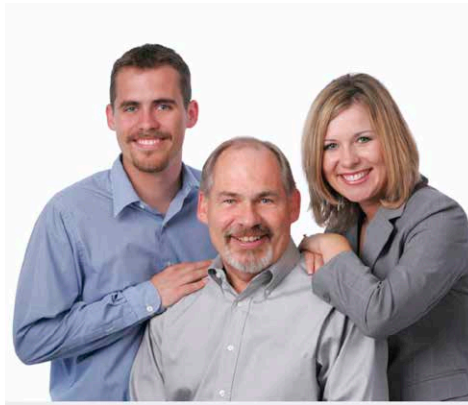
best friend's family, Paulette and Mike Dupree, stepped in and paid the relatively small amount she needed for her classes. "I had a lot of support," Jo-Linda reflects about her friends who became like family. She graduated from Fresno State with a degree in History, originally intending to become a history teacher, but instead pursued an advanced degree in Rehabilitation Counseling. Her first counseling role involved working with women addicted to drugs who had young children or were pregnant—a position that came with a heavy emotional load. Jo-Linda remains grateful for that time, saying, "I was blessed by being able to work with these people and touch their lives at that stage."

Eventually, Jo-Linda returned to Fresno State, where she worked as a counselor assessing adults with learning disabilities. During this period, she and

her husband Andrew learned they were expecting identical twin boys, a surprise that led Jo-Linda to seek a second opinion after the initial ultrasound. Their sons, Lennox and Titus, were born prematurely at just over three pounds each. Though they faced early struggles, both boys grew up to be intelligent, athletic young men, recently graduating from high school and starting college. Three years later, the family welcomed a third son, Dempsey, whose integrity and character can outshine many. Despite Fresno State's flexibility in allowing her to work part-time, Jo-Linda decided to take time off to raise her boys. After a few years, she began substitute teaching at their school.

It was during this transition that Jo-Linda received a life-changing call from family friend Jesse Penner, who wanted her to help with paperwork at his family's real estate business—an offer





In loving memory of Harold and Jesse Penner.

she initially declined. Having known the Penner family for around 20 years, Jo-Linda deeply respected their values of integrity and prioritizing God and family above all else, which ultimately made her reconsider. Harold Penner created a legacy. Jesse Penner was carrying this on. About a year later, she accepted the position. After six months working with Jesse, she realized that obtaining her real estate license would enhance her success. Demonstrating her ambition, Jo-Linda earned her license within eight months and, a couple of years later, became a partner. She and Jesse created and led a small team, consistently ranking among the top producers at their brokerage. “The joy I found in my work was both unique and rare,” Jo-Linda reflects. “This partnership allowed me to leverage my strengths while also growing in new areas.” Jo-Linda fondly remembers their teamwork: “Jesse was fun but focused,” she recalls. Her more Type-A personality balanced well with his, and they held regular team meetings each week to keep everyone aligned.

Tragically, Jesse passed away in October 2022 after a battle with hemangiopericytoma cancer. Despite his health struggles, Jo-Linda remembers him as someone who never complained, describing him as “someone who ‘suffered well’ and always relied on God.” Reflecting on James 1:2-4, Jo-Linda found strength in the verse, “Count it all joy, my brothers, when you meet trials of various kinds, for you know that the testing of your faith develops

perseverance, and perseverance must finish its work so that you may be mature and complete, not lacking anything.” Similarly, 1 Corinthians 16:13, which encourages us to “stand firm in the faith” and “be strong,” became a guiding principle during Jesse’s illness and passing.

Before Jesse’s second cancer diagnosis, Jo-Linda had an idea to start a property management company—something Jesse supported but wanted her to lead. She earned her broker’s license and launched the company, managing four doors by the end of the first year before Jesse’s cancer returned. After his passing, Jo-Linda needed time to grieve and assess her career, unsure if she could continue the business without him. Motivated by a desire to honor the Penner Family Legacy, she reached out to their transaction coordinator, Jennifer, and together they decided to move forward. “I got this. I’m going to try,” Jo-Linda thought to herself. Nearly two years after Jesse’s passing, Jo-Linda is grateful for the Lord’s faithfulness through this period of loss. “Joy continues to be a part of my life,” she shares. Today, their hard work has paid off; their real estate business is thriving, and the property management company has grown to 49 doors—a milestone she is incredibly proud of. Jo-Linda also takes pride in their reputation and service to their clients, highlighted by 150 positive Zillow reviews and word-of-mouth referrals.

Real estate turned out to be an ideal fit for Jo-Linda while raising

her children, being flexible enough to stay engaged with her family. She has also found that with her counseling background, she loves connecting with clients and colleagues, forming meaningful bonds. Over the past eight years, Jo-Linda has been among the top producers at Guarantee Real Estate. Since the dissolution of Guarantee, she is honored to work at Valley Harvest Properties with two remarkable agents, Melissa Holtermann and Desrie Van Putten. Thriving in her current role, she loves the people she gets to work with; Jennifer Wilkes, her transaction coordinator, and Laura Luethke, her marketing coordinator. In her spare time, Jo-Linda enjoys tennis, a sport she picked up only a year and a half ago, as well as pickleball. She now plays tennis three times a week at Copper River Country Club which provides the perfect environment to learn new skills. Jo-Linda also loves reading and listening to uplifting and motivational audiobooks, with *Crucial Conversations: Tools for Talking When Stakes Are High* and *The Excellent Wife* by Martha Peace among her favorites. Jo-Linda, who has run in two marathons and four half-marathons, is excited to keep doing what she is doing, expressing contentment with her personal and business lives. She plans on “maintaining a healthy work and family life balance,” focusing on enjoying life with her friends and family, and remaining steadfast in her hope in Jesus.

Jo-Linda Garud is a licensed REALTOR® at Valley Harvest Properties



“THE JOY I FOUND IN MY WORK WAS BOTH UNIQUE AND RARE,” JO-LINDA REFLECTS. “THIS PARTNERSHIP ALLOWED ME TO LEVERAGE MY STRENGTHS WHILE ALSO GROWING IN NEW AREAS.”

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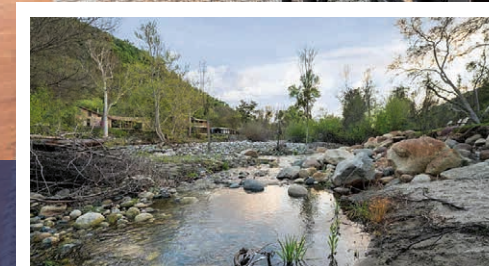
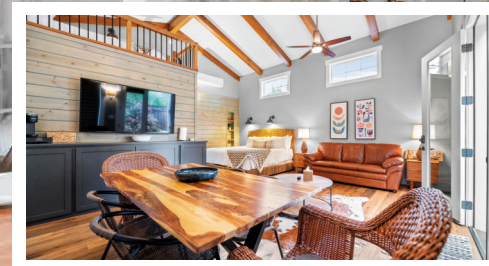


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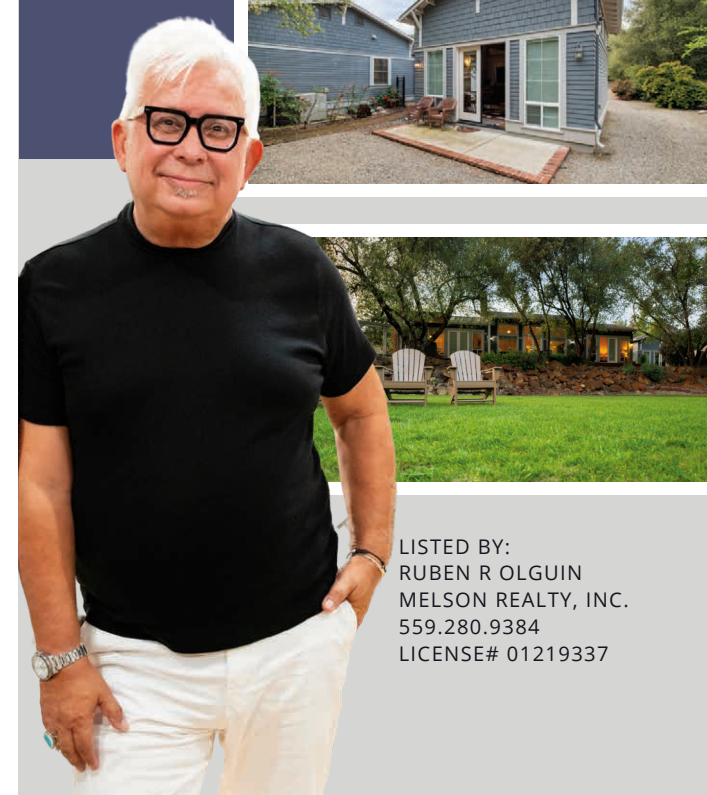
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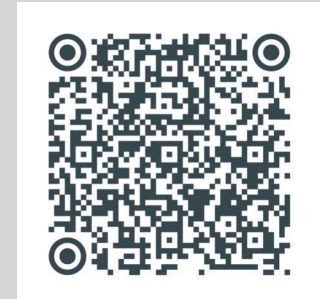
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