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JUNE 2025

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SPECIAL EDITION

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Spotlight:
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Contents

Power
Players
Edition **22**
COVER STORY

PROFILES

16



Angie Zwiener



IN THIS ISSUE

- 8 Preferred Partners**
- 12 Meet the Team**
- 16 Partner Spotlight:** Angie Zwiener, Home-town Hosts and Optimize Cleaning Services
- 22 Cover:** Power Players of Northern Arizona, A Special Edition
- 30 Industry Expert:** How to Calculate Whether a Real Estate Purchase Is a Good Investment
- 34 Event Recap:** First Regional Mastermind
- 38 Coaching Corner:** Are They Serving You or Sabotaging You?



34 Event Recap

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Angie ZWIENER

BY MAGDALENA ROMANSKA

Bringing Heart and Healing to Short-Term Rentals

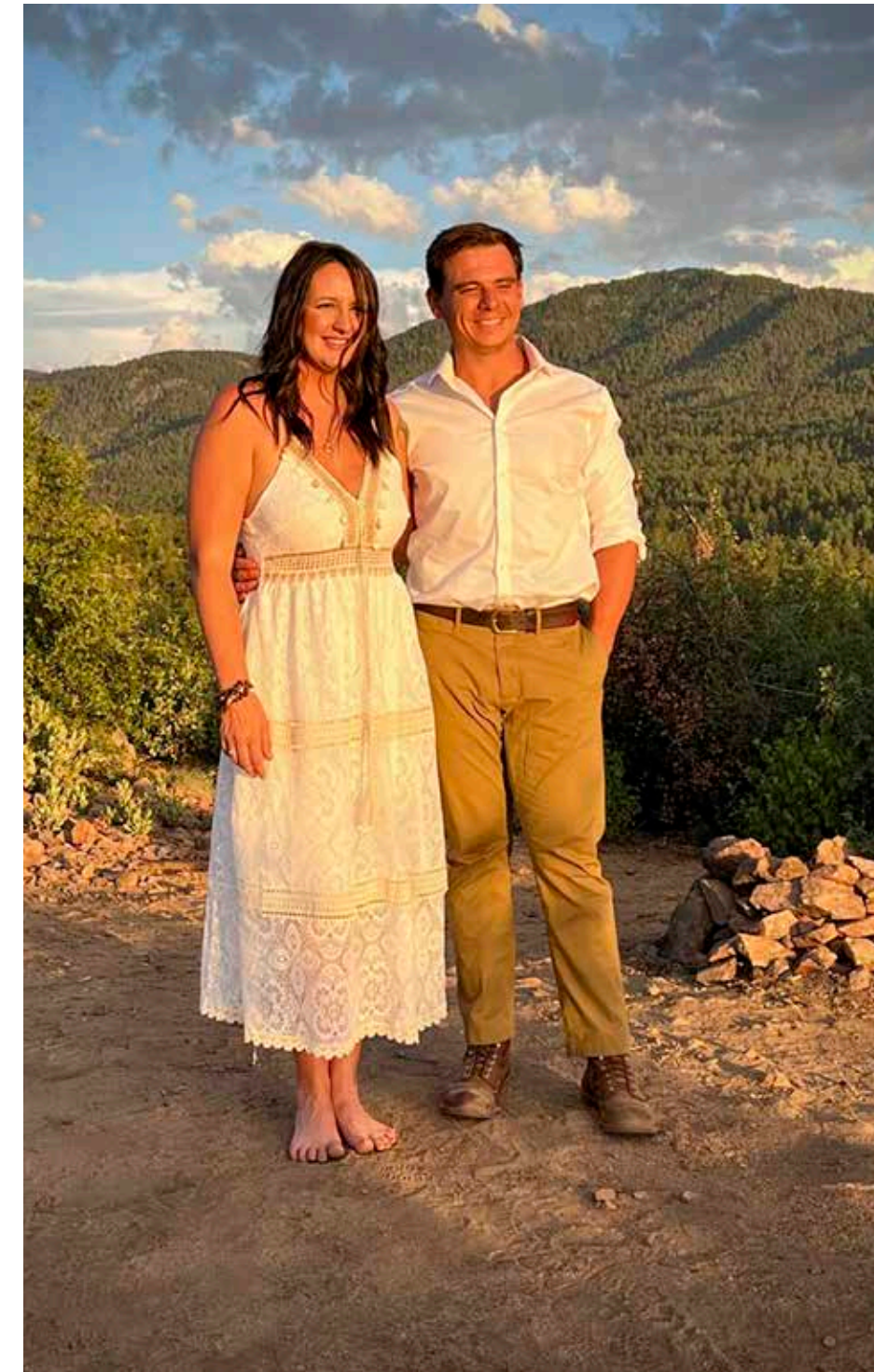
Hometown Hosts is more than just a business—it's a reflection of Angie Zwiener's commitment to meaningful relationships and unforgettable guest experiences. As the founder of a full-service short-term rental management company in Prescott and Phoenix, Angie has built a reputation for creating spaces that feel like home, while delivering five-star service for both guests and property owners.

Her team at Hometown Hosts handles everything—guest inquiries, bookings, communication, maintenance, cleaning, check-ins, and check-outs. They go above and beyond with personalized welcome messages, local recommendations, and 24/7 guest support. Behind the scenes, Angie ensures every property is listed on all major vacation rental platforms and kept in pristine condition, ready to wow the next guest.

But Angie's success isn't just about logistics—it's about *connection*. From rodeo-themed retreats to Barbie-themed bungalows that feel like a mini-Disneyland, every rental offers a unique experience. And at the heart of it all is Angie's belief that people matter most.

From Engineering to Energy Work
Angie's career path wasn't linear. She originally studied architectural engineering, but never finished her degree. She spent twelve years as a certified nursing assistant, then pivoted into marketing in Prescott. Along the way, she learned how much she valued working with people—and how much the traditional workplace was draining her spirit.

"I burned the candle at both ends," Angie recalls. "I had a string of bad jobs





and bad bosses. I gave way more than my job description ever asked—and I was exhausted.”

As a single mom for seven years, Angie knew something had to change. She needed to create a life that allowed her to be a better, more present mom—and one where she could truly care for the people she worked with.

Her vision: “A business where I care about you, and you care about the business.”

Creating a Workplace That Heals

Angie doesn’t just talk about community—she lives it. She hires a lot of single moms and designs her business hours around school schedules: Monday through Friday, during school hours, with time off when schools are closed. And forget minimum wage—she starts most new hires at \$25 per hour and up.

“I wanted to breathe life back into people,” she says. “To give them a better way to work and live.”

That desire to heal led her to spiritual work, breath work, and therapy. She began teaching yoga and breath work in Prescott. Although it didn’t pay the bills, it fed her soul—and it sparked her next idea.

The Birth of Optimize Cleaning Services

Angie started Optimize Cleaning Services, a residential cleaning business, with the intention of taking stress off people’s plates. But she also brought something unique to the table: her energy.

“I wanted to restore the natural balance and flow of a space,” she says. Certified in both Reiki and breath work, Angie infused her cleanings with intention. “Clients would text me afterward, saying the house felt peaceful. They could finally relax.”

While metaphysical cleaning might be a niche market, Angie found meaning in helping people feel better in their homes—and giving them time to enjoy life.

A Philosophy Rooted in Joy

At the core of Angie’s work is a belief that business doesn’t have to be cutthroat to be successful. “We don’t have to be greedy or selfish,” she says. “Money is a beautiful tool to serve others and create amazing experiences.”

That mindset led her—almost by accident—into the vacation rental business. Someone noticed her work ethic and invited her to try managing a property. A year later, she had 20 under her care. Now, Hometown Hosts is a thriving business known for both its hospitality and heart.

Angie’s three favorite quotes capture her outlook on life and work:

1. **“Be the change you wish to see in the world.” — Mahatma Gandhi**
“I want to inspire joy in others,” she says. “To show that business can be about more than profit.”
2. **“By the practice of meditation, you will find that you are carrying within your heart a portable paradise.” — Paramahansa Yogananda**
Angie believes all the answers we seek are already within us. “When we create joy inside, we get to share it with others.”
3. **“Man suffers only because he takes seriously what the gods made for fun.” — Alan Watts**

This quote helps Angie keep things in perspective during tough times, like when she lost two amazing team members. “Not taking everything so seriously makes the responsibility less daunting.”

Living Her Values Every Day

Angie’s life is filled with love, growth, and purpose. She enjoys traveling—frequenting Mexico, with dreams of New Zealand, India, Thailand, and Bora Bora on the horizon. She also surrounds herself with a like-minded community: close friends who practice yoga, breath work, and meditation together, often in Sedona.

At home, she finds joy in DIY projects and remodeling—she and her husband transformed their first house into a sanctuary. As of this writing, Angie



HER VISION: “A BUSINESS WHERE I CARE ABOUT YOU, AND YOU CARE ABOUT THE BUSINESS.”



is seven months pregnant, juggling preparations for a new baby and life with her bubbly seven-year-old daughter.

She feels deeply grateful to have a home and a business—especially in a time when both are out of reach for many.

A Legacy of Light

Angie’s dream is simple: to live a life that’s family-and community-centered, full of joy, respect, and abundance. She wants to be remembered for positively impacting the lives of others—and there’s no doubt she will be.

After all, Angie doesn’t just clean spaces or manage rentals—she restores balance, builds trust, and helps people feel at home in the world again.



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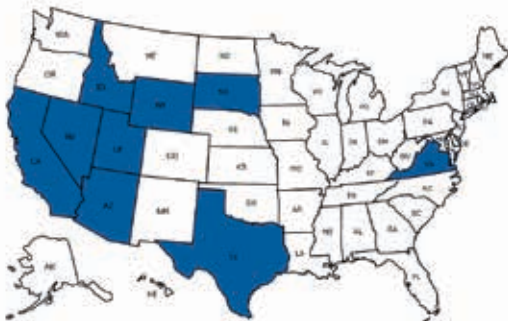
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POWER PLAYERS

OF NORTHERN ARIZONA

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A SPECIAL EDITION

BOOM. Let's talk power players.

Over the last 10 months, we've had the absolute privilege of pulling back the curtain on the real stories—the grit, the grind, the grit *behind* the grind. This platform was born out of a need to spotlight the heart, hustle, and unstoppable drive of the top-tier real estate professionals in our region—and wow, did you all deliver.

Every phone call, every sit-down, every appointment with you—our powerhouse REALTORS® and partners—leaves us fired up. We walk away inspired, moved, and straight-

up *in awe* of the journeys you've taken to build your business, overcome obstacles, and dominate in a competitive market.

This month, we're shaking things up. Instead of our usual deep dive into one agent or team, we're putting a bright, well-deserved spotlight on several regional **All-Stars**—each of whom crushed over \$35,000 in volume last year and led the charge in their respective cities. After speaking with each of them, one thing became crystal clear: their success isn't luck—it's *earned*.

Tom GARROW

Coldwell Banker Realty Sedona / Verde Valley



Tom's "secret sauce" is no secret at all—it's all about relationships.

After 20 years in the business, his success stems from the referrals and connections he built during his early years, which were filled with open houses, floor time, and good old-fashioned follow-up.

For a long time, Tom was a one-man operation. In recent years, he's had the invaluable help of his wife, also a Realtor®, who manages transactions and frees him up to focus on sales.

"I'm a day-to-day guy," he says. "I like setting appointments, networking, and just talking to people."

He emphasizes staying informed, being resourceful, and—above all—being available. "People don't like to wait. I always try to answer my phone or at least send a quick text to let them know I'll call back."

Raised in New England, Tom brings a practical ethic to his business: "Do what you say you're going to do, and do it on time."

He believes in protecting his time, staying humble, saying "no" when needed, and volunteering in his community. "At the end of the day," he says, "just be a good person. Treat others the way you want to be treated. No one is better than anyone else."

Kris ANDERSON

eXp Realty • Sedona / Verde Valley

Kris's mantra for success is simple: plan and execute.

"A failure to plan is a plan to fail," she quotes. For her, that means building and sticking to having a detailed plan for her business for the entire year. And for every listing, a detailed marketing plan with action items, due dates and advertising budget. Every listing is different, and is approached individually with it's marketing plan.

Kris draws inspiration from several mentors—Brian Buffini's referral program, mastermind groups, FBI negotiator Chris Voss's advice on negotiation, and Otto Siegel's methods

for helping ADHD and "genius" personalities stay focused and balanced with physical activity.

She also makes wellness a priority. Her family hikes five miles a day with their Border Collie-Poodle mix, Mojo. To keep her mind sharp, Kris works out every day whether it is weights, spin class, rowing, or a vibration plate.

Her team's current goal is to maintain high standards on existing transactions and reach \$65 million this year. She's also a TV host for *Selling Sedona* on Emmy Nominated *American Dream TV*. The show airs every other month and she has already done 2 episodes. "It's not a reality show—it's a real, positive show," she says. "And the stars of the show are Sedona business owners, Sedona charities, Sedona events, and Sedona Real Estate. Our first show got picked up by the Travel Channel- so that is pretty exciting!"



Victoria WYLDE

RE/MAX Sedona Sedona / Verde Valley

Victoria attributes her success to discipline, hyper-local expertise, and a growth mindset.

She sells exclusively in Sedona and co-writes a real estate column for *Sedona Monthly*. Her detail-oriented approach and commitment to going the extra mile earns rave reviews from clients.

Books like *Rich Dad, Poor Dad* and *You Are a Badass* helped shift her mindset toward financial freedom and legacy-building. Podcasts like *Bigger Pockets* and *How I Built This* inspires her entrepreneurial drive.

"I've worked hard on cultivating an abundance mindset," Victoria shares. Her drive for excellence shines through in everything she does.



Ronnie DEBENEDETTA

Better Homes And Gardens Real Estate Bloomtree Realty Prescott



Ronnie credits his success to surrounding himself with successful, driven people—whether it's his team, his mentors, or the coaches who helped him structure his business.

"For people to be successful, they need somebody in their corner, pushing them and driving them," he reflects.

Ronnie is part of The Core coaching program, a network of about 500 of the most accomplished lenders and Realtors® in the country. They coach, collaborate, and keep each other sharp.

His team focuses on warm leads rather than cold ones because of their higher conversion rate. "I've always been a relationship person, but I became even more relationship-ish," he says with a smile. "When you get me, you're kind of stuck with me for life."

Ronnie builds lasting relationships through follow-up phone calls, remembering birthdays and anniversaries, hosting happy hours, movie nights, a Thanksgiving pie party, and more. He enjoys bringing clients into his world—and keeping them there.

Peter FIFE

Coldwell Banker Northland Prescott



Peter Fife believes the key to success "is really between your ears. You get what you expect."

A former rookie of the year, Peter began his real estate career thirty years ago and moved from Phoenix to Prescott in 2008. While local agents were typically closing 8–10 transactions per year, Peter was consistently closing 50–70. He attributes this to mindset: "You do what you expect to do. You don't make excuses. Of course I'm going to list. Of course I'm going to sell. It doesn't matter what the market is doing."

Even in 2024—a record-low year for national home sales—Peter's business was up 30%. His sales numbers are rare for a solo agent.

He credits his success to consistent, aggressive marketing—spending about \$5,000 per listing—and to educating sellers honestly about the market. "Real estate is all about perception," he says. "If people think you're the biggest, the best, the most dialed-in agent in a neighborhood, they'll trust you."

Peter follows the advice of his father: "Ride one pony and ride it well." He believes in doing one thing and dominating it. He also insists on honesty with clients, even if that means advising them *not* to sell. "Placing your needs first is my motto."

His bottom line: "Success comes down to expectations, market knowledge, and refusing to make excuses."

Chad DEVRIES

Prescott Luxury Realty & Investments • Prescott



Chad's success is built on innovative marketing, bold branding, and meaningful connections within the community. With over 30 years of experience in Arizona's luxury real estate market, he's become a trusted name known for delivering exceptional results.

"I'm always thinking outside the box," Chad says. From hosting exclusive events and producing his own local radio show and ads to eye-catching billboards, high-end video production, and luxury staging—every detail is intentional. His marketing strategy is never one-size-fits-all; each plan is thoughtfully crafted for the individual property.

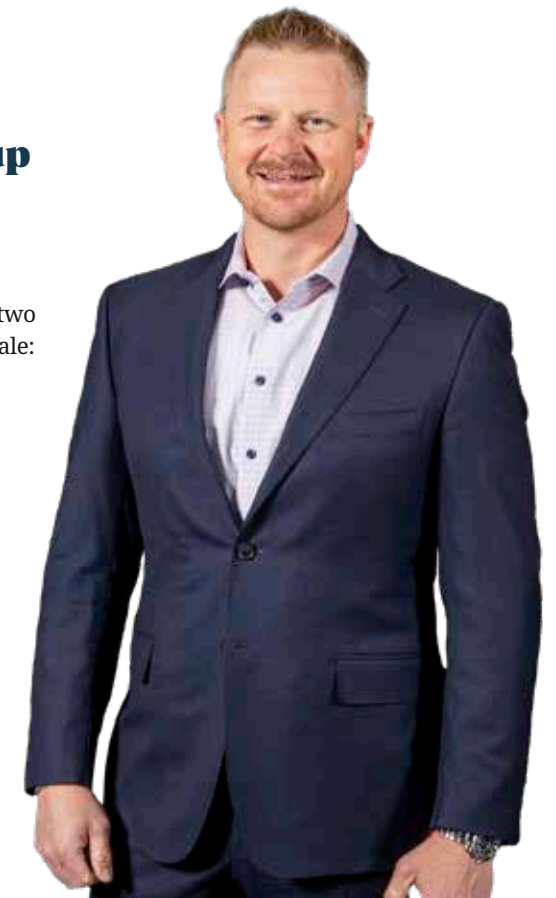
His reach is expansive, stretching across states and media platforms—from the monthly cover of Homes & Land to standout features in Horse Connection Magazine and PrescottLive.com.

Chad believes lasting success comes from visibility, originality, and treating clients like family. "Referrals come when people trust you," he says.

Hands-on from start to finish, Chad answers every call, writes his own copy, and stays personally involved in every listing. His philosophy: "Don't chase trends—set them with your own signature style."

Geoff HYLAND

eXp Realty | The Hyland Group



Geoff Hyland credits his early success to the foundational principles of Mike Ferry's real estate coaching system. "You treat this like a business," he says. "If you work the system, it works for you."

For Geoff, success isn't about flash—it's about consistency. Showing up every day, making calls, talking to people, and following a rigorous daily schedule. He thrives in high-accountability environments and checks in daily to stay on track.

Geoff lives by the mindset echoed in two powerful quotes. From Earl Nightingale: "We become what we think about." And from Napoleon Hill: "What the mind can conceive and believe, it can achieve." These ideas guide his approach to growth—mentally, personally, and professionally.

Right now, he's aiming high: to double his market share in Prescott from 5% to 10%. It's an ambitious goal—but exactly the kind Geoff sets for himself.

David ANDERSON



Valley Peaks Realty Flagstaff

For David, success combines knowledge and empathy. “It’s understanding your product, but more importantly, understanding your client.”

As a representative for Capstone Homes in Flagstaff, David works closely with

top agents and believes strong relationships drive results. “It’s the Realtor® relationships that make it happen.”

His routine includes staying up-to-date with industry news, regularly following up with agents and clients, and attending broker meetings. David values ethics above all and lives by the Golden Rule.

Kelly BROADDUS



eXp Realty Flagstaff

Kelly attributes her success to four key elements: effective coaching, a dedicated assistant, securing paid leads during the early stages of building her business in Arizona, and now focusing on cultivating her network to generate repeat business.

After moving to Arizona in 2010, a coach encouraged her to hire an assistant. That virtual assistant—also new to the role—grew with Kelly, helping build her business over 12 years. “She always had my back,” Kelly says, and the two remain close friends.

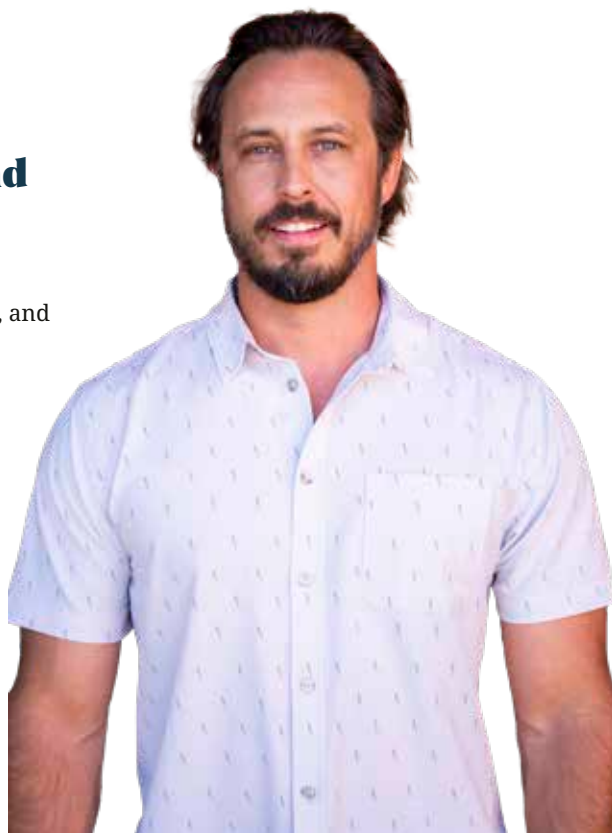
With her sphere of influence very small, Kelly began by investing in paid leads. That strategic decision helped her consistently become the top-producing agent in Flagstaff, averaging 60–70 deals per year.

“I’m 63 now. I’ve established myself. I’ve created a business I’m proud of.”

In 2023, PLACE (a real estate tech and services platform for elite teams) approached her. Their structure and support helped her escape burnout. “It doesn’t matter how much money you make if your life isn’t your own,” she realized. With PLACE she says she now has the tools to help other teams to become profitable, sustainable and able to scale, as well as helping agents reach their life and production dreams.

By May 2024, her brokerage systems were fully in place, and she had hired a Director of Operations. Now, everything runs like clockwork. “When I take a listing, it’s organized to the 9th degree,” she says. “Everyone knows what to expect—including the client.”

Justin BEMIS



Coldwell Banker Northland Flagstaff

Justin attributes his success to one thing: consistency.

“Just sticking to the plan, showing up, learning from my mistakes, and always trying to be better than the day before.”

He believes in creating a “workable reaction,” where effort yields results and those results reinforce motivation. He draws inspiration from Dave Ramsey’s business books and shares his mindset with his

team: stay accountable, keep learning, and grow together.

“The ultimate driver of success when you’re self-employed is breaking through those internal barriers that hold you back.”

His team thrives on collaboration, sharing wins in a way that’s constructive, not competitive. “You can only get so far by yourself,” he says. “Other people’s ideas make me better, too.”

Eileen TAGGART

RE/MAX Fine Properties Flagstaff

Eileen defines success through humility, consistency, and a deep sense of purpose. “Rather than set sales goals or track my numbers, I show up every day and aim to be the best version of myself.” Always learning to heal, grow and become a better version of herself, day in and day out, has been her why—in business and personal life.

She’s built her business by staying authentic and creative—earning the Energizer Bunny Award for her drive. With no formal plan at first, she built a website she

didn’t know she had the skills to build. When her website brought success, she dug in with hard work, creativity, a need to show up, and a positive mindset.

Eileen believes respect comes before friendship. “It’s not important that my people like me at first. It’s important that they respect me, and feel confident and comfortable. If we can create a sense of comfort and respect together, the rest is magic!”



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The Leading Real Estate Professionals For 2024 (Areas 40-46)

HOW TO CALCULATE

Whether a Real Estate Purchase Is a Good Investment

BY DAVID WEISS

Investing in real estate can be a lucrative way to build wealth, but not every property is a good deal. To determine whether a real estate purchase is a wise investment, you need to appreciate potential. Below is a breakdown of how to calculate cap rate, cash-on-cash return, and what expenses to account for, as well as how investment calculators and property appreciation play a role in your decision.

Cap Rate (Capitalization Rate)

The cap rate measures the potential return on an investment property without factoring in financing. It is a quick way to compare different properties and markets.

How to Calculate Cap Rate:

- $\text{Cap Rate} = (\text{Net Operating Income [NOI]} / \text{Property Purchase Price}) \times 100$
- $\text{Net Operating Income (NOI)} = \text{Annual Rental Income} - \text{Operating Expenses (property taxes, insurance, maintenance, vacancies, etc.)}$
- $\text{Property Purchase Price} = \text{Total cost to acquire the property (including closing costs)}$

Example:

- Annual Rental Income: \$36,000
- Operating Expenses: \$12,000
- $\text{NOI} = \$36,000 - \$12,000 = \$24,000$
- Purchase Price: \$300,000
- $\text{Cap Rate} = (24,000 / 300,000) \times 100 = 8\%$

Interpretation:

- 4-6%: Lower risk, but lower returns (common in stable markets).
- 7-10%: Higher returns, but may indicate riskier markets.
- 10%+: Potentially high risk (e.g., distressed properties or volatile areas)

Cash-on-Cash Return (CoC Return)

While cap rate ignores financing, the cash-on-cash return factors in mortgage payments, making it a better metric for leveraged investments.

How to Calculate Cash-on-Cash Return:

$\text{Cash on Cash Return} = (\text{Annual Pre-Tax Cash Flow} / \text{Total Cash Invested}) \times 100$

- $\text{Annual Pre-Tax Cash Flow} = \text{NOI} - \text{Mortgage Payments}$
- $\text{Total Cash Invested} = \text{Down payment} + \text{closing costs} + \text{renovation costs}$

Example:

- NOI: \$24,000
- Annual Mortgage Payments: \$15,000
- $\text{Pre-Tax Cash Flow} = \$24,000 - \$15,000 = \$9,000$
- Total Cash Invested: \$75,000
- $\text{CoC Return} = (9,000 / 75,000) \times 100 = 12\%$

Interpretation:

- 6-8%: Decent return in stable markets
- 10%+: Strong return, often seen in value-add properties

Key Expenses to Consider

When evaluating a rental property, account for all expenses, including:

- Fixed Costs: Property taxes, insurance, HOA fees.
- Variable Costs: Maintenance, repairs, property management (8-12% of rent).
- Vacancy Rate: Typically 5-10% of rental income.
- Capital Expenditures (CapEx): Roof, HVAC, appliances (budget 1-4% of property value annually).

Ignoring these can lead to overestimating profits.

Using Real Estate Investment Calculators

Online calculators simplify complex calculations by automating:

- Mortgage payments (principal + interest).
- Cash flow projections (factoring in expenses).
- IRR (Internal Rate of Return) for long-term holds.

Popular tools:

- BiggerPockets Rental Property Calculator
- Zillow Investment Calculator
- Mashvisor (for market-specific data)

These tools help investors quickly compare properties and financial options.

Long-Term Appreciation Potential

While cash flow is critical, appreciation can significantly boost returns over time. Historically, U.S. real estate appreciates 3-5% annually, but varies by location.

Factors Influencing Appreciation:

- Calculate cap rate to assess unleveraged returns.
- Compute cash-on-cash return to evaluate financing impact.
- Account for all expenses to avoid flow surprises.
- Use investment calculators for deeper analysis.
- Consider appreciation for long-term wealth building

By running these numbers, you can make data-driven decisions and avoid overpaying for a property. Always conduct thorough due diligence before investing!



Since 2004, David has gained extensive expertise in real estate by managing his own properties and participating in various transactions, including wholesaling, rehabs, sales, and rentals. He excels at analyzing market trends and developing investment strategies for clients seeking both short-term and long-term gains. David is the Owner and Designated Broker of UNLimited RE, northern Arizona's premier property management-only brokerage.

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Agent Referral Program:

At **UNLimited re**, we take pride in building mutually beneficial relationships with real estate professionals who focus on residential sales transactions. These relationships are the lifeblood of our business and assist in continuously building our portfolio of managed rental properties.

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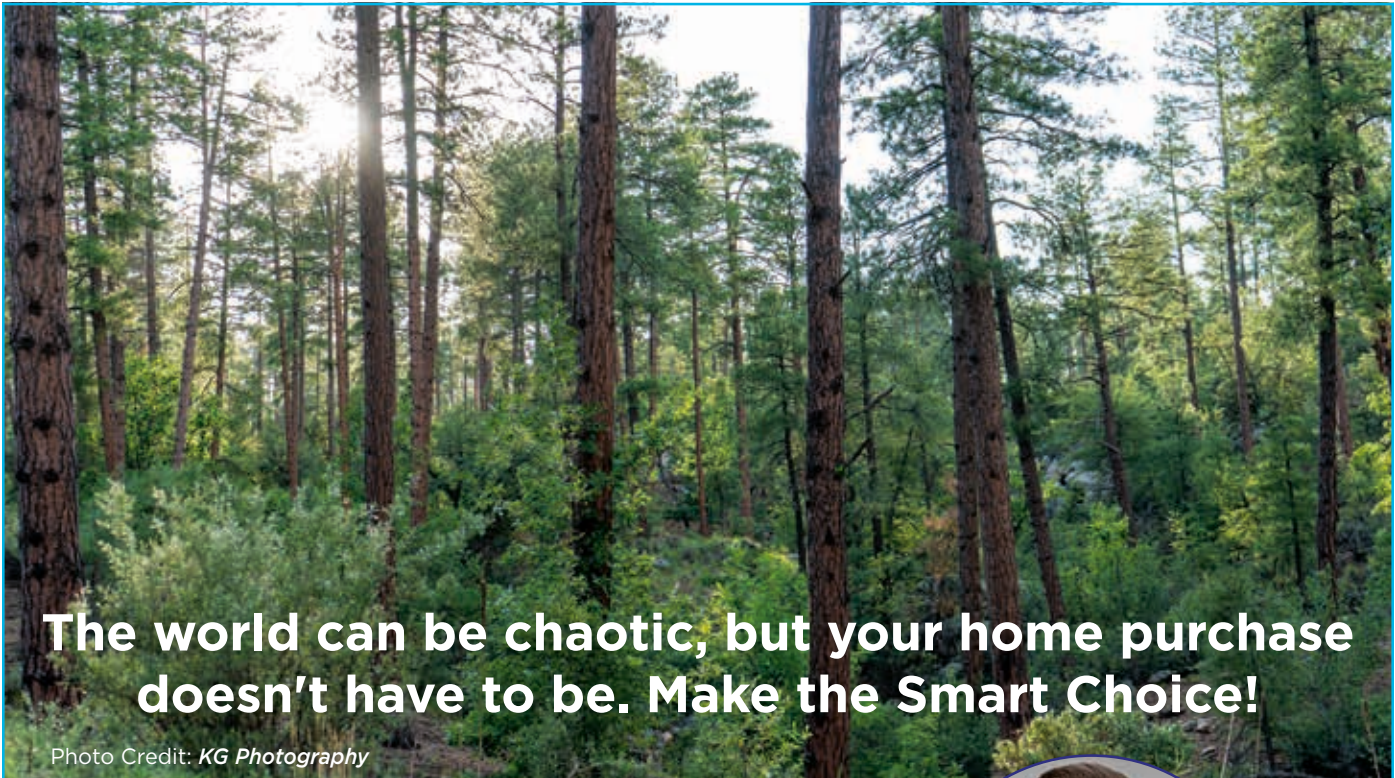


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First Regional Mastermind Key Insights

Thank you to our moderator Steve Chader and special guests Bailey Chavez, James Michener, Justin Bemis, and Kris Anderson.

“A good meeting bringing all the Northern Arizona top producers together to learn from one another. The speaker was informative, the panel was full of great suggestions and the round table discussions afterwards were lively. All in all, time well spent!” — Judy Louks, Mgr. Coldwell Banker Northland Cottonwood, AZ

“The mastermind was awesome, thanks for inviting me! These events are crushing it, I need to be at each and

every one moving forward.” — Justin Bemis, Coldwell Banker Northland

“I really enjoyed hearing from other successful agents and learning how they each bring something unique to their clients. It was definitely a motivational and fun experience that left me feeling inspired and recharged. Great energy in the room and some really valuable takeaways!” — Cheyenne Cunningham, RE/MAX Sedona

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Are They SERVING YOU or SABOTAGING YOU?

BY GARRETT HAMLIN

A magazine article cannot change your life, but YOU can! In this series, I teach you how to show up as your best self every day.

Your Trusty To-do List

Let’s assume for now that you diligently use a to-do list to prioritize your tasks each day according to your values and goals, fitting them into your time blocks, and perhaps using a tool such as Seven Habits or The Eisenhower Matrix. Congratulations, that is outstanding!! Doesn’t it feel good to check tasks off the list? But wait, what about the other half of your day?

Planning Half of Your Day Is Like Using Half of Your Brain

According to psychological studies, nearly half of the actions you do regularly will never appear on your to-do list. Just like the prioritized tasks you diligently track and complete, these recurring, un-prioritized actions compound daily and move you closer to or farther from your values and goals. What are these stealth activities that either serve you or sabotage you? — I’m talking about habits, the autopilot of your life.

Habits Drive Your Destiny

You have probably heard this anonymous Habit Poem before:

“I am your constant companion. I am your greatest helper or heaviest burden. I will push you onward or drag you down to failure. I am completely at your command.

Half of the things you do you might as well turn over to me and I will do them — quickly and correctly. I am easily managed — you must be firm with me. Show me exactly how you want something done and after a few lessons, I will do it automatically.

I am the servant of great people, and alas, of all failures as well. Those who are great, I have made great. Those who are failures, I have made failures. I am not a machine, though I work with the precision of a machine plus the intelligence of a person. You may run me for profit or run me for ruin — it makes no difference to me.

Take me, train me, be firm with me, and I will place the world at your feet. Be easy with me and I will destroy you. Who am I? I am Habit.”



Character Is Cultivated

One of the most interesting historical models for this principle is Benjamin Franklin. He displayed extraordinary intentionality in his life. He famously designed his habits around 13 virtues, such as temperance, resolution, and humility. Every day, he reviewed these virtues and tracked his progress. He cultivated character through habit. What makes Franklin’s story striking is not just his success as a statesman, inventor, and writer, but the sheer *deliberateness* of his life. Do you want to live more deliberately, too?

Keep It Simple, and Keep It Going

Decide what is the most important habit to delete from your life, and what would be the most important habit to add to your life. Make those two changes and repeat the process. Maybe it’s starting your day with gratitude before scrolling. Maybe it’s walking in nature instead of numbing on Netflix. Whatever it is, once you change one habit you will build momentum, as mastering one gives you the confidence to master more.


There are many popular books on the topic of habits, but when I want practical instruction, I turn to *Tiny Habits* by B.J. Fogg, Ph.D. Not only is the book fantastic, but so is his 5-day mini-course on habits that he offers for free at <https://tinyhabits.com/join/>

Change Your Habits, Change the World

How many people does your life influence? Your family, your coworkers, your friends — perhaps even strangers — are witnessing your character through your habits. When you choose discipline, when you build rhythms that reflect character instead of culture, when you master your habits, other people notice and follow your example. There is a ripple effect. Your diligence will spark someone else’s transformation. You will change the world.



Do you audit and edit your habits periodically? What habits does this article inspire you to change today? I would love to hear your story! Share with me at garrett@garretthamlin.com.



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