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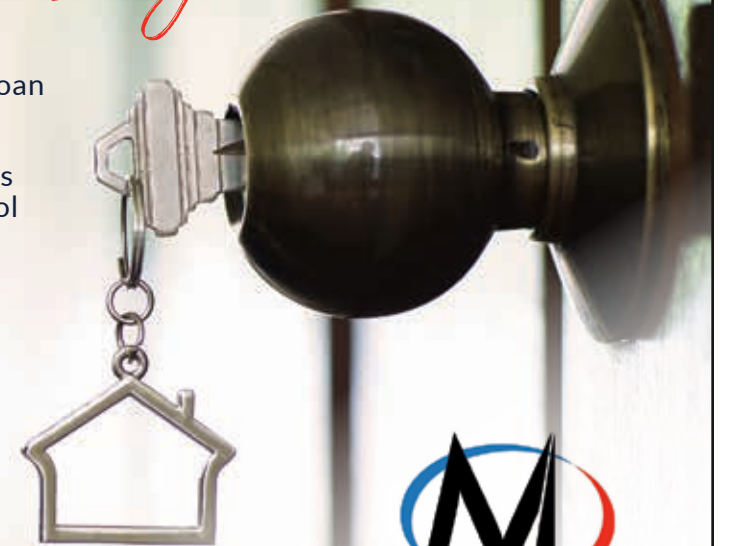
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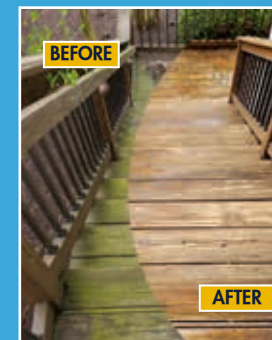


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# Quiet Confidence

BY COACH FINO

February doesn't come with fireworks. It doesn't bring sweeping declarations or dramatic shifts in the market. What it offers instead is something far more valuable: perspective.

In real estate, quiet confidence often matters more than bold claims. It shows up in the agents who don't rush to react to every headline, but instead rely on experience, preparation, and a steady understanding of their local market. These are the professionals who know when to move quickly—and when patience serves their clients better.

South Central Pennsylvania has always rewarded this kind of approach. Our communities are nuanced. Our buyers and sellers are thoughtful. And success here isn't built on noise, but on trust earned over time. The agents who thrive are the ones who can guide clients calmly through uncertainty, explain options clearly, and offer reassurance grounded in knowledge rather than speculation.

February is also a reminder that much of the real work happens quietly. Behind the scenes, agents are studying neighborhoods, preparing clients, strengthening relationships, and laying the groundwork for the months ahead. There's confidence in that work—confidence that doesn't need to be announced, because its impact is felt when it matters most.

The professionals featured in this issue reflect that steady presence. They lead with experience, show up consistently, and let results speak for themselves.

As the year continues to unfold, there's strength in staying grounded. In listening more than reacting. In trusting the fundamentals that have always mattered.

Quiet confidence doesn't chase attention—but it earns loyalty. And in this market, that makes all the difference.



With gratitude and excitement,  
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As South Central, PA region gets ready for the 2026 Real Estate Market, one General Contractor is emerging as the strategic partner Realtors and Lenders have been waiting for.

Established in 2008 and led by owner John Evans, Montgomery Design Build, Inc. has become the newest Makeover Preferred Contractor in the region. Backed by the national Makeover network, exclusive renovation-loan technology, and a streamlined process that helps buyers roll renovation costs into their mortgage, Montgomery Design Build is redefining what's possible for realtors, buyers, and sellers.

### A NEW WAY TO SELL, BUY, AND RENOVATE—ALL ON ONE TEAM

Makeover has built the first fully integrated renovation-mortgage platform combining a regional network of Home Inspectors who are also Certified Renovation Consultants. The proprietary technology to digitize any home, scope of repairs, and build accurate estimates. A streamlined process that unites Lenders, Inspectors, Consultants, Realtors, and Contractors a full suite of solutions for FHA, Conventional, VA, USDA, Buy & Hold investors, and Fix-N-Flip buyers. For Realtors, this means you can now market homes the way consumers dream of them, not just the way they look. For buyers and sellers, it unlocks improvements, repairs, and modernization with zero out-of-pocket renovation costs by rolling everything directly into the mortgage. Montgomery Design Build is bringing this powerful process to South Central, PA market, making renovation loans faster, easier, and more predictable than ever before.

**Top Realtors know that most deals fall apart for the same reasons. Montgomery Design Build + Makeover solves them all.**

**We Solve three main problems For Realtors Empowering them to Provide More Options**

#### 1. UGLY OR OUTDATED LISTINGS

Turn "tough" listings into opportunities. Every Realtor has encountered that home—great bones, great location...but outdated, unattractive, or in need of repairs. With Makeover technology, Realtors can now: Digitize the home in minutes, generate an accurate renovation estimate and show buyers What It Can Be instead of just "As Is" and Market the home in two ways:  
→ As-Is  
→ Makeover Ready (renovation costs rolled into the mortgage)  
Provide visualizations and comps based on After-Renovation Value. This dramatically expands the buyer pool and gives sellers more ways to win.

#### 2. INSPECTION REPAIR ISSUE FUNDING

No more deals dying during inspection. When inspection issues arise—roof, structural, HVAC, plumbing, electrical they often create a financial stalemate between buyers and sellers. Makeover solves this by quickly producing verified repair estimates, allowing the buyer to roll repair costs into the mortgage giving Realtors a clean path to renegotiate closing deals that otherwise fall apart. This removes the financial burden from both sides and keeps transactions moving forward.

#### 3. BUYERS WHO WANT TO CREATE THEIR DREAM HOME

"Almost perfect" homes now become perfect. In a tight inventory market, buyers often settle because they can't afford to renovate out-of-pocket.

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- The ability to buy the right home in the right location.
  - The freedom to customize finishes, layouts, and improvements.
  - The convenience of rolling everything into one affordable mortgage. A clear, guided process with a vetted contractor like Montgomery Design Build.
- Buyers no longer need to walk away from homes they love—now they can make them exactly what they want.



**Meet Your Local Makeover Preferred Contractor – Owner John Evans**

Owner John Evans is committed to elevating the local real estate landscape by integrating renovation lending and modern design-build construction into one seamless experience. His professionals bring craftsmanship, project clarity, and the professionalism essential for Realtors working with high-value clients. Backed by Makeover's system and technology, Montgomery Design Build is equipped to deliver dependable timelines, accurate budgets, and exceptional customer service from contract to completion. Whether it's repairs, full renovations, investment rehabs or pre-listing Makeovers, they are the general contractor to help Realtors win more listings and secure more closings.

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blends bold  
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with deep market  
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**W**With her signature purple hair, bold tattoos, and unmistakable energy, Jen Clemens is anything but your typical REALTOR®. A Gen Xer through and through, Jen's built a career rooted in authenticity, community, and connection. Based in Pleasureville, where she's lived her entire life, she leads with passion, both in business and in her deep advocacy work for vulnerable children in York County.

**Q: You've been in the business seven years now—but what did your path to real estate look like?**

Before real estate, I was a manager in the jewelry industry for 17 years. I loved helping people make meaningful purchases, and building long-term relationships was just part of who I was. I did a short stint in advertising, too—newspaper and radio—which connected me even more with the local community. One day, my husband's client, who happened to be the chairman at Berkshire Hathaway, finally convinced me to take the leap. I'd been saying for years, "I can't do that," but once I

sat down with him and the company president, something clicked. I thought, "Why not?" I went for it and never looked back. It doesn't even feel like work to me. It's just what I was meant to do.

**Q: You're born and raised in York County. What was growing up here like for you?**

I'm from Pleasureville, and yep, that's a real place! I still live in the same neighborhood I grew up in. It's near Central High School and right behind the Harley-Davidson plant. As a kid, we'd hang out at the local church parking lot or hit the mall. It was the '80s, you know? No cell phones, just kids being kids. I didn't have siblings in the house, so I was kind of an only child, but the neighborhood kids became my extended family. Growing up here shaped who I am. York is my roots, my people.

**Q: Tell us a bit about your family today.**

I'm married to Jason, and I have one son, Jesse, who just got married to Brittney, so I officially have a daughter now too!

We're a beach-loving, movie-watching, fire-pit-hanging crew. We had a beloved fur baby, Julius Caesar, who passed last year on his 14th birthday. Now, I have a grandpuppy—Kevin, a bulldog—who's currently fighting lymphoma. I'm a huge dog person!

**Q: You have a bold look—purple hair, tattoos—has that always been a part of your brand?**

Not always. I had some tattoos before real estate, but I couldn't fully express myself in the corporate world. About a year into this career, I realized: I work for myself and I can finally be *me*. I'd always wanted purple hair, and when I told my boss at the time, she said, "It's your business, go for it." And that was that. The purple hair stuck, and now I'm known as the purple-haired REALTOR®. It's become part of my identity and people remember me for it. Some people don't want to work with me because of how I look, and that's fine. They're not my people. But the ones who do? We vibe. I'm just my authentic self and that's the only way I know how to be.





**Q: Your community involvement is clearly a huge part of your life. What drives that for you?**

A few years ago, I went through Leadership York, thanks to a scholarship from RAYAC. That experience was a turning point and opened my eyes to how much I didn't know about the very place I've lived my whole life. It also taught me how to get involved, how to serve on boards, and how to give back. I chose to focus on kids because they often don't have a voice. York County, sadly, has the highest number

of child abuse cases in Pennsylvania. It's heartbreaking and frustrating how little people want to talk about it.

I now serve as President of the Board for the York County Children's Advocacy Center (CAC), which creates a trauma-free environment for abused children. We provide forensic interviews and medical exams in a safe space versus sending a child to a police station or hospital. The CAC is in financial crisis right now, and raising awareness is hard because people don't

**“We’ve built a team that works hard but knows how to have fun. We’re not buttoned up, we’re ourselves, and that resonates with our clients.”**

want to hear about abuse. But I refuse to stop trying.

**Q: Any other organizations you're involved with?**

Yes, I also sit on the board of the Southern York County Business Association (SYCBA), which I absolutely love. It's collaborative, laid-back, and full of great people. I've been active with RAYAC for about five years and just wrapped up my term as Secretary. I also support nonprofits like Olivia's House and others doing amazing work in our community. But my heart belongs to the CAC.

**Q: What does your business look like today?**

Two years ago, I made the move to Iron Valley Real Estate, and I couldn't be happier. The leadership is amazing,



and my team is incredible. My partner, Terrie Myers, is an absolute rockstar—kind, driven, and just one of the best people I know. We've built a team that works hard but knows how to have fun. We're not buttoned up, we're ourselves, and that resonates with our clients. We shoot videos, throw events, and lean into who we are. Real estate doesn't have to be stiff or boring. We bring the fun.

**Q: What's next for you and your team?**

We're diving into AI, using tools like ChatGPT and exploring Google Gemini to help streamline things and stay ahead. I'm licensed in Maryland and working on my Delaware license now. I've got a beach house in Fenwick Island and plan to expand business there. Terrie is getting her broker's license, and education is huge for all of us. We want to keep learning, keep improving, and keep meeting our clients where they are, especially first-time buyers. The market changes constantly, and we want to grow with it.



**Q: Why have you stayed in South Central PA all these years?**

It's home. My family's here. My friends are here. My business is built on relationships, and most of my business

comes from referrals. People who know me trust me—and those people send more people who become friends, too. Leaving that would be impossible. This is where I belong.

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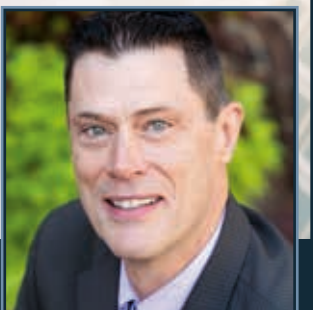
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**Kristi Knox**  
Chief of Agent Relations

Building the Titan IV Iron Valley Real Estate offices as a collaborative ownership team doesn't feel like work to the members of Titan IV. It feels like creating a legacy. "We don't have to check in on each other. We're all in, all the time," says Kristi Knox. "We're talking at 6 a.m., and we're all already moving. It just works."

What started as a few parallel paths in Central Pennsylvania real estate has evolved into one of the region's most remarkable success stories: a business built not only on sales but on structure, vision, mentorship, and heart.

Together, Kristi Knox, Teri Bowermaster, Justin Hovetter, and Chris Deardorff are Titan IV, the ownership team behind a number of Iron Valley Real Estate offices. In just five years, they've grown from a small, uncertain experiment into a multi-office operation with nearly

400 agents and close to \$600 million in production last year. But it wasn't always clear that the four would end up on the same team or that such a team could even work.

**How It Started**  
For Teri Bowermaster, real estate was born out of necessity and resilience. After the loss of her daughter and personal financial challenges, she stepped into the industry in 2006, working in model homes as part of a construction company's sales team. It was a survival move that turned into a calling. "Real estate gave me the freedom to rebuild my life," she says. "It gave me flexibility, purpose, and eventually a platform to lead others."

Kristi Knox came up through the traditional ranks, starting in 2005 at a small local brokerage before moving to Berkshire Hathaway. Known for her ability to connect with people, Kristi built a business rooted in relationships. "Delivering a red-carpet experience is my standard," she says.

Justin Hovetter, who began his career in 2007, brought to the table a sharp mind for contracts and compliance, and a calm, strategic approach. He had been a sales director at a previous brokerage and vowed never to lead again unless his name was on the door.

And then there's Chris Deardorff, a veteran entrepreneur with decades of experience in retail, wireless, and video. Chris was new to real estate when he opened Iron Valley's Carlisle franchise in 2019. "I didn't come here to take part," he says. "I came here to take over."

At first, none of them planned to become broker/owners, let alone partners. But life—and real estate—had other ideas.

**Four Corners, One Vision**  
Each partner brings something distinct to Titan IV. Chris is the architect, the numbers guy, the visionary who can scale an idea. Teri leads with heart and operations, ensuring agents have the support and systems they need. Justin brings legal and industry insight, guiding the brokerage with precision. And Kristi? She lights the place on fire—in the best way. "My role as Chief of Agent Relations is to throw gasoline on our culture and light it up," she says.

“YOU CAN'T JUST GIVE ORDERS. YOU HAVE TO EARN TRUST, SUPPORT THEM, AND LEAD BY EXAMPLE.”

The partnership formed organically. Teri and Kristi had been friends and occasional collaborators, often traveling together to real estate conventions. Justin had been leaning on their advice even before joining the team. And Chris, originally resistant to the idea of partners, realized that running a brokerage meant more than just managing numbers: it meant leading people. "I've run plenty of businesses, but real estate agents aren't employees. You can't just give orders. You have to earn trust, support them, and lead by example," he says.

Eventually, they all landed at the same table—literally—at Market Cross Pub in Carlisle. Over drinks, laughs, and a mutual realization that they could build





something bigger together, Titan IV was born.

#### Building a Brokerage, Rewriting the Rules

What sets Titan IV apart isn't just growth—it's intentional growth. They now oversee 11 entities, including 9 physical offices, a referral company, and a Maryland reciprocal branch. But their true pride lies in the culture they've cultivated.

This is a brokerage built for agents, by agents. Their model blends the best of a boutique feel with the infrastructure of a large franchise. "You know your broker's name," Teri says, "You know their number. You can call and get help. That matters."

They've also innovated where it counts. Their in-house mentorship program addresses one of real estate's most pressing problems: the high failure rate among new agents. "We looked at the numbers and asked, is this the agents' fault or is it the industry's?" says Kristi. "We decided to take responsibility."

That program—complete with accountability, structure, and community—has turned green agents into top producers. "The ones who

struggle tend to be introverted, more analytical," Justin says. "But they also make amazing REALTORS® when given the right support."

#### Growing Through Challenge

COVID-19 was a turning point. At a time when most brokerages were in panic mode, the Titan IV team found their stride.

They learned to operate remotely, engaged their team with intention, and realized they no longer needed the bloated office space or red tape of their old brokerage.

As the big brands stalled, the lean, nimble Iron Valley model started to shine. "It was the perfect storm," Teri says. "COVID showed us what we didn't need and revealed what we were capable of."

It also cemented their decision to go all-in on ownership, culture, and agent development.

#### What's Next?

Despite all they've accomplished, Titan IV is far from finished. They've set their sights on continued expansion across Pennsylvania and beyond. State College. Hagerstown. Maybe even the Rust Belt.

But more than geography, their legacy lies in creating opportunity.

As area developers for Iron Valley, they're now looking for partners: agents ready to own, ready to lead. "So many agents never get a chance to write their own story," says Kristi. "We want to help them break that glass ceiling."

And at the heart of it all is a philosophy that never wavers: If it doesn't work, they pivot. If someone's struggling, they step in. If there's a gap, they fill it.

"None of us could have done this alone," says Chris. "But together, we're unstoppable."

For Teri, Kristi, Chris, and Justin, success isn't measured by numbers alone. It's measured in culture, community, and how agents feel walking through their doors.

"We've got 300 agents out there selling, and they're happy," says Teri. "In a tough market, that's everything."

And for anyone wondering what keeps them going, Kristi puts it simply:

"We didn't come here to play small. We came to finish the story and then write the next chapter."

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## Top 5 Takeaways from 2025

—According to Top Producers—and What  
They Mean for 2026 By Sherri Johnson

As 2025 comes to a close, one thing is clear: the agents who performed at the highest level didn't do it by working harder or chasing every new trend. After coaching top producers across the country, the same patterns showed up again and again—quiet shifts that made a meaningful impact. Here are five takeaways that consistently separated top performers, and what they signal for 2026.

### 1. Fewer Pillars, Better Results

Top producers simplified in 2025. Instead of juggling six or seven lead sources, they committed to two or three that reliably converted—most often their database, their Goldmine Pipeline, referrals, and one intentional niche or geographic focus. **What this means for 2026:** Consistency will outperform complexity. The agents who win won't be everywhere; they'll be excellent where they are—showing up weekly, tracking results, and refining instead of constantly restarting.

### 2. Database Became the Primary Growth Engine

In every market, agents who intentionally worked their sphere outperformed those relying heavily on paid or transactional lead sources. The most effective producers weren't just sending touches—they were having real conversations. **What this means for 2026:** Your database isn't just a marketing list; it's your business stabilizer. Expect top producers to focus on segmentation, purposeful follow-up, and predictable monthly contact—not just growing the list, but working it.

### 3. Systems Replaced Hustle

The most profitable agents weren't the busiest ones. They had documented processes for follow-up, client communication, and pre-listing or pre-buyer education—reducing friction and decision fatigue. **What this means for 2026:** Heroics don't scale. Agents who systemize their client experience will close more, stress less, and generate repeat and referral business without burning out.

### 4. Teams Got Smarter—Not Bigger

Many high performers refined their teams in 2025. Instead of adding people, they clarified roles, tightened standards, and focused on leverage where it truly mattered. **What this means for 2026:** Margin, culture, and clarity will matter more than headcount. Smaller, well-run teams with strong leadership will outperform larger, reactive ones.

### 5. Success Was Redefined

Perhaps the biggest shift wasn't financial—it was personal. Top producers began measuring success by sustainability, quality of life, and client experience—not just volume. **What this means for 2026:** The next wave of top producers will build businesses designed to last—financially and personally—rather than ones that require constant sacrifice.

Looking Ahead 2026 won't reward agents who chase every market shift or shiny strategy. It will favor those who build intentionally, protect their energy, and focus on what truly drives results. The blueprint is already here—quietly tested by the best in the business.

If you're a high-performing agent or team leader looking to refine your strategy for 2026, as a Real Producers Partner, I offer a limited number of complimentary private strategy calls per month. To explore what intentional growth could look like for your business, choose your coaching session here - or call me directly **440-289-0880**.

# TOP 5 TAKEAWAYS FROM 2025



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# Built on Experience

## TIM DIXON, Branch Manager at Tidewater Mortgage, brings clarity and confidence to every transaction.

PHOTOS BY KARA CLOUSER OF  
CONTE PHOTOGRAPHY

When Tim Dixon left the Navy after four years of active duty and two in the reserve, he wasn't exactly sure what was next.

"I ran into a guy from my hometown who worked at the unemployment office," Tim recalls. "He asked me what I was going to do, and I told him I had no idea. Next thing I know, I'm in an interview with Beneficial Finance."

That serendipitous meeting set Tim on a financial career path that has lasted over three decades and weathered the storms of some of the most volatile years in the mortgage industry.

Today, Tim is Branch Manager at OVM / AnnieMac, a role he stepped into in January 2026 after Tidewater Mortgage Services, Inc. closed in December 2025. Confident, steady, and incredibly knowledgeable, Tim is a trusted partner for REALTORS® and clients across South Central PA.

### A Life of Service, from Navy Ships to Loan Docs

Tim grew up in rural Huntingdon County, Pennsylvania, surrounded by both agriculture and banking. "My mom's side were farmers, and my dad was in banking his whole life," he says.

After high school, Tim enlisted in the Navy, serving aboard the USS Independence and completing four cruises, including one to Grenada.

"We had a crew of about 5,000 when we went out to sea, but there were only 11 of us doing the job I did in payroll. It was a tight-knit group, and we worked hard."

After the military, Tim spent a decade with Beneficial Finance, moving frequently to manage underperforming branches.

"I moved seven times in ten years. If you wanted to move up, you had to go where they sent you," he says. The company's acquisition by Household Finance pushed Tim to pivot. "It was just a completely different culture. I didn't love the change, so when friends started jumping into the mortgage world, I followed."

That was 1998, and Tim hasn't looked back. He survived the 2008 housing crash while running his own broker shop, then joined Tidewater Mortgage as they began expanding outside of Virginia. When the company opened its first two offices in Pennsylvania, Tim made the move as well.

### The Voice of Experience in a Shifting Market

In a business where the rules often change, Tim's perspective is shaped by longevity.

"I've been through it all," he says. "From fully documented loans to the

subprime crash, and now back to where lending should be. Some folks think the paperwork is too much these days, but it's actually pretty light compared to what we did before."

That kind of clarity is part of why REALTORS® lean on Tim. He doesn't sugarcoat things, and he always answers the phone.

"REALTORS® need to know you, like you, and trust you. And they need to know you're available. If I'm on the golf course for five hours, I change my voicemail to say I'll return calls after four. Set the expectation."

Tim's steady hand and availability make him a reliable partner in a high-pressure environment. "You can't take on more than you can handle. I tell people, find a group of REALTORS® you enjoy working with, and make sure you're actually available to support them."

### Grounded in Family, Faith, and the Fairway

After years of moving around, Tim and his wife chose to put down roots in South Central PA. "It's rural enough for

me but close to everything. We can get to New York, Baltimore, or Philly in a couple of hours."

Married 25 years, Tim met his wife through mutual friends from their shared hometown. Their daughter, Willow, is a former valedictorian of Harrisburg Academy and a lifelong golfer, having grown up on the fairways of Blue Ridge and now West Shore Country Club.

"I raced motocross until I was 35, and when I gave that up, I needed something to do," Tim says. "A few guys I rode with said, 'Let's go play golf,' and that was it. I was hooked."

Tim also remains connected to his veteran roots through the American Legion and supports community causes like Toys for Tots.

While not one to seek the spotlight, his impact on clients, partners, and colleagues is unmistakable.

"This business is about people," Tim says. "I don't need to be the biggest. I just want to be the one people can count on."



"I don't need to be the biggest. I just want to be the one people can count on."





How Top Producers Use Required Education Strategically

Real Producers of South Central PA now offers discounted CE with the CE Shop. Scan the QR code for the link and details!



For many agents, continuing education (CE) is something to survive—not leverage. It’s completed late at night, on double speed, with one goal in mind: keep the license active and move on.

Top producers think about it differently.

They understand that CE is one of the few moments in a busy year where learning is *non-negotiable*. When used intentionally, it becomes a strategic reset—an opportunity to sharpen skills, reduce risk, and quietly strengthen the foundation of their business while others are just checking a box.

Start With Business Goals, Not Credit Hours

High-performing agents don’t choose CE based on what’s fastest. They choose based on what will move the needle.

If the market has shifted, they look for courses that sharpen pricing strategy, negotiation, and client communication. If their volume has increased, they prioritize education around contracts, agency, and risk management. If they’re building teams or systems, they invest in business and leadership-focused coursework.

The best CE decisions start with one question: *What skill, if improved this year, would most impact my business?*

CE as a Risk Management Tool (Not Just a Requirement)

The agents featured in Real Producers didn’t get where they are by being careless. Many credit their longevity to disciplined risk management—and CE plays a quiet but critical role in that.

Courses covering ethics, fair housing, contracts, and agency law aren’t glamorous, but they protect reputations, relationships, and income. When these topics are revisited through real-world scenarios—rather than legal jargon—they help agents spot issues before they escalate.

Platforms like **The CE Shop** stand out because they frame compliance topics in practical, transaction-based ways. That kind of learning sticks, especially when the stakes are high.

Modernizing Your Business Through CE

CE can also be a powerful way to modernize how you operate. Technology, cybersecurity, digital marketing, and systems-based business courses help top producers work more efficiently and protect client data in an increasingly digital world. These aren’t “extra” skills anymore—they’re baseline expectations for today’s consumer.

Agents who intentionally choose CE courses aligned with how they want to run their business often walk away with better processes, stronger client experiences, and fewer late-night headaches.

Stack Your Learning for Maximum Impact

Rather than scattering CE across unrelated topics, many top producers stack courses around a single theme each renewal cycle.

Examples include:

- Risk reduction and compliance mastery
- Client communication and negotiation
- Business growth and leadership
- Technology and operational efficiency

This approach reinforces learning and makes implementation easier. CE stops being something you endure and starts becoming something that compounds.

Timing Is a Competitive Advantage

Waiting until the final weeks to complete CE almost guarantees minimal value. The most strategic agents complete their education earlier in the cycle—giving themselves time to apply what they learn while the year is still unfolding.

That timing alone often separates agents who grow intentionally from those who stay reactive.

The Real Producers Mindset

The agents who consistently rise to the top tend to treat every required activity—CE included—as an opportunity to sharpen their edge. With platforms like **The CE Shop**, it’s easier than ever to choose courses that align with real business goals, not just licensing deadlines.

CE gives you the time anyway. Top producers make sure it gives them something back.

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