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# Contents



**Craig, Clay & Bryce Smith** **22** COVER STORY

## PROFILES



**28** Eddie Rendon



**34** Mike Young

## IN THIS ISSUE

- 6 Preferred Partners
- 8 Meet The Team
- 10 Trusted Trades
- 12 Coaching Corner:  
Shawn Cardoza, Real Estate Coach
- 16 The Download
- 18 Ask The Expert
- 22 Cover Story: Craig, Clay and Bryce Smith
- 28 Man on the Move: Eddie Rendon
- 34 Partner Spotlight:  
Mike Young, Edward Jones

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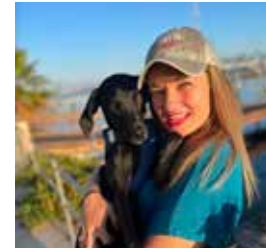
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Amparan Design offers a thoughtfully curated collection of high-end furniture and décor, featuring designer brands not found anywhere else locally. The showroom invites visitors to experience the craftsmanship, texture, and beauty of each piece firsthand — all while receiving personalized design guidance from Seth and his team.

What sets Amparan Design apart is its deeply personal approach to design. Seth believes a home should be a reflection of the people who live in it. Whether the aesthetic leans modern, traditional, or a curated blend of styles, his designs are rooted in individuality and intention. Each project balances elegance and comfort, blending form and function to create spaces that feel effortlessly beautiful and uniquely lived-in.

Beyond interiors, Amparan Design has become a local design destination — a place where inspiration, creativity, and community meet. With an eye for detail and a passion for meaningful design, Seth continues to elevate how the Central Valley experiences home — one space, and one story, at a time.



# THE **PROBLEM** WITH ANNUAL THINKING

BY SHAWN CARDOZA, REAL ESTATE COACH

To achieve extraordinary results in real estate, you must stop living in the “gap” between what you know you should do and what you actually do. Most agents are busy, but very few are productive. They spend their days reacting to emails, putting out fires, and chasing shiny new marketing tools. This is the path to mediocrity. To break through, you must adopt a system that focuses on lead measures (the actions you control) rather than just lag measures (the results you want).

By integrating the core philosophies of Gary Keller’s *The ONE Thing* and Brian Moran’s *The 12 Week Year*, you can create a high-performance business model that thrives on focus and urgency.

## The Problem with Annual Thinking

Most real estate agents set goals for the calendar year. They start in January with high hopes, lose momentum by March, and spend the summer in a state of comfortable complacency. It is only

when October arrives that the “year-end push” begins. This annualized thinking is a trap. It suggests you have plenty of time to get back on track, which kills daily urgency. When you redefine your “year” as only 12 weeks long, everything changes. There is no longer a “middle of the year” slump. Every week counts. Every day matters. You are always in the “push” phase, which naturally increases your productivity.

### Step 1: Find Your ONE Thing

The first step in this system is narrowing your focus. Gary Keller asks a powerful focusing question: “What is the one thing I can do such that by doing it everything else will be easier or unnecessary?”

In real estate, your one thing is almost always lead generation. However, “lead generation” is too broad. You must choose one specific lever. If you try to master door knocking, cold calling, social media ads, and geographic farming all at once, you will fail at all of them.

- If you have more time than money: Focus on outbound activities like prospecting your Sphere of Influence (SOI) or working expired listings. - If you have more money than time: Focus on inbound systems like high-quality digital leads or sophisticated direct mail campaigns.

Once you identify this lever, it becomes your primary lead measure. Everything else in your schedule must bow to this activity.

### Step 2: Transition to a 12-Week Execution Cycle

Stop planning for December and start planning for 12 weeks from today.

This timeframe is long enough to get significant work done, but short enough to keep you focused.

1. Set One Primary Goal: Instead of a list of ten goals, pick one. For example, “Secure 10 new listings in the next 12 weeks.”

2. Develop Weekly Tactics: Determine exactly what needs to happen each week to hit that goal. If you need 10 listings, you likely need 20 listing appointments. If you need 20 appointments, you likely need 200 meaningful conversations.
3. Establish a Weekly Routine: Your week should be a repeatable pattern. Monday is for planning and review. Tuesday through Thursday are for high-leverage lead generation. Friday is for follow-up and administrative wrap-up.

### Step 3: Master the Lead Measures

A lag measure is a result: closings, GCI, or units sold. You cannot “do” a closing today. You can only “do” the activities that lead to a closing. These are your lead measures. They are predictive (they tell you what your future results will be) and influenceable (you have total control over them).

For a real estate professional, these three lead measures are the most workable and impactful:

1. Meaningful Conversations: This is not just “chatting.” A meaningful conversation is a two-way exchange where you discuss real estate and either ask for business or a referral. Aim for a specific number daily (e.g., 10 conversations).
2. Face-to-Face Appointments: The number of times you sit down with

a potential client is the leading indicator of your future income. If you aren’t on appointments, you aren’t in business.

3. Database Growth: Your database is your business. Adding two new people to your CRM every day ensures that your pipeline never runs dry.

### Step 4: The Power of Time Blocking

If you do not protect your time, the world will take it from you. You must build a “bunker” around your one thing.

Schedule your lead generation during your peak energy hours, usually first thing in the morning. During this block, your phone should be on “Do Not Disturb,” your email tabs should be closed, and your staff (or family) should know you are unavailable. If you don’t hunt in the morning, you will spend the rest of the day starving.

### Step 5: Score Your Execution, Not Your Results

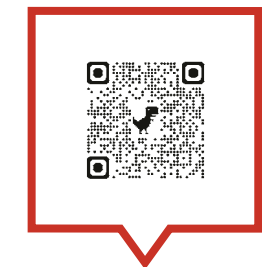
In a 12-week year, you don’t just track sales; you track execution. This is where most agents fall short. They feel bad when they don’t get a listing, but they don’t feel bad when they skip their prospecting. Create a simple weekly scorecard. If you committed to 50 conversations and you only did 30, your score is 60 percent. Your goal is to maintain an execution score of at least 85 percent. If you hit your execution marks

for 12 weeks straight, the results (the lag measures) will take care of themselves. It is mathematically impossible to fail if you consistently execute your lead measures at a high level.

### Moving from Scattered to Strategic

This system is not about doing more; it is about doing less, better. It is about removing the distractions that give you the illusion of progress. When you focus on one thing within a 12-week sprint, you create a compounding effect that most agents will never experience. You stop being a “secret agent” waiting for the phone to ring and start being a proactive business owner who controls their destiny.

Are you willing to sacrifice the “busy work” that makes you feel safe for the “heavy lifting” that actually builds your bank account? If we were to design your first 12-week scoreboard right now, what is the single lead measure that would make the most impact on your GCI by the end of the quarter?



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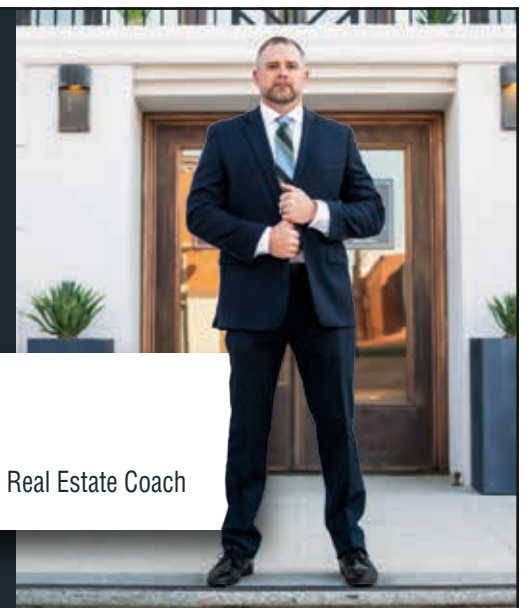
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June is National Homeownership Month, a time to celebrate one of the most meaningful milestones in a person's life and one of the strongest foundations for long term stability and wealth. Homeownership is more than a transaction. It represents opportunity, security, pride, and a lasting investment in the future.

For many families, owning a home is still one of the clearest paths to building generational wealth. It creates roots in a community, offers financial benefits over time, and gives people a sense of belonging that cannot be measured only in dollars. That is why National Homeownership Month matters. It gives us the opportunity to recognize not only the value of owning a home, but also the professionals and organizations working to protect access to it.

The Tulare County Association of REALTORS® plays an important role in supporting homeownership throughout our region. Through education, advocacy, and professional development, the association helps ensure that members are equipped to guide consumers with expertise and integrity. In a changing market, that level of professionalism matters more than ever.

REALTORS® do more than open doors and negotiate contracts. They help clients make informed decisions during some of the biggest financial moments of their lives. They answer questions, solve problems, calm fears, and help people navigate a process that can feel overwhelming. In many cases, they are helping a buyer achieve something their family has worked toward for years.

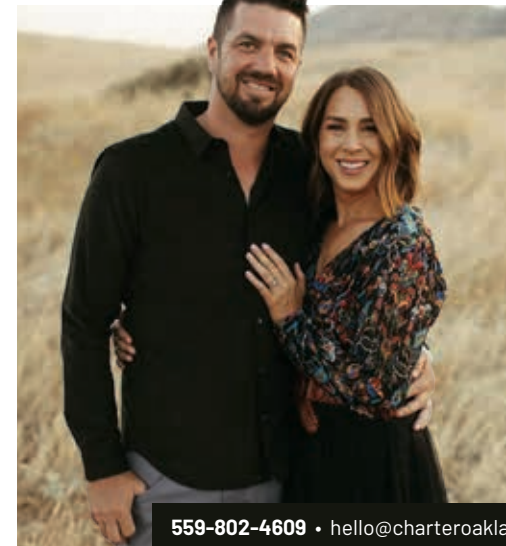
National Homeownership Month is also a reminder that protecting homeownership requires more than good intentions. It requires strong advocacy, ethical standards, and professionals who understand the local market. That is where organized Real Estate makes a difference. The Tulare County Association of REALTORS® helps strengthen that connection between service, leadership, and consumer confidence.

In Tulare County, homeownership remains central to the health of our communities. It supports families, neighborhoods, local businesses, and long term economic growth. Every successful closing contributes to something bigger than one transaction. It helps build stronger communities from the ground up.

This month, we celebrate the dream of homeownership and the professionals who help make it possible. The Tulare County Association of REALTORS® is proud to support the members who work every day to protect that dream and serve the people behind it.



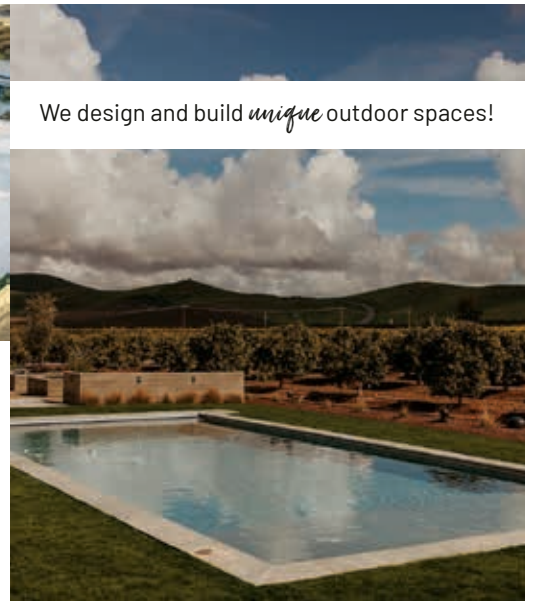
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# 1031 Exchange FAQ: WHAT REALTORS SHOULD KNOW

KAREN CLEMANS, A CERTIFIED EXCHANGE SPECIALS WITH ACCRUIT 1031 EXCHANGE

When Realtors work with investor clients, understanding the basics of a 1031 exchange can make a big difference. Karen Clemans of Accruit shared key insights on where these transactions can go wrong and what agents should know to better support their clients. The takeaway is simple: start the conversation early, understand the timeline, and help bring the right professionals into the process.

## What is a 1031 exchange, and why does it matter to Realtors?

A 1031 exchange allows an investor to defer capital gains taxes when selling one investment property and purchasing another qualifying property. For Realtors, that matters because knowing an exchange may be in play can affect timing, strategy, and the professionals needed to keep the transaction on track.

## What is one of the biggest mistakes investors make?

One of the most common mistakes is waiting too long to involve a Qualified Intermediary. If the seller receives the sale proceeds directly, the exchange can be disqualified. This is why early planning matters so much and why Realtors should raise the question anytime a client is selling an investment property and planning to reinvest.

## What kinds of properties qualify?

Properties involved in a 1031 exchange must generally be held for investment or business use. A primary residence does

not qualify. A vacation home intended for personal use does not qualify either. This is one of the most important distinctions for Realtors to understand so clients are not making assumptions based on the wrong type of property.

## What should Realtors know about timing?

The timeline is critical. Investors have 45 days from the sale of the relinquished property to identify potential replacement properties and 180 days to complete the purchase. These deadlines are strict, which means organization, communication, and speed matter throughout the process.

## Are there ownership rules Realtors should watch for?

Yes. In general, the same taxpayer who sells the relinquished property must also acquire the replacement property. Once LLCs, trusts, partnerships, or married ownership are involved, the details can become more complex, which is why expert guidance is so important.

## What is the biggest takeaway for Realtors?

Realtors do not need to be the tax advisor, but they do need to recognize the opportunity, understand the structure, and connect clients with the right experts before costly mistakes are made. As Karen Clemans of Accruit emphasizes, a well planned exchange starts with the right conversations early, and that is where a knowledgeable Realtor can bring real value.

**Karen A. Clemans** Certified Exchange Specialist® Business Development Director | Accruit Bakersfield, CA - Western Region [www.accruit.com](http://www.accruit.com) Direct – 661-310-1541 Mobile – 661-319-1378

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While Coach Holley would like to train everyone in-person at the ABA facility, some may not have availability for in-person sessions or live in other places throughout the world. To address this, he developed a virtual training solution through a personally designed app, allowing everyone to pursue their fitness goals online. With the Coach Holley Fit app, users gain access to tailored workouts, the ability to track nutrition and health information, and direct communication with Coach Holley, his team, and the Coach Holley Fit app community.

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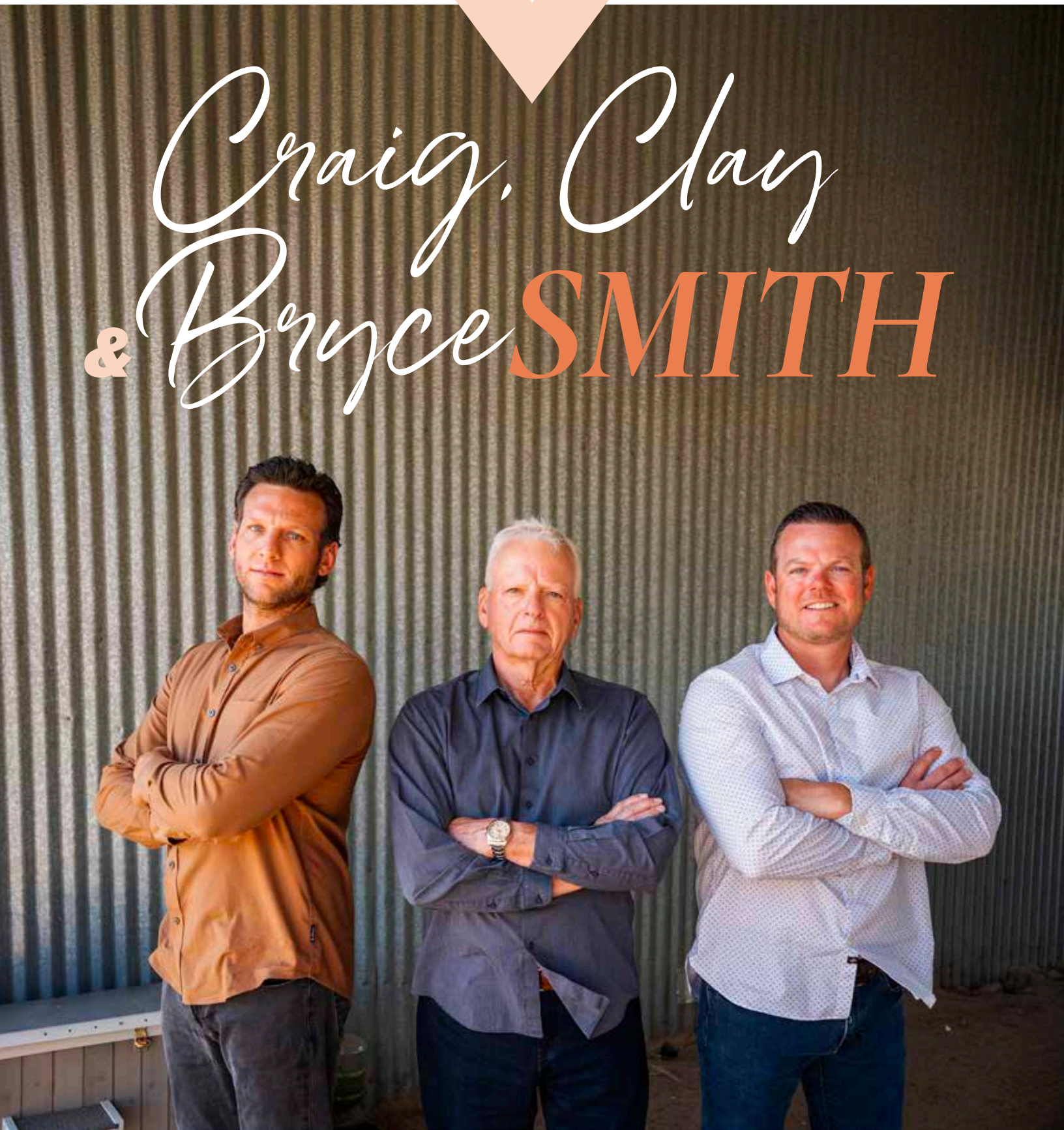
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# Craig, Clay & Bryce SMITH



## What a Father Builds

WRITTEN BY CENTRAL VALLEY REAL PRODUCERS  
PHOTOS BY CHRISTIAN URENA

*For some families, Real Estate is a career path. For the Smiths, it feels more like a language passed down at the dinner table, in the truck, through office walls, and across generations. Craig Smith is the father. Clay Smith and Bryce Smith are the sons. Together, they represent something increasingly rare in business and even rarer in life: a family that has figured out how to work side by side, speak honestly, disagree freely, and still stay deeply connected.*

That is what makes their story the right one for a Father's Day cover.

This is not just a story about production, longevity, or a respected company name. It is a story about what a father builds when he gives his children more than a business. He gives them a standard. He gives them a work ethic. He gives them a way of carrying themselves in the world. And if he does it right, that legacy does not feel heavy. It feels lived in.

Craig was raised on a row crop farm in Pixley, California. Agriculture was not something he studied from a distance. It was in his blood. He studied at California Polytechnic State University, San Luis Obispo as an Ag Business major, expecting he would come home and help on the family farm. But life changed course, and the family sold the farm before he graduated. A different

path opened. Real Estate was already in the family through his grandfather, and then through his father and uncle. Craig stepped into the business with the same practical understanding that farm life had already taught him.

He got licensed in 1978, became a broker in 1981, and helped grow the business into a respected operation with deep roots in Residential, Agricultural, and Commercial Real Estate.

But what stands out most is not the length of time. It is the steadiness of his philosophy.

Do the right thing.

Never let the money lead.

Ask enough questions to understand what is really going on in a client's life.

Then help.

That mindset did not stay with Craig alone. It became part of the family culture.

Clay and Bryce were not introduced to the business in adulthood. They were raised inside it. Open houses, sign placement, measuring properties, office life, the rhythm of deals, the conversations around clients and contracts. This was their normal. They were not watching Real Estate from the outside. They were absorbing it while growing up. In many ways, the business was never something they discovered later. It was already part of who they were.

Clay took a more structured route into the profession. After high school, he studied at California Polytechnic State University, Pomona. While there, he shifted his academic focus



from Mechanical Engineering to Finance, Real Estate and Law. He got licensed in 2006 and spent time working for another broker before returning home after graduating in 2008. That mattered, and it gave him perspective. It also gave him experience beyond the family business, which made his eventual return more intentional.

He started selling Real Estate in 2008, in a market that did not hand anyone easy wins. That timing shaped him. He learned through challenge, not comfort, and that matters when you are the one expected to lead later.

Now, Clay carries a different kind of weight. He is not just a salesperson. He is broker, manager, owner, problem solver, and steward of the company's future. He and his wife, Marissa, made the decision to move the business forward, and with that came more than a title change. It came with responsibility for agents, staff, systems, and families beyond his own. Legacy sounds noble from the outside. On the inside, it often looks like stress, accountability, and a lot of decisions that nobody else can make for you.

Bryce's path feels different, but no less rooted. He played baseball and studied at Porterville College and earned his Ag Business degree from California State University, Stanislaus, then came home, took the test in 2012, and got to work. There is something especially honest about the way he talks about Real Estate. He is not trying to romanticize it. He knows it is work and knows the business does not owe you anything. He knows every morning can feel like waking up unemployed if there is nothing in the pipeline. But he also knows relationships are the real foundation. For Bryce, the work has always been about more than transactions. It is about friendships, family, trust, and staying present enough to help people all the way through.

That distinction says a lot about the Smiths as a whole. They are not polished in a performative way. They are real. Their conversations are blunt, their humor is sharp, their honesty is



immediate, they call each other out and above all, they support each other. They know each other's strengths and flaws too well to pretend otherwise. And maybe that is why it works.



“  
At the end of the day, it's not our decision. We're just guiding them and communicating.”

“  
It's a pleasure for me to go to work every day and work alongside my two sons.”

Underneath all of it is an open door culture that extends beyond the family. The Smiths care deeply about the agents in their office. Weekly meetings still matter. Questions are welcomed, experience is shared, and help is always available. There is no mystery around their belief that if you are going to lead people, you had better actually show up for them.

That spirit did not come from nowhere.

Craig's influence is obvious in the visible ways. The discipline. The routine. The phone calls. The consistency. He still treats prospecting as a habit, not an occasional burst of motivation. He still believes that if you want business, you go find it. He still gets up early, works out, gets dressed, and goes to the office. That kind of leadership does not need a speech. People see it. Clay comments, “We could not have built this without our loyal trusted sales associates.”

But the story would be incomplete without talking about Karen, Craig's wife and mother to Clay and Bryce.

If Craig gave the business its face and its voice, Karen gave it its structure. The family says it plainly.



She was the glue. She handled the financials, the back office, the daily operations, the unseen work that kept everything moving. She opened the office, filled the gaps, carried what others did not want to do, and made it all function. In a Father's Day story, that matters. Because the strongest fathers are rarely building alone. They are often able to lead because someone beside them is carrying an enormous share of the weight.

The Smiths know that. They say it. They respect it. And that honesty makes the story better.

There is also something powerful about the fact that this family actually enjoys being together. Bryce remembers sharing an office with Clay for years. He remembers sitting in his mom's office and talking. He remembers the four of them going to lunch. He remembers the silence in the car before lunch turning into another family moment. That kind of memory is not about business metrics. It is about proximity. Time. Repetition. A life built together.

That may be the heart of this Father's Day story.

Craig and Karen did not just build a brokerage. They built a life their sons wanted to come home to. They built a standard their sons respected enough to continue. They built a culture where work and family were not always separate, but were still meaningful. They built something worth taking over.

And now the story is shifting again.

Clay and Marissa are leading the company forward. Bryce is growing deeper into his own lane while continuing to work alongside his dad. Craig is still doing what he does best, especially in the agricultural and commercial space where experience cannot be faked. The next chapter is already happening in real time. It is not neat. It is not overly scripted. It is a family business, which means it is messy, funny, stressful, loyal, and very real.

That is exactly why it matters.

For Father's Day, the Smiths remind us that legacy is not just what a father leaves behind. It is what he lives out in front of his children for years until they know how to carry it too. ▀

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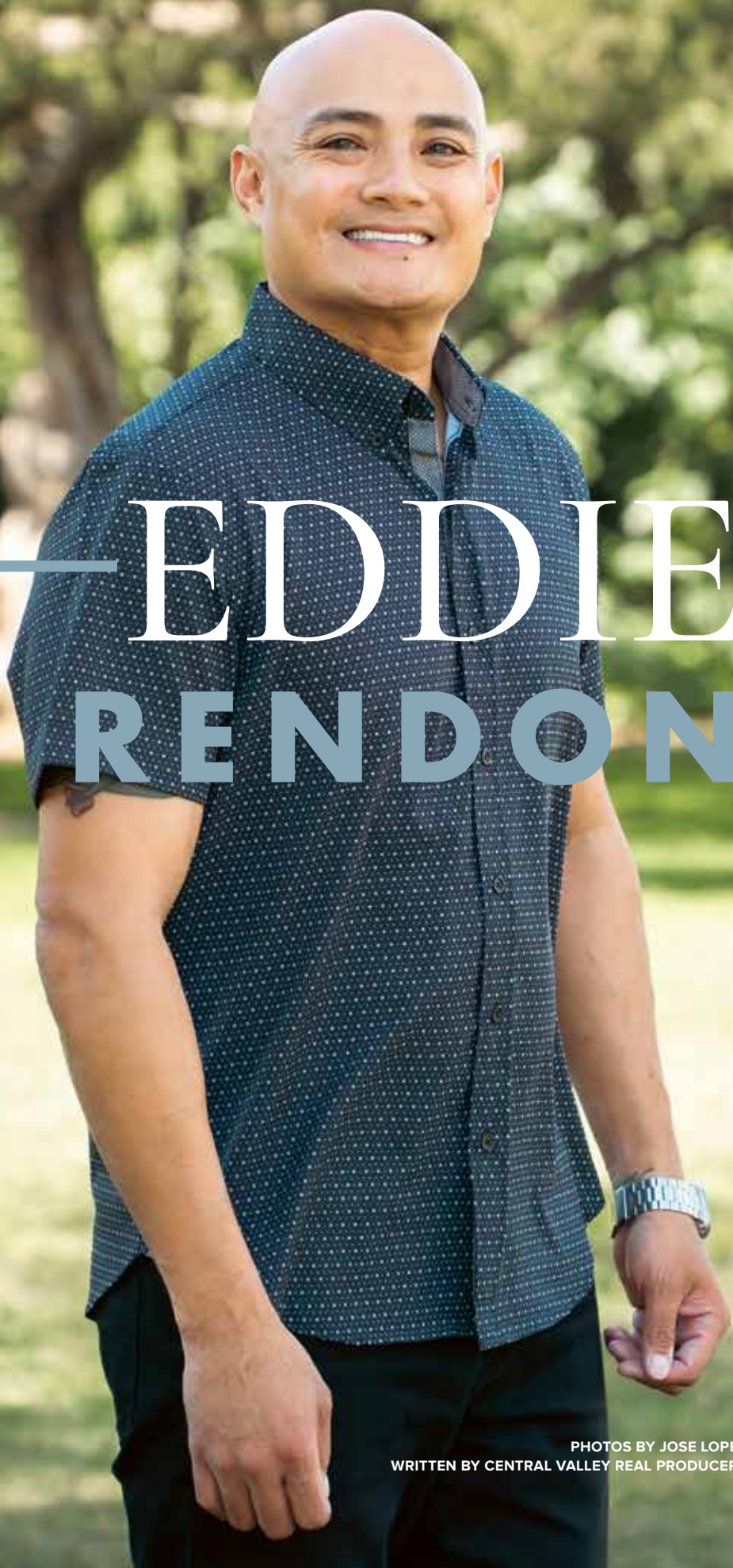
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# EDDIE RENDON

PHOTOS BY JOSE LOPEZ  
WRITTEN BY CENTRAL VALLEY REAL PRODUCERS

## THE ROAD HE CHOSE

Some careers are built on a master plan. Eddie Rendon's was built on choices.

Not perfect choices. Not easy choices. Not polished, straight line, everything worked out the first time choices. The kind that come when life gets loud, pressure gets real, and one decision can move you toward stability or away from it. That is what makes Eddie's story worth telling. He did not arrive in Real Estate by inheritance, shortcuts, or a carefully scripted roadmap. He got here by learning early that where you start does not have to decide where you finish.

Eddie grew up in Fresno, shaped by hardworking parents, a strong example of marriage, and a neighborhood that taught him to pay attention. His father served in the military. His parents built a life the hard way, and he watched them buy their first home when he was still a kid. He remembers that moment clearly. Even then, there was something about watching an agent drive his family from house to house that stayed with him. It looked like a career built on movement, trust, and helping people reach something bigger than where they were.

Long before he entered Real Estate, Eddie was already learning how to work. He delivered newspapers as a

kid. At sixteen, he started in fast food and took that job seriously. What many people dismiss as entry level work became one of the first proving grounds of his life. He learned discipline, customer service, accountability, and how to lead under pressure. He moved from cook to shift manager to assistant manager to general manager, eventually becoming a district trainer who traveled state to state helping open stores and train teams. What looked small from the outside was teaching him something foundational. Work ethic compounds. The way you do one job becomes the way you do every job.

He also became a father young. That mattered. It forced him to grow up faster and think differently about what kind of man he wanted to be. Responsibility stopped being abstract. It was personal now. He was not just trying to build a future for himself. He was trying to build one his son could count on.



There was a season in Eddie's life when things could have gone another way. He has spoken openly about rougher surroundings, close calls, and friends whose lives did not unfold the way anyone would have hoped. He knows what it means to stand near the edge of a different ending. That awareness still shapes him. It is one reason his story carries weight. Eddie does not talk like someone who assumes success was inevitable. He talks like someone who knows it was earned, protected, and chosen more than once.

The pivot into Real Estate started with his own move. While selling a home in Fresno and purchasing a home in Las Vegas for his work relocation, Eddie began asking questions. A lot of them. The broker who sold his home connected him to a loan officer in Las Vegas, and that loan officer connected him to a Realtor. Eddie stayed curious. He shadowed the loan officer after his own transaction closed, got licensed in Nevada, and stepped into the mortgage side first. Less than two years later, he moved back to Fresno, got licensed in California, and ended up working for the very broker who had sold his house in the first place. It is one of those full circle moments that sounds scripted until you realize life occasionally writes better stories than any of us could.

The risk was real. He walked away from a stable income and stepped into a business that offered no guarantees. It was not a dramatic leap for the sake of ego. It was



a necessary one. One path had stopped making sense for the life he wanted, the father he wanted to be, and the future he was trying to build. So he bet on himself and came home.

That bet did not pay off overnight. But over time, transaction after transaction, mentorship after mentorship, Eddie found his lane. He worked as both a loan officer and Realtor for several years before choosing to focus on sales. He earned his broker's license young, became Broker/Owner of the company where he had started, later moved through a national brokerage environment, and in 2025 joined Iron Key Real Estate as a Broker Associate. That journey matters because it

**WORK ETHIC  
COMPOUNDS.  
THE WAY YOU  
DO ONE JOB  
BECOMES THE  
WAY YOU DO  
EVERY JOB.”**

gave him range. He has seen the business from multiple sides, and that perspective made him sharper, steadier, and more intentional about how he wants to operate.

Ask Eddie what guides him, and his answer is simple: information, innovation, integrity. Three words. No fluff. Just a working

philosophy. He believes clients can make the right decisions when they are given the right information. He believes some situations require creativity and persistence to solve. And above all, he believes integrity still matters. That is not branding language for him. It is operational language. It shows up in how he advises, how he communicates, and how he carries responsibility for people who trust him.

That mindset is why Eddie is known for going over and above. He wakes up early. He stays up late. He works while out of town. He keeps his phone on and his laptop nearby because he believes the job is to show up, especially when people need steadiness most. He is not chasing the image of service. He is doing the actual work of it.

And for all the experience he has with investors and high level clients, what still lights him up most is the first time homebuyer. He knows it may sound simple, but for him it is not generic. It is deeply personal. He remembers his own parents buying their first home, and his own first home purchase at the young age of 21. He understands that for many clients, buying a home is not just a transaction. It is proof that sacrifice amounted to something.

That perspective gives Eddie an edge that cannot be faked. He knows homeownership means different things to different people. For some it is security. For others it is pride, legacy, freedom, or proof that they broke



a cycle. He meets people there. He understands that the paperwork matters, the negotiating matters, and the strategy matters, but the emotion matters too. In a business where it is easy to become numb to the stakes, Eddie has stayed close to what they really are.

There is also a quiet endurance to Eddie that shows up outside the office. He runs marathons and half marathons. He has completed Spartan races. He trains hard, not for attention, but because fitness is one of the places he resets. When motivation dips, he returns to faith and movement. He prays. He runs. He finds perspective outdoors, in the kind of scenery that reminds him his problems are smaller than they feel in the moment. Earlier this year, he completed a marathon after logging more than 500 training miles, using the race to honor the memory of a loved one lost to Parkinson's. That says

something important about him. He does not just endure difficulty. He gives it purpose.

At home, he is proudest of the life he has built with his wife and children. He speaks with gratitude about his marriage of 19 years, his son's growth as an Air Force Reservist and Emergency Room Technician, and his daughter's progress in a life skills program through Sanger Unified and Fresno State. Success, to Eddie, is not a flashy number on a leaderboard. It is being present. It is being dependable. It is becoming the kind of man his younger self needed to see.

That may be the strongest thread in Eddie's story. He has built a life that answers the uncertainty he once knew. Not with perfection, but with consistency. Not with talk, but with action. He has become the kind of professional who understands that trust is earned slowly and protected

## “WHERE YOU START DOES NOT HAVE TO DECIDE WHERE YOU FINISH.”

daily. He has also become the kind of person who knows that character is built in private long before it is recognized in public.

If there is one takeaway from Eddie Rendon's story, it is this: your life is not defined by the hardest thing you survived, the roughest place you came from, or the mistake you could have let become your identity. It is defined by what you choose next.

That is the thread through all of it. The early jobs. The hard turns. The mentors. The family. The clients. The miles. The business. Integrity is not just part of Eddie's story. It is the reason the story kept getting better. ▀

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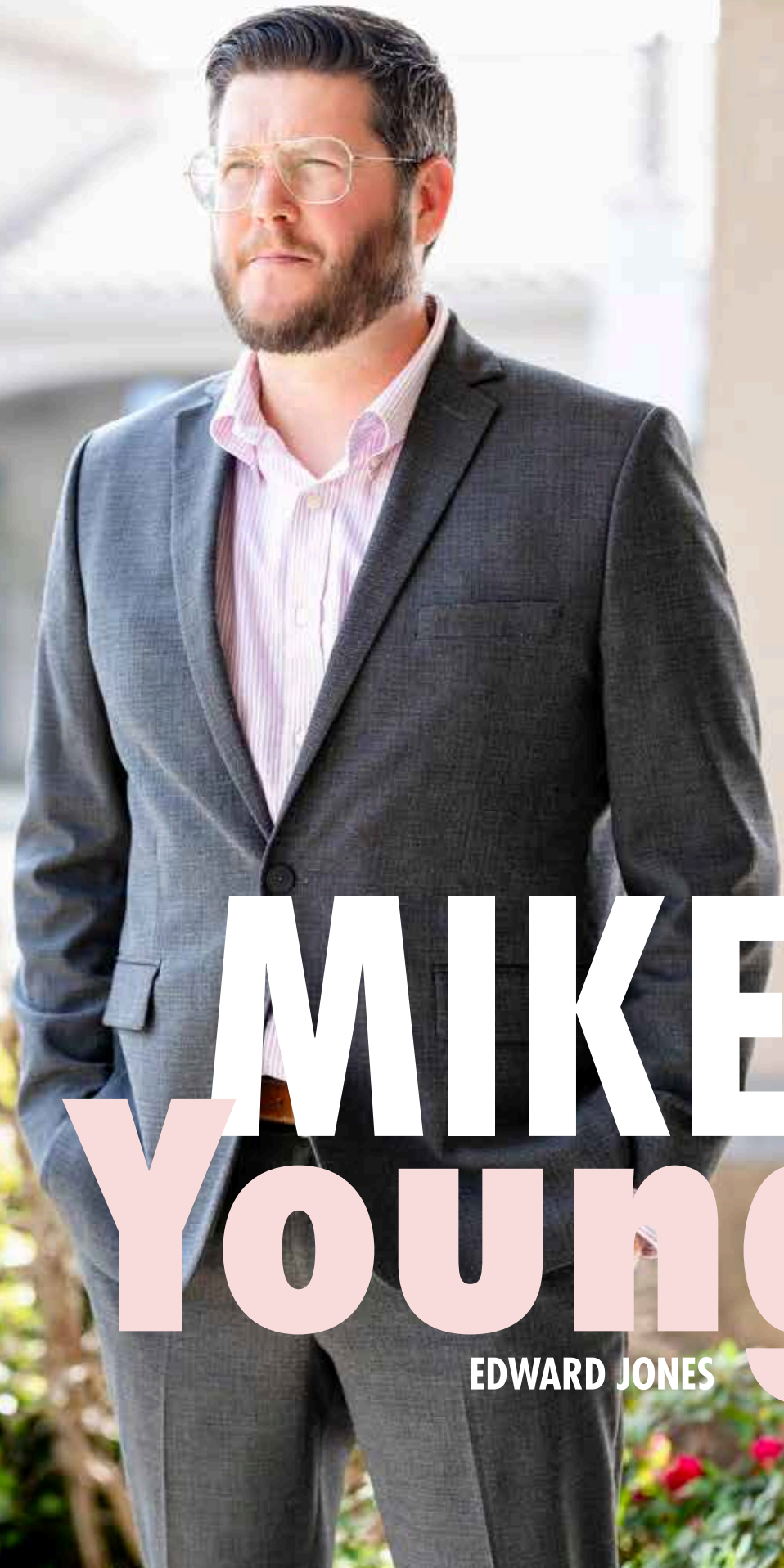
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# MIKE Young

EDWARD JONES

## A STEADY GUIDE WHO TURNS MONEY STRESS INTO A CONFIDENT PLAN

Mike Young has a calm way of talking about finances that makes people feel like they can finally exhale. Not because he tells them what they want to hear, but because he makes the complex feel clear. He listens first, explains with patience and clarity, and replaces vague goals with a plan clients can have confidence in.

PHOTOS BY KEN ALLISON  
WRITTEN BY CENTRAL VALLEY  
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In his words, “I help people make wise financial decisions by empowering them to live with freedom and joy in their finances.” That mindset shows up in every meeting. Money matters, but it is not the point. The point is what money makes possible when a family feels steady about where they are headed.

Mike grew up in Visalia and spent years serving in nonprofit ministry, walking with people through meaningful seasons of life. That foundation shaped the way he views leadership, responsibility, and trust. When he made the transition to Edward Jones, it was not about walking away from service. It was about expanding it. He wanted a new challenge and a new way to help families steward what they had been given. He talked to advisors he respected, asked thoughtful questions, and ultimately chose Edward Jones because he aligned with its long term investment philosophy and values centered approach.

Ask Mike what separates him, and he does not lead with performance charts or bold predictions. He leads with how he treats people. “People are more important than things,” he says, and he means it in the complicated moments, not just the celebratory ones. If a client is navigating divorce, loss, retirement, or a major transition, the first priority is understanding what matters most to them. That same principle shapes his working style. He listens carefully, educates with clarity, and creates a low pressure environment where clients



feel comfortable asking honest questions.

On the investment side, Mike’s approach is disciplined and patient. “I’m uninterested in making quick money, because if you can make quick money, you lose it quickly too.” His focus is long term, quality investments and helping clients stay anchored when headlines and volatility try to pull them off course.

He believes consistency, perspective, and thoughtful planning outperform reaction and impulse over time.

In recent years, Mike has leaned deeper into comprehensive financial planning. This process looks beyond a single account or isolated goal. It evaluates the full financial picture, including cash flow, risk management, retirement



planning, and wealth transfer. “Financial planning takes into account their whole financial life,” Mike explains, “and we work in concert with their estate planning attorney and CPA to make sure everything is synced up.” The result is clarity. Clients understand not only what they own, but why they own it and how it supports their long term vision.

For top Realtors, Mike sees an especially meaningful opportunity for collaboration. Real Estate is one of the most powerful wealth building tools available to families, and a home purchase often triggers important financial questions. Mike believes those moments deserve thoughtful follow up. “A financial advisor six months to a year after that home purchase could be really helpful,” he says. When clients settle into

their new home, they start thinking about taxes, cash flow, protection, and future goals. A trusted financial partner can help them align their new investment with the rest of their financial life.

Mike also recognizes that many Realtors operate as self employed business owners, often juggling production, marketing, and family life while also trying to manage their own financial strategy. He enjoys helping professionals create structure around retirement savings, protection strategies, and long term planning. “I want to help my clients pass on their wealth in a tax smart way,” he says. That mindset applies just as much to entrepreneurs as it does to retirees.

The value Mike brings to Real Estate relationships is twofold. First, he elevates

the client experience. A referral to a steady, values driven advisor reinforces that the Realtor is thinking beyond the closing table. Second, he strengthens the professional relationship itself. Connecting with top Realtors allows Mike to understand the rhythm of the market, the concerns buyers and sellers are facing, and how financial planning can support better decision making.

At the core of it all is trust. Mike measures success not by short term gains, but by whether families feel secure, informed, and confident in the path ahead. When financial decisions are rooted in clarity and aligned with personal values, people do not just build wealth. They build peace of mind. ▾

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