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The L.A.R. Fashion Show

LAR's 13th annual fashion show brought Havana-inspired flair to Modesto, uniting the real estate community for an afternoon of fashion and giving back.







Familiar faces from the local real estate community took their turn on the runway October 2 as the Lodi Association of REALTORS® presented its 13th annual fashion show at Greens on Tenth in Modesto. This year's theme, Estilo: Where Havana Comes Together, brought a Havana-inspired backdrop to an afternoon of fashion and fundraising.

The annual show gives agents, lending professionals and industry partners a chance to gather outside their everyday work while supporting organizations serving their communities. Since its beginnings in 2013, the event has raised approximately $250,000 for local charitable organizations, according to LAR's event program. That history of giving provided the purpose behind this year's celebration.

Emcees Yesenia "Yessie" Jamison and Kristina Cornejo guided the program, which included two runway segments, musical entertainment, a raffle and an auction. The opening program featured the national anthem performed by Lili Lieva and an invocation from the Salvation Army. The program also included a Fashion Show Legacy Award segment.

The runway showcased looks from August Boutique, represented by Kristy Olmos; cabi, represented by Karolee Seager; The Boutique at Mira's, represented by Mira East; Vivis, represented by Vivi Perez; Pheroni Men's Wear, represented by Nabil Sharkawy; and Love & Style Boutique, represented by Jackie Gomez. Local real estate and mortgage professionals served as models, bringing their own personalities to the collections and giving guests an opportunity to see colleagues in a different setting.

This year's designated donation recipients were Without Permission, the Salvation Army, Love Modesto, Night to Shine, Haven, Crickets Hope, Jessica's House, W.E.L.L., and the Stanislaus County VA Center's Modesto location. Their inclusion connected the afternoon's fundraising to a range of needs close to home.

Behind the program was the work of the 2026 LAR Fashion Show Committee, LAR staff and board members, participating businesses and volunteers. Ann Endsley and the Greens on Tenth staff supported the venue experience, while Rob Vossoughi and the Dittos team provided design and printing. Musical contributors included Emily Parker, Nick Parker, Lili Lieva and Kashira-Joy Bah, with Crystal Cartisano and Cindy Thomas providing décor and raffle support.

The show also depended on the generosity of its sponsors, donors and program advertisers, whose contributions helped make the gathering possible. We are pleased to recognize them on the accompanying sponsor page and thank everyone who contributed their time, resources and talent.

For 209 Real Producers, participating in events like this is an opportunity to celebrate the people behind our industry and the causes they care about. Estilo continued a local tradition of bringing those people together, with the benefits reaching well beyond the runway.









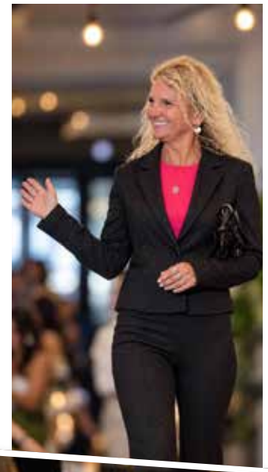































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The participating fashion businesses—**August Boutique, cabi, The Boutique at Mira's, Vivis, Pheroni Men's Wear, and Love & Style Boutique**—helped bring Estilo's runway presentation to life.

To every sponsor, participating business and donor: thank you for investing in this tradition and the community it serves. Your support helped create a place for colleagues to gather, celebrate and contribute to causes close to home.



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Kevin MILLER

A Marine's Strength. A Father's Heart.

From Afghanistan to the community he calls home, Kevin Miller carries his commitment to service into real estate and fatherhood.

Kevin Miller keeps the garage refrigerator stocked with Capri Suns, Gatorade and water. There is enough for his three children and the neighborhood kids, too. On a good day off, something is cooking on the grill, the kids are outside with their friends, and anyone who is hungry is welcome to eat.

It is the kind of childhood he remembers from growing up in Modesto, playing outside from sunup to sundown. Today, he gets to watch his own children make those memories, with him nearby.

Years earlier, at 19, Kevin was in Afghanistan, patrolling through compounds as a Marine. His experiences there taught him to cherish the people in his life and never take time with them for granted. He still remembers returning to Hawaii and seeing his family waiting as he stepped off the plane. Before he could make it past the barricades, they surrounded him, hugging him tighter than ever.

Now a father of three, Kevin wants his children to feel that same love and support. For Hailey, Bryson and Mayve, that means a dad who makes time, pays attention and shows up.

"If they can look back and remember Dad was always there in the stands cheering them on, then I have succeeded in life," he says.

Kevin credits his father and grandfather with helping shape the man he is today. His grandfather, a Marine who served in Vietnam, was proud of his title and the country he had served. That example











"If they can look back and remember **DAD WAS ALWAYS THERE IN THE STANDS CHEERING THEM ON,** then I have succeeded in life."

played a major role in Kevin's decision to enlist.

His family was hesitant. He was joining during wartime, and they understood his chosen job would likely take him overseas. His friends were less surprised. They had seen the decision coming.

Still, arriving in Afghanistan brought a reality he had never experienced. Time with friends and neighborhood sports had given way to carrying an M4 through compounds, surrounded by violence and chaos, constantly alert to his surroundings.

"I quickly realized I was no longer a 19-year-old kid," he says. "I had to mature and grow up quickly."

He describes the experience as "hell on earth." The lessons he brought home were deeply personal: never take anyone for granted, and cherish what you have.

There is also a surprising detail about his service. Despite being in a boat company with 3rd Battalion, 3rd Marines, Kevin is terrified of water and the ocean.

After the military, law enforcement offered familiar brotherhood and camaraderie, along with another opportunity to serve. This time, he could protect the community where his family and friends lived.

Eventually, the physical demands became unsustainable. His days off were spent allowing his body to recover instead of enjoying life. He knew he needed a different way forward.

Real estate offered another way to help people who were relying on him. The work was different, but his commitment to integrity, loyalty and dedication remained.

Now about a year into his career with Century 21 Select Group, Kevin is grateful for the guidance of the people in his office. He wants to continue learning from experienced agents, attending trainings and building community relationships, with a goal of becoming one of the area's top 300 producers.

What he enjoys most is hearing his clients' stories. When someone opens up about their life or circumstances, he listens closely, remembering the details that help him understand what they need.

He also believes they deserve honesty, even when the information he shares is disappointing or different from what they hoped to hear.

One of his most meaningful experiences involved a single mother of three whose landlord had given her 60 days to leave her rental. She had a limited budget and little time. Kevin says she depleted her 401(k) to help secure a home for her family.

He helped her find a home within her price range, get an offer accepted and close escrow three days before they had to leave.

Kevin may have served in a combat zone, but getting comfortable on camera is another story. Like plenty of agents, he is discovering that helping clients and hearing his own voice on video are two very different experiences.

Building a social media presence remains, as he puts it, "a work in progress."

At home, his children give him plenty of reasons to laugh. Hailey, 11, is calm and collected. Bryson, 6, is a miniature version of his father, whom Kevin affectionately calls his "karma." Mayve, 4, is free-spirited, funny and feisty.

"They have all brought the best out in me and are always making me laugh," he says.

One of his favorite memories is taking all three to Disneyland together for the first time in 2025. On the Spider-Man WEB SLINGERS ride, he found himself watching his children instead of playing, laughing as they pretended to be Spider-Man.

Fatherhood has changed how Kevin measures success. With three children playing sports on different days and at different times, giving them his time takes intention. Those memories matter more to him than sales totals.

He hopes they will understand that he has not always made perfect choices, but he has learned from them. He wants them to see the value in getting back up after setbacks and continuing to become better.

His own parents showed him what that looks like. They supported him through every stage of his life, and he credits them with teaching him how to love and be a father.

Kevin has professional goals to pursue, relationships to build and plenty left to learn. There are also games to attend and a refrigerator to keep stocked for whichever kids come through.

Asked what he is proud of that might never appear on a résumé, his answer is simple.

"Being a father and being present," he says. "My children always come first."



“Real estate offered another way to **HELP PEOPLE WHO WERE RELYING ON HIM.** The work was different, but his commitment to integrity, loyalty and dedication remained.”

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Kim and Steve Roland

A Navy photographer with roots in her father's RE/MAX office. An unexpected real estate career. A spark at a Chamber mixer. For Kim and Steve Roland, the story that followed is one of enduring love, the loss of their son, and the faith that carries them forward.



From Navy Photographer to the Family Business

Born and raised in Modesto, Kim grew up around real estate. But before joining the family business, she chose a path that would take her far from home. She joined the Navy when college didn't feel like the right next step. She wanted direction, and military service gave her a place to begin.

As Veterans Day approaches, Kim looks back on her service from 1983 to 1989, when she worked as a Navy photographer. Her time in the Navy took her to Virginia Beach, Virginia; Pensacola, Florida; and Guam. She earned Sailor of the Quarter honors in Virginia Beach and spent her final two years on Guam, her favorite duty station.

“The Navy gave me structure and discipline which still helps to this day,” Kim says.

She also carries a lasting sense of pride in having served her country. When it came time to choose her next career, however, she decided to leave professional photography behind and return to a business she had grown up around.

.Her father, Dean Russell, opened the first RE/MAX office in Modesto and worked as a broker for more than 50 years. Kim returned home to work with him and began selling real estate in 1990. His strong work ethic and insistence on doing business honestly left an impression.

“Honesty, integrity and hard work will ensure a rewarding career in real estate,” she says.

An Unexpected Start to Five Decades in Real Estate

Steve found his first mentor in Bill Roberts of Abode Realty. After helping Steve buy his first home, Bill asked whether he had considered real estate. He hadn't, but the suggestion appealed to him. Steve studied for the licensing exam and joined Bill's one-person office.

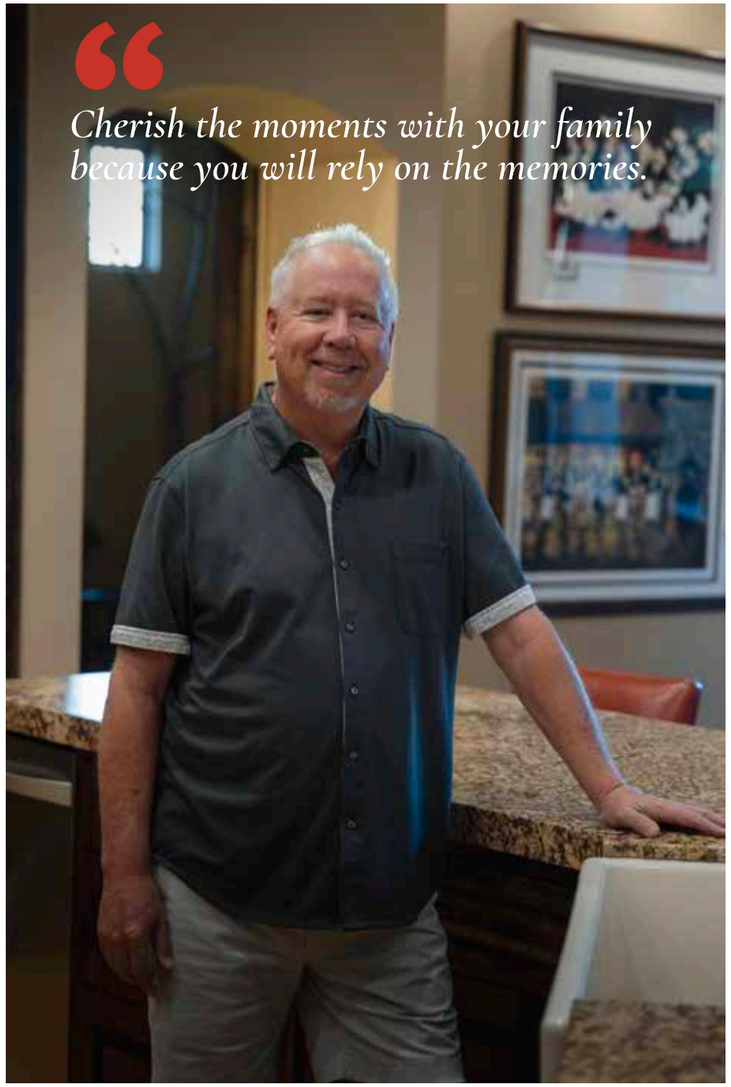
Working directly with a top producer gave him an education he still

appreciates. Steve believes he probably learned more in that first year than he would have in a larger office at the time.

But building a career wasn't straightforward. When he moved from the Bay Area to Manteca in 1976, he was 23 and competing with agents who already had established local relationships.

"The local Realtors were established and it was tough," he recalls.

Steve stepped away for a few years. Through Kiwanis, he met Larry Madoski, who encouraged him to return to real estate full time. That invitation became a turning point in a career now spanning 50 years, with experience in both residential and commercial real estate.



His definition of success changed along the way. Early on, he wanted to make a living and establish a name. Later, helping clients achieve their goals became more rewarding. His advice to agents is practical: put clients first, protect your reputation, and prepare for slower markets. He encourages agents to try to live on half their income, pay their taxes, and build savings so a downturn doesn't force them out of the business.

A Shared Life of Family, Faith, and Lasting Relationships

Kim and Steve met at a Chamber mixer at Mallards Restaurant in Modesto.

"There definitely were sparks which eventually led to flames," Steve says.

About a year later, they were married. They eventually chose Ripon as the place to build their dream home, creating a life that brought their family and real estate careers together.

When their office included 15 agents, success meant creating a productive, enjoyable workplace where those agents could thrive. It also meant making room for their own family.

A profile published more than 20 years ago captured that priority when Max was just three. Their little boy appeared in their real estate advertising, and expanding the team helped them serve clients while spending more time with him.

The relationships they built in those years have continued through changing markets and new generations of buyers and sellers.

"I treat my clients as if they were family and friends," Steve says. "We still have so many clients that have become friends."

Kim and Steve have also made community involvement part of their lives. Steve has belonged to Kiwanis for more than 30 years, participating in an organization whose work includes the Pumpkin Fair, Thanksgiving dinners, and support for dozens of charities. Together, they attend and support Crossroads Grace Community Church and participate in charitable events.

Their shared faith has been especially important in their life as parents.

Max had a kind heart, musical talent, and a passionate love of sports—especially the 49ers. Steve remembers him as the kind of fan you might not want to sit in front of at a game. Though Max passed away at 23, the music he recorded allows Kim and Steve to hear his voice and remember his gifts.

"We feel so blessed to have had the opportunity to be a mom and dad for those 23 years," Steve says.

Through the pain of losing him, they have relied on God and each other. They find comfort in their belief that Max is in heaven and treasure the memories of their years together.

"Cherish the moments with your family because you will rely on the memories," Steve says.

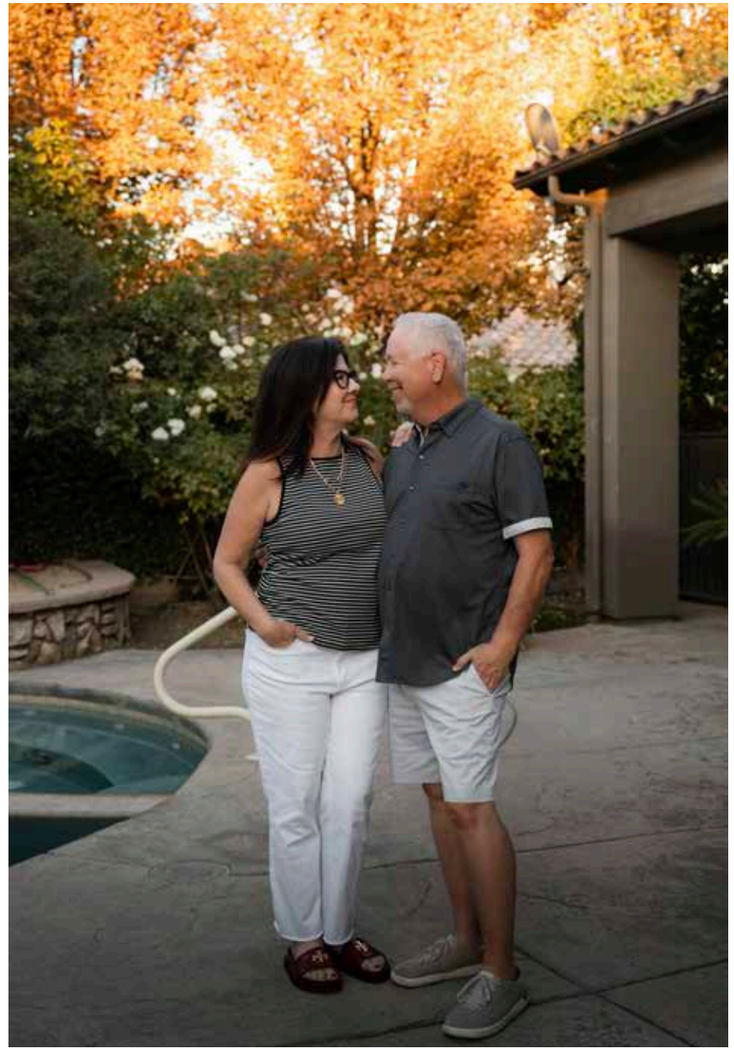
Today, Kim and Steve enjoy short getaways, occasional longer trips, and the friendships they've made through Spring Creek Golf. Travels to Amsterdam, Belgium, Italy, and France have left lasting impressions, particularly the history and churches. Steve also treasures the opportunity to have played St Andrews with one of his best friends.

Looking ahead, they hope to enjoy life and continue using their God-given talents and resources to make a difference. Asked what they are most grateful for, they return to family and the partnership that began at that Modesto mixer.

"We are grateful we have a loving God who allowed us to be parents and have each other."







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Ben BALSBAUGH

From Costco to PMZ

Ben Balsbaugh's journey to leadership, his work in the community and the pride of watching his son become a Marine.

From his first job at Costco to leading PMZ, Ben has been willing to take chances and start again. Today, he takes pride in the offices he helped build, the families he serves and the son he watched become a Marine. When he says his favorite part is the people, it is easy to understand why.

Seven Years at Costco

His career began at 17, pushing carts at Costco for $8.25 an hour. Still in high school and earning more than his friends, Ben thought he was doing pretty well. He stayed through college and worked his way up to front-end supervisor.

After six years, he wanted to move into management. He wrote to a regional manager he had never met, explaining that he wanted an opportunity to advance or would begin looking for work elsewhere. The letter earned him a meeting. A week later, he received an offer to become a manager at a new Costco in San Jose. Ben rented an apartment and moved for the position. But about 10 months later, while doing inventory at night, he looked around at managers in their 30s, 40s and beyond. He realized he did not want to be doing the same job at their age.

That night, he went home and typed his resignation letter. He turned it in the next morning, and about a week later, he was back in Modesto without a job.

An Unexpected Introduction

An advertising sales opening at the Modesto Bee became his next step. Through his uncle, Ben connected with a newspaper representative who helped him understand the work and prepare for the interview. He got the position, and working with local brokers sparked his interest in real estate.

Meanwhile, he purchased CentralValleyJobs.com, planning to create a regional job website. About a month later, Mike called to buy the domain. Ben declined his first offer.

"I didn't know people didn't tell Mike no very often, but I did," Ben says. "So I guess he liked me for that."

They eventually reached an agreement, and Ben mentioned his interest in real estate. He developed the website

while earning his license, then began his real estate career around 2000.

Building PMZ's Next Offices
Mike later asked him to manage PMZ's new Carpenter Road office. Starting with a handful of agents, Ben recruited roughly 80 over three years. He then took on Stockton, visiting open houses and building relationships where PMZ had yet to establish a presence.

One connection was Larry Vivian, whom he invited to become the office trainer, despite having no agents to train yet. Larry joined him and helped recruit an initial group of 32.

As his responsibilities grew, Ben continued to value the people around him. But few things bring out his pride quite like talking about his son, Luke.

Watching His Son Become a Marine
Ben adopted Luke when he was young, though Luke was already calling him Dad before the adoption.

"He's my boy," he says.

Recently, Ben traveled to see Luke graduate as a United States Marine. After months of communicating through letters, he was there in person to watch his son earn the title and celebrate with him.

Ben describes watching the graduation as one of the proudest experiences of his life. He recognizes the same son he has always loved, but sees a new confidence, discipline and pride in the way Luke carries himself.

During training, Ben wrote every few days and eagerly checked the mailbox for replies. He also watched for photographs shared with families, hoping to catch a glimpse of Luke. In one letter, his son said training was hard but worth it, joked that he would rather be getting barked at by his dad and told him he missed Ben's cooking.

Then came the words that especially touched him: "I miss hearing 'I love you, son.'"

His message to Luke at graduation captured what the occasion meant to him: "You earned every bit of this, Son. I love you and couldn't be prouder."

Inspired by His Brother, Willie
Ben's brother, Willie, holds an equally personal place in his story. Willie lived with a physical disability and spent much of his life in a wheelchair. As a child, he could walk a little, but his parents had him wear a helmet because he would fall. He attended Beyer High School and graduated.

When Ben talks about him, he remembers his happiness and how much people loved him.

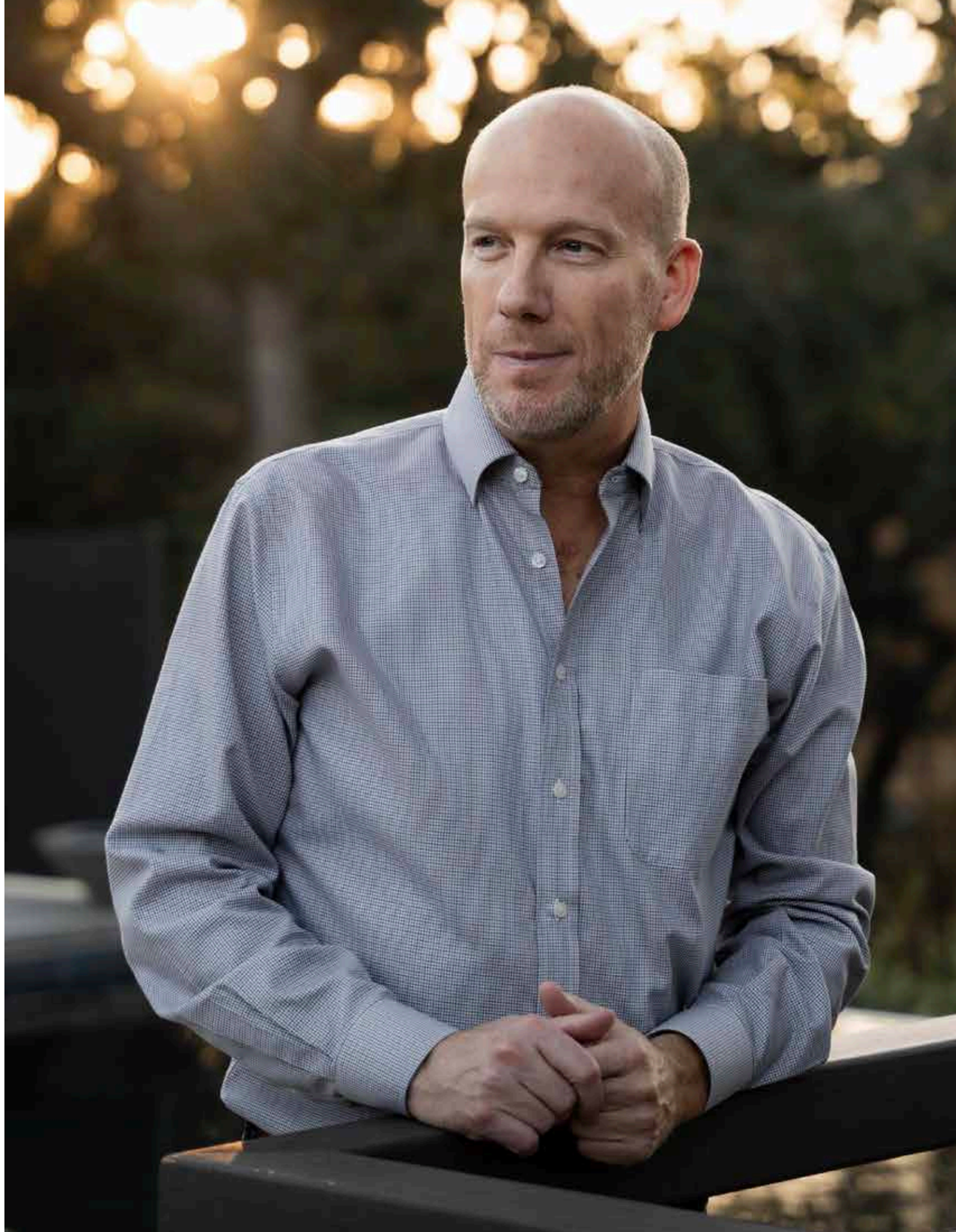
"Everyone loved Willie," he says. "He was just awesome."

Willie loved the water and attending Christian Berets camp. Ben's family has remained involved with the organization, with his father continuing to serve on its board. Ben grew emotional recalling his brother and the experiences that brought him joy.

That connection carries into Ben's service on the Miracle League board and his involvement with Night to Shine. While prom guests celebrate at Shelter Cove, Ben coordinates dinner and entertainment for approximately 300 parents and caregivers at Big Valley.

Friends help prepare the meal, performers provide entertainment and volunteers return year after year. Luke has volunteered, too. Ben especially enjoys watching guests arrive on the red carpet, where some circle back for another turn through the cheering crowd.

Ben's career has grown through his willingness to ask, take a chance and begin again. His life beyond PMZ gives those accomplishments a more personal dimension: memories of Willie that continue to inspire his community work, and the joy of standing beside Luke at graduation. For someone who says the people are his favorite part, those relationships tell the story.



Ben's career has grown through his willingness to ask, take a chance and begin again.

Ben with his son, Luke, on Luke's graduation day as a United States Marine.

DRE license is NOT required to join!

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The Language of Agency

Your Words Matter



BY ALVENA MARYAM SAFAR, DRE 01509140, BROKER & OWNER OF CALPRIME REALTY & VICE CHAIR OF THE C.A.R. STANDARD FORMS ADVISORY COMMITTEE



As real estate professionals, our words matter. A simple phrase can unintentionally reveal a client's negotiating position, imply authority we don't have, or create confusion about who is making the decisions. Professional communication isn't just good etiquette; it's an important part of risk management.

One of the most common habits agents develop is speaking as though they are the client instead of speaking for the client. While it may seem harmless, that language can blur the distinction between the principal and the agent. Our clients make the decisions, we advise them, communicate their instructions, and carry out those instructions professionally.

Speak for Your Client, Not as Your Client

Consider these examples:
Instead of:

- "I won't accept that."
- "We're countering."
- "I need another week."

Try:

- "My seller will review your offer."
- "My seller has instructed me to send a counter offer."
- "My buyer has requested an additional week."

These small wording changes accurately reflect the agency relationship and reinforce that your client (not you) is making the decisions.

Don't Negotiate Before You Have Instructions

Another common mistake is reacting before speaking with your client.

Imagine receiving a low offer. It can be tempting to say:

- "My seller won't accept that."
- "That's way too low."
- "You're wasting your time."

The problem is simple; you haven't asked your client yet.

Instead, respond professionally:

- "Thank you. I'll present the offer to my seller."
- "The offer is below the list price and below what they've been hoping for, but I'll certainly present it."
- "If the seller chooses to counter, is your buyer open to improving the offer?"

Notice the difference. You're communicating facts without rejecting the offer, making assumptions, or negotiating without authority. Your client may surprise you, and every offer deserves to be presented unless your client has provided lawful instructions otherwise. By remaining neutral, you preserve your client's negotiating position and avoid speaking beyond your authority.

Dual Agency Requires Neutrality

When representing both buyer and seller, your language becomes even more important.

Avoid statements such as:

- "My seller says..."
- "My buyer wants..."
- Instead, use neutral language:
- "The seller has instructed me..."
- "The buyer has requested..."
- "The seller is asking..."
- "The buyer is requesting..."

This subtle shift helps demonstrate that you're not aligned with one side over the other and reminds everyone that your fiduciary duties are owed to both parties equally.

Know the Law Behind Your Words

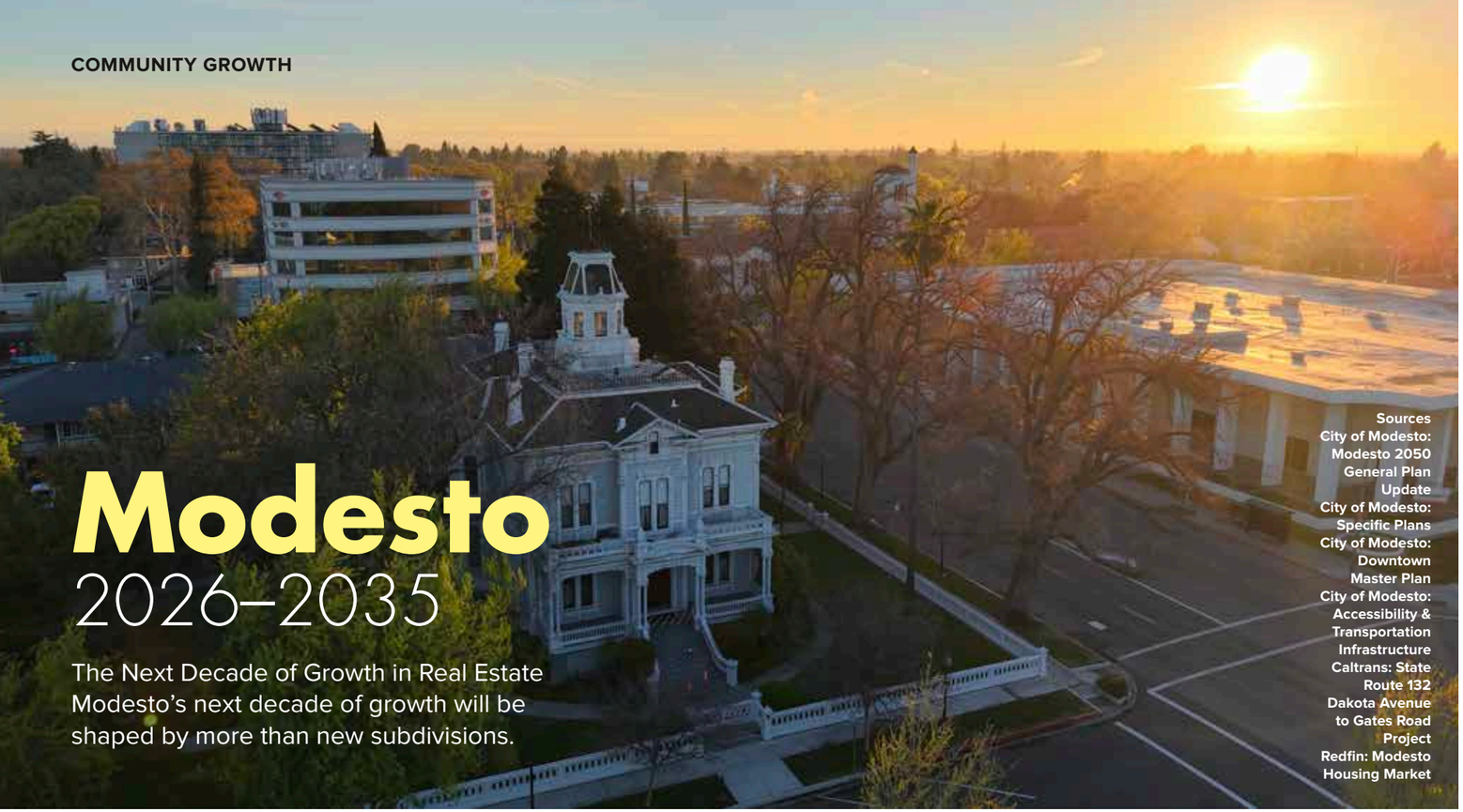
These communication habits are rooted in agency law and fiduciary duties; not simply personal preference. Every California real estate licensee should become familiar with the laws governing their profession, including California Civil Code, California Business and Professions Code and Department of Real Estate (DRE) Regulations.

Professional agents understand these laws and how their communication can impact their clients. Sometimes the smallest changes in language demonstrate the highest level of professionalism, strengthen client confidence, protect negotiations, and reinforce the fiduciary duties that define our profession.









Modesto
2026–2035

The Next Decade of Growth in Real Estate
Modesto's next decade of growth will be shaped by more than new subdivisions.

Sources
City of Modesto: Modesto 2050 General Plan Update
City of Modesto: Specific Plans
City of Modesto: Downtown Master Plan
City of Modesto: Accessibility & Transportation Infrastructure
Caltrans: State Route 132 Dakota Avenue to Gates Road Project
Redfin: Modesto Housing Market

Modesto's next decade of growth will be shaped by more than new subdivisions. Decisions about housing, transportation, business development and established neighborhoods will help determine where people live and how they move through the city.

For real estate professionals, understanding those changes offers an opportunity to look beyond today's listings. The city's planning efforts provide insight into the neighborhoods, development areas and transportation connections worth watching as Modesto moves toward 2035.

Growth Drivers: Modesto 2050 & New Neighborhoods

The **Modesto 2050 General Plan Update,** currently underway, will guide long-term decisions about housing, jobs, transportation, parks and services. Its planning horizon extends beyond the next decade, but the policies developed through this process will help shape the city's direction in the years ahead.

Modesto's development landscape includes specific-plan areas such as **Tivoli, Tivoli North, Village One and Founders Point East.** These plans provide a framework for development within designated areas, making them useful reference points for agents tracking future housing opportunities. Their presence on a planning map, however, does not establish when individual homes will become available.

For agents, the practical opportunity is to follow projects as they move from planning into construction. Builder relationships, awareness of infrastructure work and familiarity with upcoming neighborhoods can help buyers compare new construction with existing homes more confidently.

Growth Within the City

Modesto's future also includes its established neighborhoods and downtown. The city's Downtown Master Plan process has explored opportunities through community walking tours and visioning workshops, bringing residents and city leaders into conversations about downtown's future.

For real estate professionals, this makes redevelopment another area to watch. Changes to nearby housing, businesses and public spaces can influence how buyers evaluate a neighborhood.

Understanding those plans can add useful context to a showing, especially for clients interested in walkability, access to services or proximity to downtown.

Transportation & Regional Connections

Transportation remains an important part of Modesto's growth story. Planned ACE expansion could strengthen passenger rail connections between the Central Valley and other regional destinations. For buyers considering a move, future transit access may become another factor alongside home prices, employment and commute times.

Road projects also deserve attention. Caltrans' **State Route 132 Dakota Avenue to Gates Road project** proposes an access-controlled roadway west of Modesto, extending the SR 132 West project. Agents serving buyers who travel west can use project updates to explain the area's transportation plans while distinguishing proposed improvements from existing routes.

Affordability & the Buyer Conversation

Redfin reported a **median sale price of approximately $465,000 for the three months ending August 2026,** up 5.2% from the same period a year earlier. That provides a current market reference, although individual neighborhoods and property types can differ considerably.

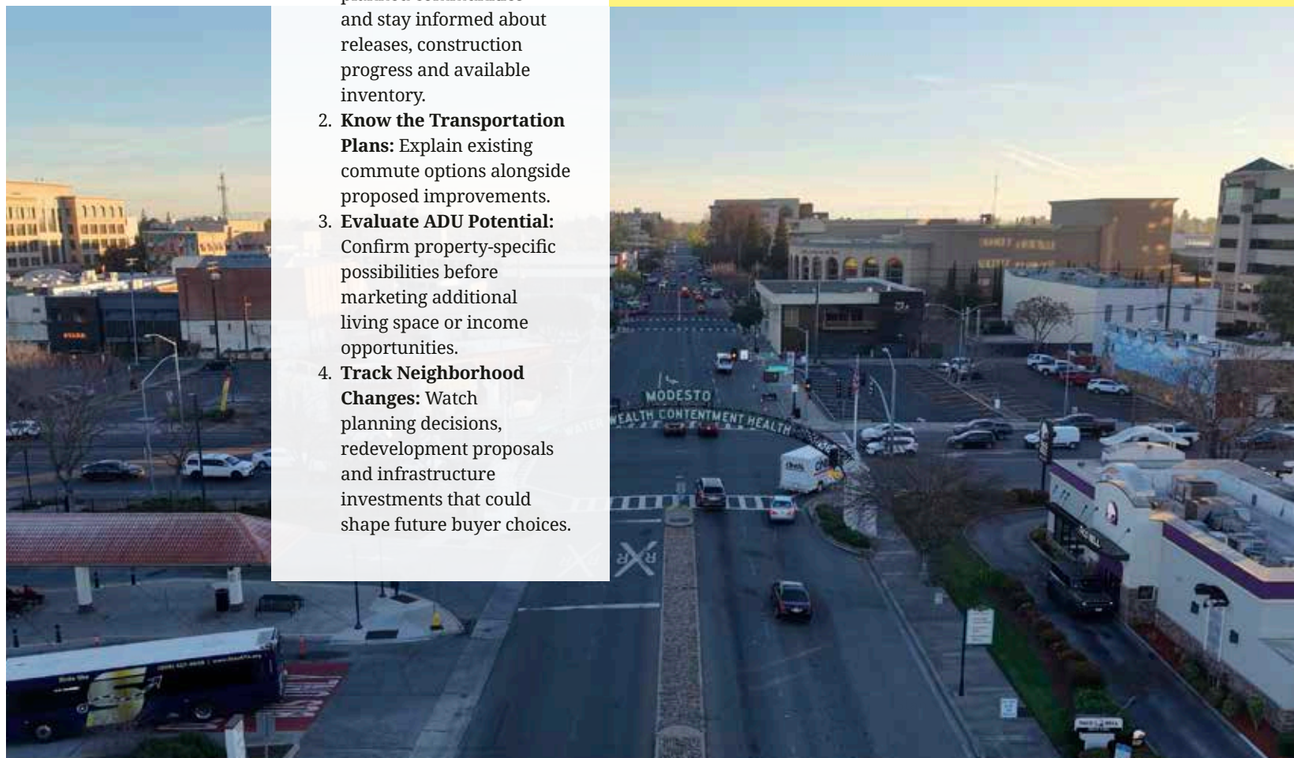
Looking ahead, agents can help buyers weigh more than purchase price. Energy efficiency, maintenance needs, flexible living space and potential room for extended family all belong in the conversation. For properties with possible ADU opportunities, the value lies in understanding what the particular site can support before presenting that potential to a buyer.

THE TOP-PRODUCER PLAYBOOK

1. **Build Builder Relationships:** Follow planned communities and stay informed about releases, construction progress and available inventory.
2. **Know the Transportation Plans:** Explain existing commute options alongside proposed improvements.
3. **Evaluate ADU Potential:** Confirm property-specific possibilities before marketing additional living space or income opportunities.
4. **Track Neighborhood Changes:** Watch planning decisions, redevelopment proposals and infrastructure investments that could shape future buyer choices.

MARKET METRICS AT A GLANCE

- **Median Sale Price:** Approximately $465,000
- **Reporting Period:** Three months ending August 2026
- **Year-over-Year Change:** Up 5.2%
- **Source:** Redfin's Modesto housing market report.





Connecting Our Community

B2B Mixer at Valley Lexus



At Real Producers, everything we do comes back to one core belief: business is all about relationships. Getting great people together in the same room is easily my favorite part of this work, and our recent B2B networking mixer was a perfect example of that magic in action.

We had the privilege of co-hosting this event at Valley Lexus alongside three fantastic partner publications: *Greet Ripon, Stroll Del Rio,* and *BeLocal.* Each magazine serves a unique neighborhood audience, helping outstanding local businesses reach their ideal clients. Bringing owners and leaders from so many different industries together under one roof created incredible energy and opened the door to many exciting new connections.

The evening was catered by the talented Chef John Surla as we celebrated a huge milestone: the beautiful new remodel of Valley Lexus, a 30-year staple in our community. We also learned that Valley Lexus of Modesto holds the title of the #1 Lexus dealership in the entire Western United States, an impressive achievement that speaks volumes about their dedication to client care.

Thank you to everyone who joined us for a wonderful evening. Here are a few favorite moments from the night!















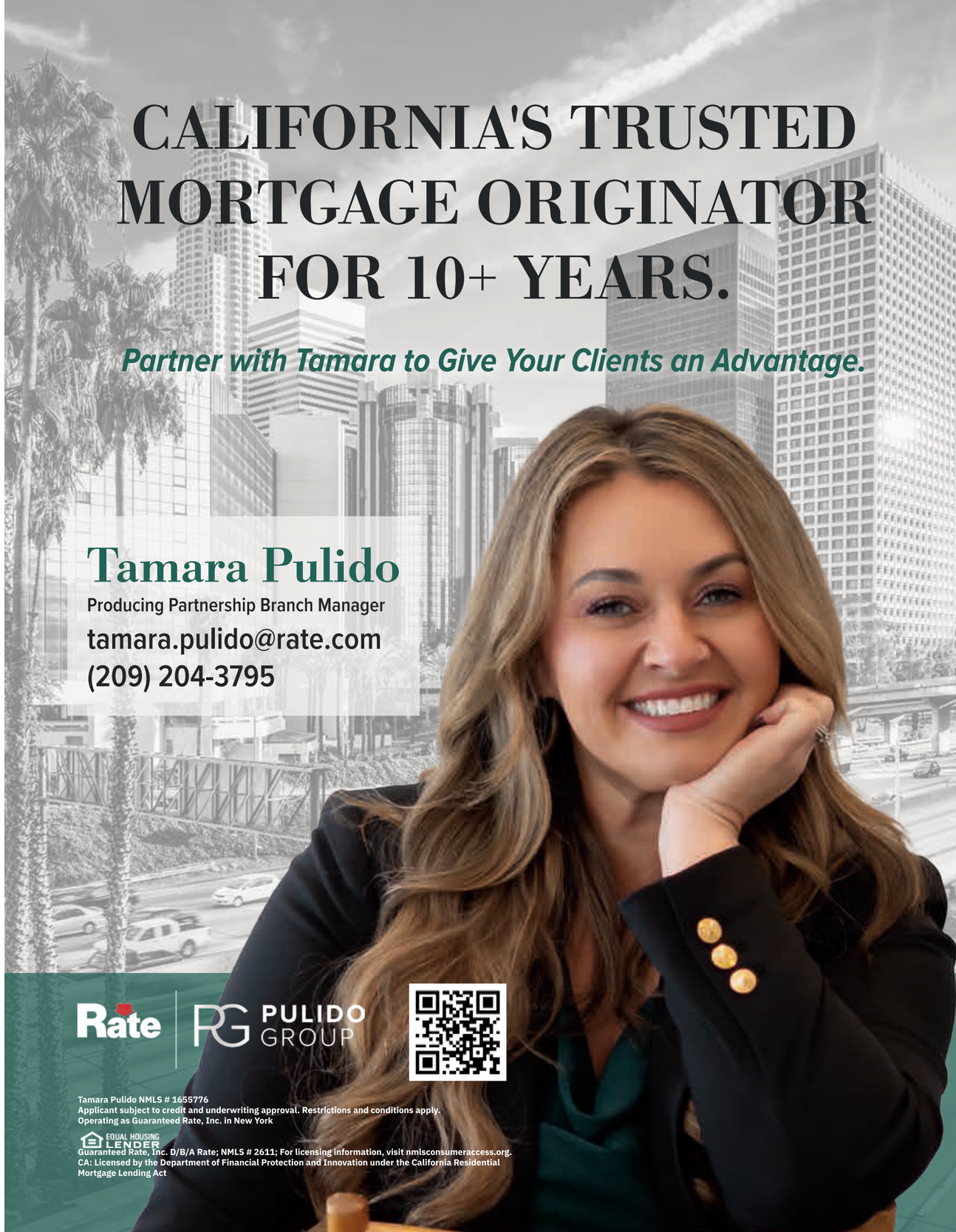
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