

SOUTHERN CALIFORNIA EDITION

# TOP AGENT

## MAGAZINE

**C.A.R.E.**  
TO IMPROVE  
YOUR REAL  
ESTATE  
BUSINESS

**BECOMING  
THE BEST  
OF THE BEST**

**WHEN IT'S  
TIME FOR  
A HOME  
OFFICE**

**COVER STORY**

**PREM  
ADVANI**

**LIVING ON  
COMMISSION**

**FEATURED AGENTS:**  
**CLAUDETTE BERWIN**  
**TOM & MAYA BROOKS**  
**CHAD DANNECKER**  
**JESSICA FOOTE**  
**LAURIE MANLEY**  
**SUSAN WYANT &**  
**TEAM PENNYWISE**



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# TOP AGENT MAGAZINE



**PREM ADVANI**  
ADVANI REALTY



**SUSAN WYANT & TEAM**  
PENNYWISE  
KELLER WILLIAMS PACIFIC ESTATES



**CLAUDETTE BERWIN**  
GALLERY PROPERTIES

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# C.A.R.E. to Improve Your Real Estate Business

By Bob Corcoran

Want more business? Want more money? Want more market share? It's simple: give more. If you remember anything from this article, let it be those two words—give more. Why? Because it works.

I read recently about research by Arthur Brooks, president of the American Enterprise Institute, who studied 30,000 American families. Brooks discovered a family giving \$100 more to charity earns about \$375 more income than a non-giving family that is similar in every other factor. For every dollar they give, they earn nearly \$4 more.

Who would have thought it? In giving, we receive.

But REALTORS® shouldn't be giving just because they get something in return. You should give because you earn your living from your community.

But Bob, what should I do? There are so many causes out there.

Let me share some examples. A few months ago NAR highlighted several REALTORS® making heart-felt differences in their communities:

Bernice and Troy Helman, of Coldwell Banker REALTORS® in Terre Haute, Ind.; joined two dozen other business leaders who pledged to live on \$4.57 a day for one week (thousands of Hoosiers live on that amount of money every day). It generated tons of local media coverage on the prevalence of hunger. She also launched the “Grillin’ and Chillin’” picnic for local real estate pros that raises \$10,000 to \$15,000 annually for the poor. And as the 2011







fundraising chair for the local United Way, the Helmans led the charity to a record year of donations—more than \$1.8 million.

When Tina McDonough of RE/MAX Select in Renton, Wash. lost her friend, Michelle Brown, to breast cancer in 2008, it touched her deeply. “I watched her 12-year-old daughter and her husband fall apart,” McDonough says. “I had to do something, so I started a team to walk in her memory.” Today, it’s the top fundraising team for the Susan G. Komen organization in the country—it has raised \$1.4 million. McDonough also includes the Komen logo on all of her real estate signs.

Joel Pratt of J.L. Pratt, REALTORS® in Canton, Mass. raises money and awareness for MatchingDonors.com, a nonprofit that has saved more than 500 lives by matching kidney donors with recipients. Pratt says every life saved keeps the memory of Lynda, his beloved wife of nearly 25 years, alive. She died in 1998 after a three-year battle with breast cancer.

# Give more. It works.

Kristina Rhodes with F.C. Tucker Emge, REALTORS® in Newburgh, Ind. has helped make more than 80 children's dreams come true with her support for the Make-A-Wish Foundation. When Rhodes learned of Emily Jones, an 11-year-old fighting an aggressive form of cancer, and her dream of taking a Caribbean cruise, she acted. Sadly, Emily's health never reached a level to allow for the trip. So Rhodes brought the cruise to Emily by arranging a pontoon ride on the Ohio River. "Emily taught me about what's really important in life and helped me keep things in perspective," Rhodes said.

So what's the next step for you? Follow the acronym C.A.R.E. to get started today as a real estate agent who, well, cares:

C – Commit yourself to a cause. If I've said it once, I've said it a million times: The day you truly commit, your whole world changes.

A – Act on your commitment. The only way anything gets done is through action.

R – Reward yourself. Humans do things because there's something in it for them. After you act, do something nice for yourself.

E – Enjoy the rewards. I promise, once you start giving back to a cause you care deeply about you will enjoy your life (and your increased business) more.

Bob Corcoran is CEO of Corcoran Consulting and Coaching Inc. ([www.corcorancoaching.com/programs](http://www.corcorancoaching.com/programs), 800-957-8353), an international consulting and coaching company that specializes in performance coaching and the implementation of sound business systems into Real Estate Companies, Mortgage Companies and Small Businesses. Corcoran Consulting & Coaching has a Life Coaching Division called Genesis; which is based on the core fundamentals of Og Mandino's Performance Coaching and Intentional Creation Coaching. Corcoran Consulting is headed by Bob Corcoran; a national recognized leader, speaker and author. To find out more about Corcoran Consulting & Coaching, call 1-800-957-8353 or visit us at [www.CorcoranCoaching.com/about-corcoran-coaching](http://www.CorcoranCoaching.com/about-corcoran-coaching).



# TOP AGENT

## MAGAZINE

PREM  
ADVANI





# PREM ADVANI

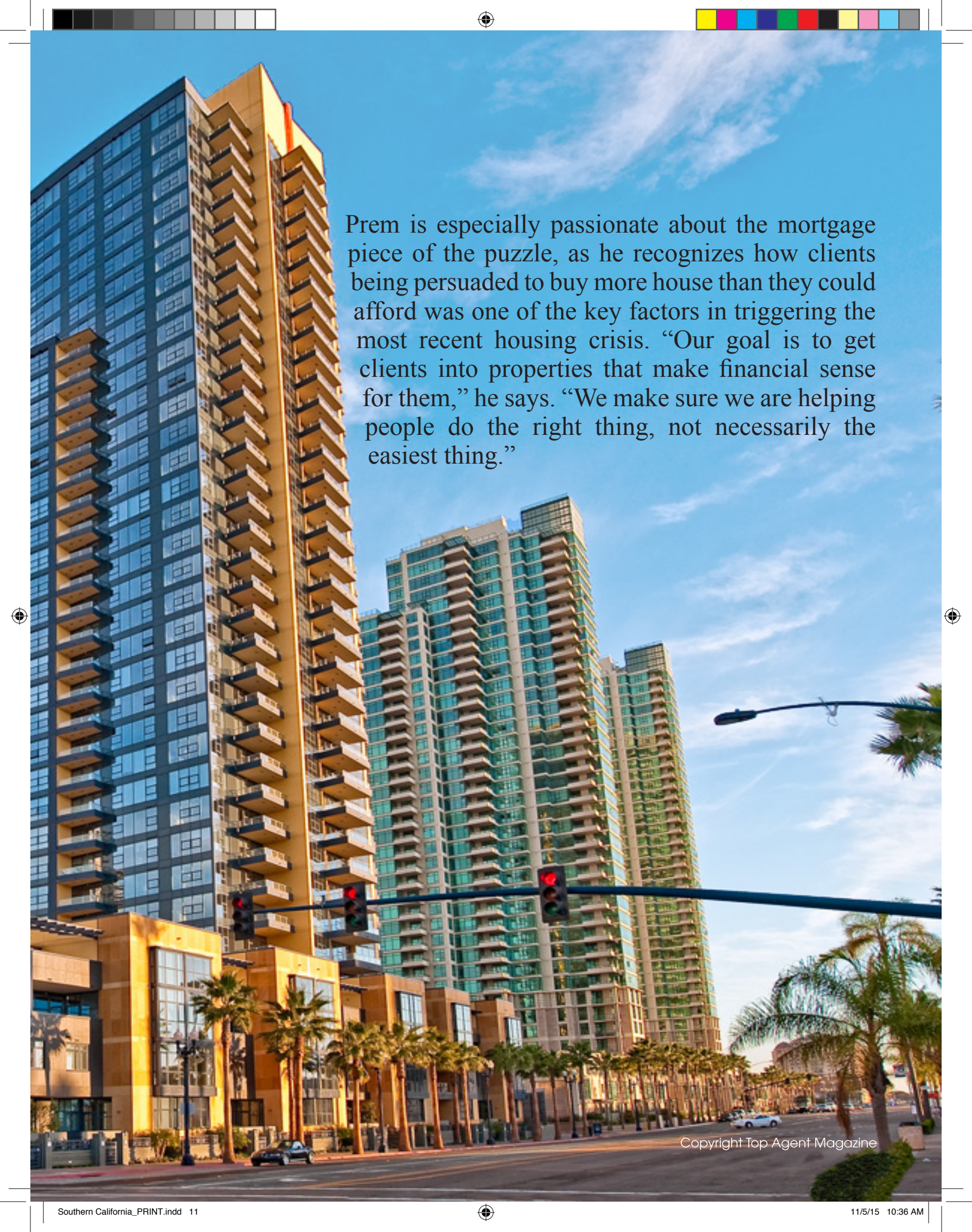
When San Diego Top Agent Prem Advani was buying a house after graduating law school, he kept encountering a similar pattern. “At every open house I went to, the agent would instantly say, ‘you should buy this home,’” Prem recalls. “That was before they knew anything about me, my lifestyle or my financial situation; it just didn’t make any sense.” He knew there had to be a better way to conduct real estate transactions and set out to discover it.

What he has developed over time is a business model that relies less on sales and more on presenting clients with education and options. “I set out to redefine real estate,” Prem says. “What my team and I do differently is analyze an asset from every angle, taking into account such things as what the potential is for a rental, how to hold title, how clients can protect themselves from liability, and ensure they are looking at the right type of mortgage.” Armed with this information, clients can then talk to other industry professionals from a place of knowledge and make better decisions when investing in real estate.



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Prem is especially passionate about the mortgage piece of the puzzle, as he recognizes how clients being persuaded to buy more house than they could afford was one of the key factors in triggering the most recent housing crisis. “Our goal is to get clients into properties that make financial sense for them,” he says. “We make sure we are helping people do the right thing, not necessarily the easiest thing.”

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Advani Real Estate has carved out a niche serving San Diego's young professionals, including tech entrepreneurs, doctors and lawyers, many of whom are looking to experience the area's popular refined urban lifestyle. "My company does a lot of business in the San Diego metro area, as well as La Jolla and Pacific Beach."

Prem's clients are often pleasantly surprised by his company's very different, consultative approach to real estate and don't hesitate to share their positive outcomes with others. Here's what one client had to say about their experience: "Prem is extremely patient, never pushy, and is a great listener. He sets clear expectations and will not tell you what you want to hear. He clearly is an expert on the local San Diego real estate market and he produced two offers on our East Village condo within 24 hours of its first showing. He also helped us in locating a new rental condo in the Marina district. It was a fantastic experience!"

Prem uses his good fortune to benefit others by



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being an active member of the Karma International Foundation, a “pay-it-forward” group that uses social and professional networking events as a means of raising money for its members’ chosen causes.

While his business and philanthropic efforts leave Prem with precious little free time, he likes to stay fit

by practicing mixed martial arts. He also enjoys snowboarding and international travel, visiting Europe or Asia at least once a year.

Going forward, Prem would like to continue to grow his business to the point where he can focus more on the big picture, while his teams take care of the day-to-day operations.

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To learn more about Prem Advani of Advani Realty, visit [www.AdvaniRealty.com](http://www.AdvaniRealty.com), email [padvani@advanirealty.com](mailto:padvani@advanirealty.com) or call 858-829-7688.





# Don't Go There!

by Jeremy Conaway

There is an axiom that cautions “Be careful what you wish for.” That advice has never seemed more relevant than today with respect to the continuing transition of the American real estate brokerage business model.

A bit of history. The current business model traces back to 1947, when the dirt peddler of 1939 returned from World War II to discover the post WWII economic boom and the beginning of an entirely new housing market.

Veterans from the farm wanted to live in a different environment and the suburb was created. Veterans whose legacy was without college wanted an education and thousands of apartment buildings were built. Young people, whose siblings had lived down the hall from their parents, moved across town and condominiums and suburbs were created.

The primary driver of this amazing housing experience was a newly redesigned real estate brokerage. The “broker” was passionate, engaged and

saw themselves in the opportunity business.

Back then brokers were creating careers for real estate agents and many veterans availed themselves of that great opportunity: low entry costs, quick start, a professional image and best of all, no stinking boss, like that sergeant in the army, to tell you what to do.

The original “broker centric” business model was a miracle to behold. Brokers across the country built strong businesses and in some cases virtual empires around this simple arrangement. Brokers learned to be in charge, even if that didn’t mean being the boss of the agents. It was fair and equitable. Brokers matched their risks with super revenues and agents matched their efforts with great incomes.

The broker centric model remained viable until the mid 1970’s when, for a number of reasons, a Jeffersonian movement swept across the industry. Perhaps driven by the advancing age and prosperity of the first generation



of brokerages, or perhaps by the growing strength of the agent force, the relationship between agents and brokers transitioned. In 1974 the REALTOR® movement transitioned to the “All REALTOR®” model, forever banishing a world in which only brokers could be REALTORS®. It was during this period that the super agent and the 80/20 and even 90/10 split began to emerge. During the period of 1975 through 2000 the industry’s entire focus and energy engaged the “Era of the Agent.”

By 2001, another era had begun to emerge. Technology became king and the Internet became the new venue. Third party players extended their influence. Then, even as the market of 2005 shot skyward like a NASA space launch, disaster, in the forms of the housing crash, the mortgage crisis and a recession struck and the real estate dark ages came to be.

The dark ages have been over for a couple of years. In many parts of the country the market is exactly where it should be, given the statistics of the past 30 years. Interestingly, the market returned in a whole different form and substance. The fact that brokerages continue to bleed, and agents continue to bemoan, is not a market issue but

rather a brokerage business model issue.

The “broker centric” model, developed to bask in the glow of the post WWII economic boom, and the “agent centric” model, developed to capture the boomer generation’s glory days (including a 13 year heart throbbing boom), were designed and developed for market characteristics that no longer exist.

The good news is that the industry now accepts the fact that there will be a new brokerage business model. As always, the devil will be in the detail.

The bad news is that too many industry experts are suggesting that we return to the “good old days” and create a new broker centric business model.

This line of reasoning could not be more wrong. It is short sighted and fails to take into consideration the most important change characteristic of all.

Throughout the post WWII economic boom the consumer was, by and large, an uneducated and unsophisticated chump. The simple fact was that there were enough resources around that a certain percentage of consumers



could get exploited without raising any undo attention. Even the magnificent boomers, with half of their membership being lawyers, took their hits in stride. There was so much raw economic opportunity that the consumer just kept on marching across the landscape.

Today the entire consumer sector is alive and motivated by knowledge, sophistication and power. Witness the recent events regarding Bank of America, the Coke can, Netflix and a dozen other examples of enhanced consumer power. Today's consumer has the sophistication to discover what's wrong and the Internet and social media weapons to punish and even destroy the offender. Experts tell us that this is just the beginning of new "Era of the Consumer."

Given the above history and circumstances, why would anyone suggest that our industry should (or even could) return to a broker centric business model. If all the evidence points to an increasingly powerful consumer, with the knowledge to know the difference and the power to make things right, why would the real estate industry start the next era by posturing for a battle with the consumer?

If it is because there is a sense that consumers won't allow a profit to be made, that is false. If it is because there is a sense that the consumer doesn't want to use professional services, that too is false. If it is because we believe we can dominate today's consumer as we did in the past, think again.

The fact is that we know exactly what today's consumer wants, because they are us! We want simplicity, innovation, speed, relationships, entertainment, collaboration, transparency, value, integrity, scrutiny, customization and community service. We also know all of these things today's consumer wants reflect precisely the parameters and performance characteristics of a great business in today's economy.

Let's vote for consumer centricity! Then we can get on with a whole new era of brokerage success and profitability.

Jeremy Conaway is the President of RECON Intelligence Services. He is a recognized expert in the fields of brokerage and association design. ©Jeremy Conaway. All rights reserved.

# TOP AGENT MAGAZINE

## SUSAN WYANT & TEAM PENNYWISE



“My ultimate purpose is to help others,” Susan Wyant explains, while discussing her career in the real estate industry. Altruistic, ambitious, driven and highly skilled, it is no wonder Susan has achieved such great success. But that doesn’t mean it was an easy road. “My story is a rags to riches story,” she says. After finding herself in the midst of an unexpected divorce, she had trouble deciding what to do next. She became a single mother of two, and going back to chef school was not an option. Struggling to find ways to financially support her children, she met now-fiancé Jordan, whose mother was a real estate agent. Seeing the potential in Susan, she encouraged her to enter the industry. Susan received her license in May, 2010, and sold seven houses her first year. In June 2012, she signed on with

Keller Williams Pacific Estates and immersed herself in learning the industry, watching very closely to observe the habits and approaches of other mega agents.

Equipped with a wide network of friends, acquaintances and family members, Susan started working her connections. “I turned my Christmas card list into a database,” she explains. One thing led to another, and her business continued to grow exponentially. Soon she and fellow agent Penny Hermansader decided to join forces. Named ‘Team Pennywise,’ their combined talent and skill give them a competitive advantage. Working mainly by referral and the help of her ever-growing team, Susan has been reaching unprecedented heights, and shows no signs of slowing down.

Serving a broad area from El Segundo to Huntington Beach, Susan works hard to help her clients reach their goals. “It is our honesty, integrity and true love of serving our clients that really make us stand out,” she explains. “We really care about our clients and their decisions.” Susan aims to be more of an advisor than an agent by analyzing the bigger picture and helping





clients achieve their goals. “We’re very customer-focused rather than self-focused.” Team Pennywise truly goes the extra mile when serving their clients, doing whatever it takes to make them happy.

Susan and the rest of the team make it a priority to guide their clients through the process, educating them about the steps along the way. It is their ultimate goal to make the experience comfortable and stress-free. “We’re a fully staffed team focused on serving clients at a high level,” she explains. They want nothing more than to build long-term relationships with those they serve.

While Susan loves every aspect of this career path, she feels extremely grateful that it allows her to engage her philanthropic side. She sits on the Board of Directors for Fairfield YMCA, and her team donates gift baskets to multiple charities. Another association she is passionate about is the Ronald McDonald House;

she’s a board member of the Red Shoes Society. She is also active in the Long Beach Chamber’s Young Professionals Group.

Real estate is the perfect career for Susan, as it allows her to do the one thing she loves most: helping people. Whether it’s meeting clients at local grocery stores or being referred to them, no matter how she meets the people she works with she is incredibly happy to have the chance to positively impact their lives.

“I love every single thing about it. I love the people I get to meet and interact with, and the fact that I get to help people accomplish their goals.”

FOR MORE INFORMATION  
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& TEAM PENNYWISE  
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# When It's Time for a Home Office

by Nancy Michaels

So, you're tired of clearing your papers off the dining room table every time someone wants to eat (how dare they!). And you're still recovering from the business call you were forced to take that time your 5-year-old pressed the phone into your hand just as you stepped from the shower (it's amazing how professional one can sound while wrapped in a towel and dripping wet).

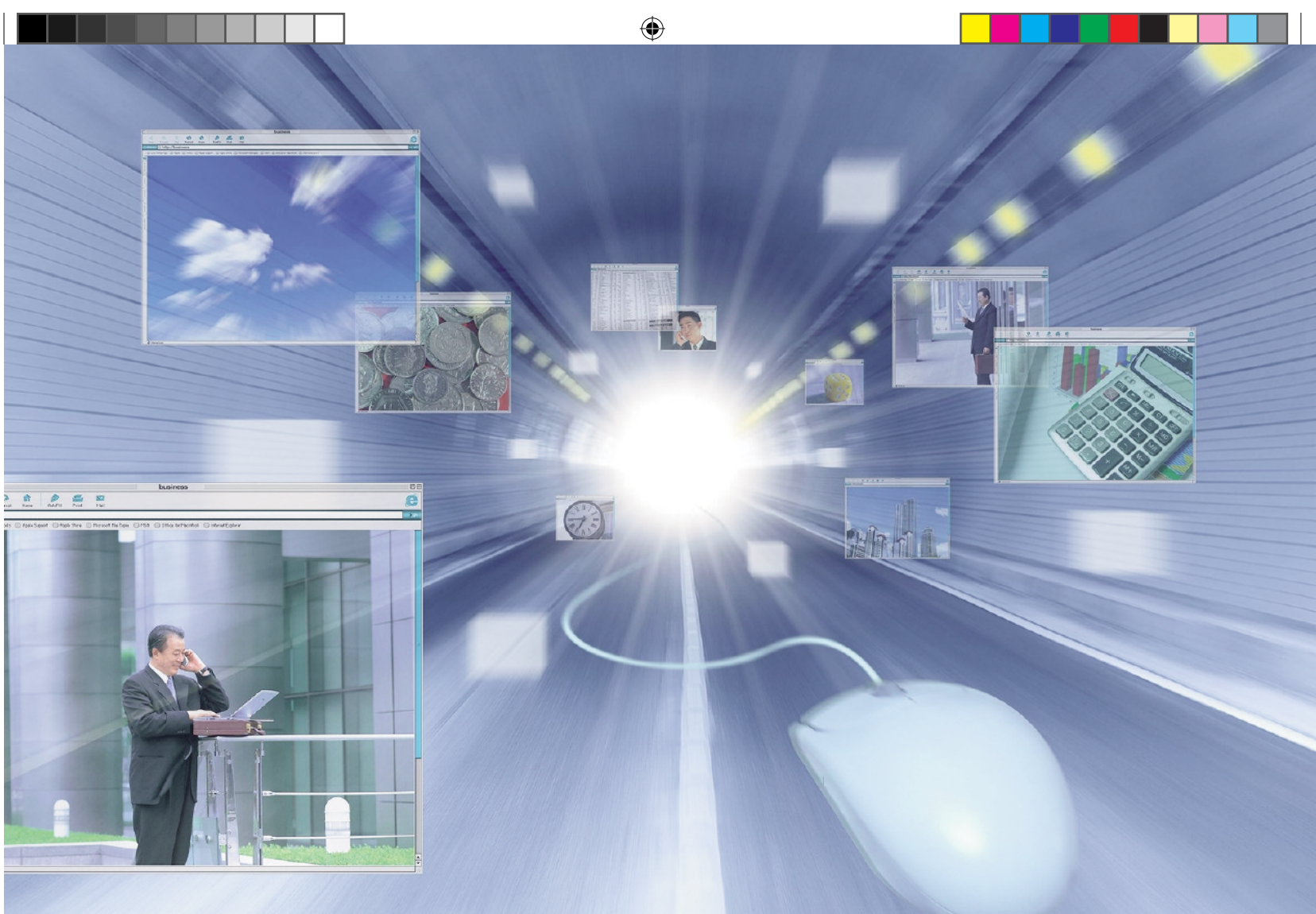
Sounds like it's time for a home office.

Ideally, you'll have a spare room to turn into office space—preferably one with a locking door. An extra bedroom, the basement, or attic can all serve this purpose. If you don't have room for a dedicated office, take a look around your house to see where you can carve yourself some space. A closet, bedroom corner, hallway alcove or even the area under a stairway can all be converted

fairly easily for this purpose. Use bookcases, filing cabinets, plants, screens, even lighting to define your work space. It's essential that you remain committed to your space as office space. Without this psychological distinction between home and work, the two areas of your life may slide into one another, causing you to lose focus, and thus, productivity.

Choose furnishings that are ergonomically correct, and which fit in with the decor of the rest of your home. Lighting should come from three sources: natural, ambient and direct. Give yourself enough storage space to keep your work area uncluttered. You may want to store your supplies in another part of the house, keeping just a week's worth in your office. And schedule a weekly or biweekly cleanup where you go through your papers and files and either throw away or stow away





anything that is not essential to the daily operation of your business.

Almost every business requires a computer system. Don't skimp. You want something with enough speed and memory capacity to last into the future. A good-quality inkjet, or preferably, a laser printer is also essential. Investigate the all-in-one printer, fax, copier and scanners. These may save you money as well as precious office space. I also recommend a computer backup system, which will protect the contents of your hard drive in the event

of a power failure. An uninterruptable power source supply is also a must for the home office. This will keep your computer running during a power outage until you're able to safely shut it down.

Another essential component of the home office is telecommunications, meaning telephone, fax and Internet access. An account through an Internet service provider or online service shouldn't cost more than \$20 per month and it will give you the ability to send and receive e-mail.





# It's essential that you remain committed to your space as office space.

You'll probably want more than one phone line, three if you're using one line for a fax and modem hookup. It's wise to invest in a business line, which allows you to list your business name and number in the phone book and with directory assistance. To keep costs down, use that line for incoming calls only. If you don't want the expense of a business line, but can do without a repeat of the shower scene, order "distinct ring" service from your phone company. This is a separate phone number which rings into your home line, but sounds different from your normal ring. This alerts you and family members to incoming business calls. If you're dishing up dinner or washing the dog, you'll know to let your answering machine, or better yet, your electronic voice mail system, grab the call. If you're in the shower, hopefully your 5-year-old will know to do the same. You may also want to order "call

answering" from your phone company. It's just a few dollars a month and sounds more professional than an answering machine, and which won't break down while you're on vacation.

A home office can either improve productivity, or harm it. You may find yourself doing paperwork at 2 a.m. when you should be sleeping, or flipping to General Hospital at 3 p.m. when you should be working. It's helpful to treat your home office as you would an outside office, complete with "starting" and "quitting" times. This will help you stay focused, organized, and productive. And your family will appreciate having their dining room table back.

Nancy Michaels, of Impression Impact, works with companies that want to reach the small business community and with small business owners who want to sell more products and services. Copyright©, Nancy Michaels. All rights reserved.





# TOP AGENT

## MAGAZINE



Claudette Berwin

Dedication, a never quit attitude, and intense listening are characteristics that truly place Claudette Berwin the Broker, Founder and Owner of Gallery Properties at the top of her field. Claudette's drive sent her to Pepperdine University. While attending the university, she became acquainted with a REALTOR® who owned his own agency in Venice,

California. Claudette was hired to contact Expired Listings. "I was good at it, landing six listings in one month," states Claudette. Her success landed her a position as an acquisition specialist for their apartment syndication firm. "I was able to help acquire 2000 apartments. Claudette adds, "It was the start of a long and lasting passion for the world of real estate."

Claudette was first exposed to residential real estate when she went to work for Valentine Properties. She loved every aspect of the business. Over the course of 10 years, Claudette worked for several companies, each one being acquired by a large real estate conglomerate. "After the fourth acquisition," states Claudette, "I decided to get my brokerage license and take charge of my future."

After receiving her broker's license in 1996, Claudette opened Gallery Properties in 2002. Serving all of San Diego with a focus on La Jolla, Gallery Properties handles all types of residential transactions including first time home buyers, second homes, estate properties, and lots of new construction. "My husband is a builder responsible for the development and construction of several projects in La Jolla. Together we make a truly dynamic team. He builds them and I market and sell them to happy new homeowners."

Strengthening her industry knowledge, she has experience with land acquisitions, feasibility studies and has been involved in extensive due diligence for new construction projects including condominiums, apartment buildings and mixed-use projects. Her vast knowledge of all aspects of the industry give her the ability to educate her clients so they can make well informed real estate decisions.

Claudette and the team at Gallery Properties believe that every client, home and piece of property should be treated equally. "Regardless of the transaction, our goal

is to take care of our clients and help them secure the American Dream."

The daughter of a successful lawyer, Claudette learned early on the importance of dotting the "I's" and crossing the "T's." She values attention to detail and enjoys the paperwork and problem solving aspects of the business, emphasizing the importance of both to her team. Claudette's compassion and passion for her clients is evident in her approach to every transaction. "Real estate is exhilarating and constantly presents new challenges. And, I love meeting new people," exclaims Claudette.

By living her motto, "Love what you do or change it," Claudette has created a successful firm where she is constantly learning and broadening her circle of friends. She is consistently one of the top four REALTORS® in the company, and is often the Top Producer. Claudette recently received one of the highest honors in La Jolla. She was selected by the top 31 real estate agents of all companies to be included in the very prestigious Top Producers Group. Plus, she has received the Five Star Professional Award three years in a row. She constantly promotes the importance of higher education to her 24 agents, which includes four brokers. Also, she holds regular meetings, reviewing legal industry updates.

Claudette gives back to her community by supporting several organizations such as La Jolla Concours d'Elegance, which benefits the Historical Society and Monarch School. She is a founding member of CHEERS which raises funds for women's health issues and is the co-chair of the Annual Halloween Pillage the Village in La Jolla Village, where the community enjoys games, contests, and CANDY! She has also served on the board of directors of the La Jolla Village Merchant's association since 2011.

Looking forward, Claudette is excited to expand her business within San Diego County as she continues to bring professionalism and education to the real estate industry.

For more information about  
Claudette Berwin of Gallery Properties  
in La Jolla please call (858) 454-0555  
or visit [www.lajollaestates.com](http://www.lajollaestates.com)

# TOP AGENT MAGAZINE



Tom and Maya Brooks

Tom and Maya Brooks grew up in real estate families as Tom's father has been in real estate for 25 years beginning in San Diego and now a REALTOR®/broker in Maui, and Maya's father is a prominent real estate developer and founder of Cima Enterprises. Beginning their careers working with their fathers, they soon met and joined forces on their own as an unbeatable, award winning San Diego team. As the real estate market changed, they focused on foreclosures and short sale properties helping many owners finding themselves "upside down" or, owing more than their property was worth. The Brooks Team received many awards for all the work they do for buyers and sellers alike, receiving recognition as "Executive Club Awards" and "President's Club Awards." As the market has turned around and their business continues to grow, they are still in the top 3% of real estate agents in San Diego County, and in the top 10 producers at Coldwell Banker West.

Their motto is "Experience, Integrity and Results!" and this speaks volumes about how they treat their clients. "Our dedication to complete customer satisfaction, through daily communications, helpfully walking our clients through the process of negotiations, paperwork, and each step of the escrow process until we successfully close the escrow and happily hand over the keys!" Skilled and experienced negotiators, they help their clients understand the

true value of the property based on actual comparison sold properties, then help write strong offers in a market when there are sometimes multiple offers. The strength of their negotiation skills and advice can make the difference between an accepted offer or a disappointing rejection!

With 17 years of combined experience and highly trained as REALTOR®, Broker and in Property Management, they look forward to a long path of continued success with great appreciation to all the referrals from past clients that have sent their family and friends, trusting them with the biggest investments in their lives. "Nothing is more rewarding than handing buyers the keys to their new home, or successfully closing an escrow for a happy seller!" Also, their Property Management experience has brought property owners many years of headache-free management. Maya and Thomas Brooks have a passion for what they do, and their satisfied buyers and sellers become friends and clients for life!



For more information about Thomas and Maya Brooks of Coldwell Banker West in San Diego, please call 619-787-2315 or email: [BrooksForHomes@gmail.com](mailto:BrooksForHomes@gmail.com)

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# Becoming the Best of the Best

By Verl Workman

Becoming one of the best agents in your market requires hard work, time, and dedication. One of the most important things you can bring to the table is your real life market knowledge and expertise. As you increase your market knowledge IQ, your confidence will grow and you'll win the trust of your clients.

To do that, you need to know more about your market than the average consumer. That's more of a challenge than it used to be since consumers can easily find market statistics online, quickly and easily preview listings on the web, and access public records without many barriers.

Clearly, becoming an expert requires effort, more now than ever before. Here are a few things you can do to establish yourself as an expert in your area.

- Select the area you want to become an expert in

- Preview all the homes that come on the market in that area. By attending all the open houses and tracking price reductions on properties in your area, you'll know the nuances that pictures cannot convey...but be careful with your time.

- Track closings and sold prices in your target area so you become familiar with list-to-sell ratios

- Become familiar with vacant land in your target area

- Get active in the community by doing things like attending county meetings where changes in zoning and housing are to be voted on, and offer your input

- Write articles and offer your expertise to newspapers and radio stations on trends and happenings in your area

- Start a community blog where you



post information and articles that affect those homeowners

- Gather e-mail addresses of people interested in what is going on in the area, and begin a monthly Podcast where you discuss trends and market information.
- Read local and national real estate magazines, articles and blogs to stay caught up with what is happening nationwide so you can compare your market to other similar markets around the country.

Technology is a valuable asset for consumers and agents alike, so find ways to put it to work for you. By establishing yourself as the expert and sharing your unique knowledge

through public sources like blogs, print media, emails, and unique approaches like Podcasts, and public videos, your customers will increasingly look to you as the definitive source. Data is everywhere, so think in terms of how to educate your customers and make them experts so they don't have to do all the legwork. By doing so you'll win their respect and loyalty.

Bottom line: get fully committed to becoming an expert in your chosen career and you'll reap the rewards.

Verl Workman is the national technology speaker/trainer that stands out as #1 when it comes to showing companies and their sales associates how to make money using today's technology. © Verl Workman. All rights reserved.



# TOP AGENT

## MAGAZINE

### CHAD DANNECKER



For those venturing to the warm and lush region of San Diego, Calif., there may be no better welcome than the one offered by native San Diegan and Certified Residential Specialist Chad Dannecker.

Dannecker's company, Dannecker & Associates, Welcome to San Diego Real Estate, combined with its WelcometoSanDiego.com website, reflect Dannecker's own childlike wonder and enthusiasm for life in the region, with a special focus on the amenities of downtown San Diego high-rise condos, lofts, town homes and luxury properties.

Dannecker explains that what sets him apart from peers is a focus on a great community, culture and lifestyle as well as creating client confidence. "We know who we are and we really aim to set an experience and create an atmosphere of trust," he says. He shares that his core values are doing the right thing, being part of a team and having fun, embracing learning and innovation, keeping a spirit of winning and having a mindset where you can figure it out and get it done.

That Dannecker has had a lifetime love for the region is evident to those who know his history in the industry and a career trajectory that took him from graduating from San Diego State University-California State University with a double major in International Business, Finance and Spanish to gaining a real estate license in 2001 and buying and selling a mortgage company in the region between 2003 and 2006. In 2008, Dannecker became a California real estate broker and started Dannecker & Associates. Through the years, Dannecker has accumulated his share of recognition—including being voted Five Star Real Estate Agent by San Diego Magazine, ranking in the top one percent of agents nationwide, becoming San Diego Chamber of Commerce Business of Excellence

Winner 2014 and being selected as one of San Diego Business Journal's 40 under 40.

Yet, Dannecker's achievements go beyond helping clients appreciate a stellar lifestyle in San Diego. His generosity has been known to touch perhaps those that may go unrecognized in the community—including young, aspiring leaders and the less fortunate.

The father of two sons, ages six and four, Dannecker shares he is a supporter of Laurels for Leaders, a program to promote honor and leadership in San Diego county high schools. He is also involved with Boy2Men, a nonprofit which connects 11- to 17-year-old boys with positive male role models. Dannecker, who is an avid surfer, is proud to share that he, along with a team of nine others, are currently participating in the 100 Wave Challenge for Boys2Men on Saturday, Sept. 19, which has as its goal enlisting 300 supporters to surf 100 waves during a 12-hour event. Participants are expected to each raise a minimum of \$1,000 for the nonprofit (Dannecker shares that his team raised almost \$25,000 in a fundraiser last year.)

It is easy to see why clients and all those to whom Dannecker speaks would get swept away in Dannecker's passions.

Dannecker says he loves what he does and he has fun with his work. "I meet extraordinary and awesome people and connect them to a place to thrive in this great city. I love it," he says. But, he also has a sense of an even bigger picture.

"We are all people," Dannecker says. "At the end of the day, it is not about how many leads we have gained ... it is about how many conversations we have had. It is about how many people we are helping."

FOR MORE INFORMATION ABOUT CHAD DANNECKER, PLEASE CALL 619-356-3099 EMAIL [CHAD@DANNECKERANDASSOCIATES.COM](mailto:CHAD@DANNECKERANDASSOCIATES.COM) OR VISIT [WELCOMESANDIEGO.COM](http://WELCOMESANDIEGO.COM)

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# TOP AGENT

## MAGAZINE



### Jessica Foote

San Diego native, Jessica Foote, had every intention of becoming a doctor after graduating with an MBA in Finance from Pepperdine University. However, after heavily weighing out her future, she decided to move back to San Diego and began working as a corporate analyst for a defense contractor, and later had a career in marketing at Hewlett Packard. With a

desire to run her own business coupled with a lifelong love of real estate, Jessica decided to pursue the industry. “I’d just had my first son and thought it would be the perfect time to start my career in real estate. I got licensed and launched my business in 2009,” says Jessica.

Although she continued to work for Hewlett Packard full-time at the beginning of her real estate career, within a few years Jessica was ready to commit to the industry on a full-time basis. Today as a relocation specialist with Berkshire Hathaway Home Services, she serves Poway and some areas of San Diego. “I focus my marketing in the Poway Unified School District, although I can apply exceptional marketing in any area, and have done so in places like El Cajon, Temecula, and Mission Valley.”

Jessica’s background in business and finance has played a major role in the success of her real estate career. “I run my business like a business. I’m very strategic and plan out what I’m doing for the day, the year—and even five years from now. I also meet with my team on a regular basis to set objectives for them,” says Jessica. “I work with both buyers and sellers, and the beauty of that is I get to hear about changes in the market before they come, and anticipate how I might need to refocus my marketing plans around those changes.”

Because maintaining the highest level of integrity is extremely important to Jessica, being honest and upfront with her clients is a must, all the while making the process a smooth and positive experience. It’s also the reason she is so highly-regarded and often referred. “I’ve been fortunate to be able to work with people from all walks of life, and the most rewarding thing for me is having the honor of helping them though one of

the biggest transactions of their lives. It can be very emotional, depending on the situation, so helping someone achieve their goals and be free, while making the whole process fun is what I love most about this job,” says Jessica.

Jessica utilizes her real estate expertise in other areas of her life as a member of Giveback Homes. The organization is made up of real estate professionals committed to having an active role in providing homes for those in need. “Every time I sell a home, I donate toward another home build. We have a local affiliation with Habitat for Humanity San Diego, and they also do a build once a year in Nicaragua,” says Jessica. In addition, she serves as a member of the marketing committee for Pro Kids Golf Academy, and is actively involved in serving troubled youth and the homeless in her community through Pomerado Christian Church.

In her free time, Jessica enjoys reading and spending time with her husband, Joshua, and their three children. “We love taking them to the beach and discovering fun places and restaurants in our city,” Jessica says.

With future plans to grow her team, Jessica has her sights set on becoming the number one team in Poway. “I have a feeling it’ll even trickle down into the rest of the county, but for now, our focus is in Poway. We’re encouraged by the realization that there’s no glass ceiling in real estate and there’s really no limit to what we can accomplish.”



For more information about Jessica Foote of Berkshire Hathaway, please visit <http://about.me/jessicafoote>, call 858-461-9612 or email [jessica@teamfoote.com](mailto:jessica@teamfoote.com)

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# Living On Commission

by Linda Brakeall

Commissioned sales is one of the few places where you get paid exactly what you're worth. One of my friends really hates that concept. "I could never live on that!" But loan officers have to do it all the time.

The most successful people I know love being on commission! They love being able to give themselves a raise just by working harder. Most people need a little help learning how to budget, and how to put away money for taxes and infrequent but important expenses.

So here's the rule: Never plan to spend more than half of any paycheck. You can have all kinds of fancy formulas but that's it. You have to assume that at least a quarter

and maybe a third will go directly to the government for taxes. You should be putting at least 10% away for savings and investment and 5% for surprises is not unrealistic.

When I took over a large real estate office a few years ago I found out that one of my new REALTORS<sup>®</sup> was going through bankruptcy proceedings. I knew she sold a lot of real estate and I couldn't figure out how she got in that situation. One evening over coffee she told me about being a rookie with another company. She fell into a land deal and made the single largest sale her company had ever made.

Within six months she received a huge six-figure commission. Within two years she was in debt over her



Commissioned sales is one of the few places where **you get paid exactly what you're worth.**

head. The problem? She spent it all! She started borrowing trying to pay her taxes. She was so stressed out over the tax situation that she didn't sell any more real estate for the next year.

Don't let that happen to you. Loan officers aren't that different from

REALTORS® or other commissioned sales people. A little planning in advance for regular and predictable expenses and a slush fund for surprises and you'll be covered!

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# TOP AGENT

## MAGAZINE



Laurie Manley

Although she was raised in a home where real estate was the family business, Top Agent Laurie Manley initially chose a different career trajectory. She received her accounting degree and was immediately offered a position with Price Waterhouse. After three years Laurie left for a job with a Fortune 500 company and excelled at corporate finance, leading the financial activities of a large business unit within the company. She was also instrumental in a number of mergers and acquisitions which further honed her negotiations, contracts and due diligence skills.

She successfully climbed the corporate ladder but for Laurie, something was missing. “I was at the height of my career, but after 16 years, I was looking for a more personally fulfilling use of my skills and commitment to excellence.” It wasn’t until she was in the process of selling her own home that Laurie had a life-changing, light bulb moment. “I became very aware of what it’s like to be the client...how much was at stake and how important it was to me who was representing my interests,” she says. “Buying or selling a home is a complex business transaction, and it’s also very personal—I recognized the value of using my extraordinary skill set in this very personal business. I felt I could really make a difference for people.” That realization led her to seek a real estate license and within a year she was up and running as a full-time REALTOR®.

Laurie now serves the City of Del Mar and the North County coastal market of San Diego with a full range of residential real estate services. Laurie thrives in Del Mar, a world-class beach community with a high proportion of luxury properties, but Laurie doesn’t limit her business to one segment of the market. “I love working with a wide range of clients. I am very successful in the luxury tier and also find great joy in assisting first time home buyers. Real Estate offers me the opportunity to apply my extraordinary business acumen, leadership and expertise with everyone from the most savvy to the first-time buyer.” May of 2015 was a great example of this as Laurie says “I closed an ocean-front property as well as a starter condo. The diversity of these two things happening in the same month was a great feeling—I knew I’d really succeeded at what I intended to offer as a REALTOR®.” Laurie has developed a style she describes as a hybrid of powerful business skills combined with a very personal approach. “I have a strong command of the business practices needed for real estate, while understanding that every

sale or purchase is a very personal transaction for those involved,” she says. “I don’t want my clients to be concerned at any moment. I want them to know I am representing their interests as if they were my own,” she continues. “I want them to feel like they can let their guard down and share what’s really important to them so I can best represent them.” In Laurie’s world, there is no greater measure of success than her clients’ satisfaction. And many are more than happy to share the positive experiences they’ve had with her. One of Laurie’s sellers said: “Laurie is a 5-star agent across the board. She went far above and beyond my expectations and worked tirelessly to market and sell a property burdened by circumstances that posed giant hurdles. She is very professional, positive and articulate. Great to have on your team.” Her buyers are equally enthusiastic: “What made Laurie such a valued agent for us was that she helped us find the lifestyle and perfect home. This is our ninth home and we could not be more grateful for Laurie’s guidance. We were more than satisfied with her negotiation on sale price and follow-through. Laurie is committed and relentless in satisfying her clients.”

Feedback like that is what has earned Laurie recognition as a 2015 Five Star Professional. This is the fourth consecutive year she has received that honor, which is offered to a very small segment of San Diego REALTORS® and based solely on independently gathered client feedback. “It’s very gratifying to know I’ve made a difference for people,” she says. When Laurie isn’t representing her clients, there’s a good chance you’ll find her enjoying a long walk on one of North County San Diego’s beautiful beaches or taking a nature hike. And though not currently competing, she’s planning on returning to pro-am competitive ballroom dancing very soon.

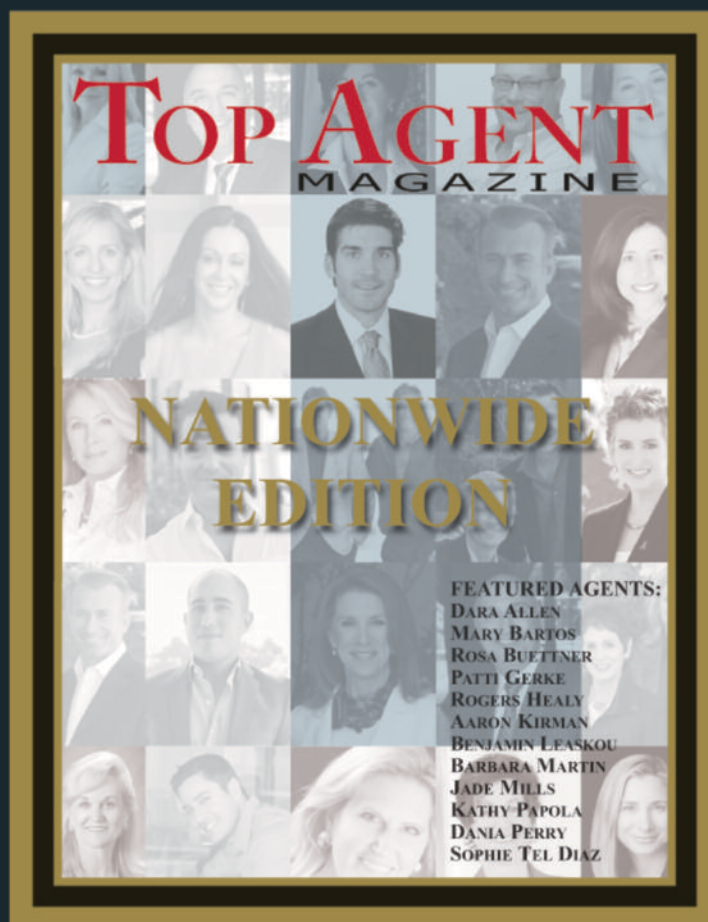


To learn more about Laurie Manley of Willis Allen Real Estate, visit [www.SanDiegoRealEstateSAVVY.com](http://www.SanDiegoRealEstateSAVVY.com) email [lmanley@willisallen.com](mailto:lmanley@willisallen.com) or call 619-972-9071

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