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Established in 2011, the USA Homeownership Foundation, Inc. DBA Veterans Association of Real Estate Professionals (VAREP), is a non-profit 501(c)(3) organization dedicated to increasing sustainable homeownership, financial-literacy education, VA loan awareness, and economic opportunity for the active-military and veteran communities.



OUR FIVE POINT PLAN

- **1. Homeownership Advocacy** Advocate nationally to develop programs that reduce barriers to homeownership in the military and veteran communities.
- 2. Community Outreach Foster responsible homeownership in the military and veteran communities by providing housing education and counseling services.
- 3. Professional Membership Provide a place where real estate and financial service professionals can share ideas, get educated, and be empowered to better serve the real estate needs of service members, veterans, and their families.
- 4. **Veteran Job Creation** Provide employment opportunities through posting on our military and veteran job board. We are also working on creating awareness among companies to include veteran-owned businesses in their supplier diversity program.
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COVER STORY



Kathy May-Martin

Executive Agent of the Month

Recognized globally as one of the Top 100 People in Real Estate and ranked among the top 1% of 95,000 Coldwell Banker agents nationwide, Kathy May-Martin is a Realtor® of superlative quality.



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Featured Properties



360 Pawnook Farm Rd. Lenoir City, TN \$1,950,000 236 High Pointe Village Way, Kingston, TN \$1,275,000



115 Highland Reserve Way, Kingston, TN \$850,000





1031 Waterford Place, Kingston, TN \$250,000

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Can You Afford to Take a Break





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Can You Afford to Take a Break?

s the summer heats up, vacations become more frequent for clients, prospects, and you. It becomes easy to fall into a complacent attitude toward work.

But when you feel the pull of the beach or the golf course on a day you know you should work, here are a few ways to get back on track.

Review your goals for the year.

If you've noticed that you've been making days off too much of a habit lately, you might need to evaluate how in step you've been with your sales goals lately. Can you really afford to take the day off today? In other words, have you earned the right by your previous actions up until today through disciplined effort to take the day off?

Have you reached your goal for the year? Are you tracking toward your goal? Have you taken the number of listings you need for the year? Do you have the number of transactions pending and closed that you need?

When I am coaching a client, I'm most concerned about the number of listings compared to the goal, as well as the quality of the listing in terms of pricing and the pipeline of pendings the client has currently. If the client is a little behind in production but the pending pipeline is strong, as well as the pipeline of inventory, I'm confident they will catch up to their goal.

So ask yourself: Where are you at right now? Consider how consistent you've been in your prospecting, lead followup, and lead generation calls in the last 30 days.

If you've been consistent in hitting the phones and making face-to-face appointments in the last 30 days, you won't be slowed in your momentum or break your established habit with one day away.

However, if you've been erratic in these efforts,

you might want to rethink that day off. One day off may only add to the problem that already exists: inconsistent effort and results.

You might think that one more day won't hurt, but that's exactly why you are where you are currently. The most important moment is now; the moment to change the outcome is now.

You can't afford to add to the problem so, sorry, you can't afford the day off.

Accept that a day off to recharge is sometimes needed.

We all need time off, and we all deserve time off. As real estate pros, we tend to make ourselves available to our clients and prospects 24-7. But we can burn out quickly if we don't take time off regularly. Sometimes we need to let ourselves take that day off.

But make it count. When was the last time you took a whole day off where you shut off your cell phone and didn't answer it? When were you not "on call" or interrupted when you were with your family?

Maybe today needs to be that day.

For most real estate professionals, we have too many of what I call "half days." These are days where we are half in and half out of the game. We are half at work and half at home. I think we kid ourselves when we do this, and actually spend most of the time in the land of neither.

The secret to success is to be all in at all times. If you decide to be at work, be all there. If you decide to take the day off, be all there as well.

So if the beach is calling and you've earned it, go enjoy what you earned without guilt!

-by Dirk Zeller





The Importance of Having a Sense of Purpose

n this day and age, we work hard. Really hard. We all hustle in order to make a living. But research has shown stopping to smell the roses—by focusing on our side passions, practicing self-care, and spending time with loved ones—is a crucial element of living a long life.

There's significant research indicating that these so-called "soft" sciences have an effect on our body and behavior. For example, research has shown those who are optimistic and have good overall mental health are less likely to smoke and more likely to both exercise and eat a healthy diet.

Other research has shown exercising with a buddy makes you more likely to lose weight than if you were to go at it alone. Another study showed people who received a daily hug were 32 percent less likely to get sick. If that's not a reason to go hug your loved ones right now, we don't know what is!

Although it's important to keep our brains young through work and intellectual stimulation, it's just as important to have fulfilling relationships and a sense of purpose. Ask yourself about the quality of your relationships, career path and connections. Do you have a purpose? Do you love? Are you loved in return?

Related: The Most Important Part of Success Is Connection

Assess where you are and what you need to do in order to make improvements. These issues can be deep and complicated, and certainly aren't easy to solve with one tip or trick. But we do believe you can take small steps to both find your purpose (say by exploring a side passion) and foster connections (like joining a meetup group in your area).

Another thing you can do is practice mindfulness—the skill of being present and engaged. It takes work, but it's worth it. Schedule time into your life to nurture your connections and do the things you love. Whether this means weekly FaceTime calls with your best friend or visiting the local art museum once a month, make sure you schedule time to stop and smell the roses.

When we think about longevity, it can be tempting to ponder things like bionic body parts and hearts that beat with infinite power. But it's also important to realize that one of the best ways to ensure we live long, fulfilling lives is to have a sense of purpose and surround ourselves with those we love.

-by Mehmet Oz











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WHY EXECUTIVE AGENT MAGAZINE

Executive Agent Magazine began in Southern California to serve the needs of real estate agents looking for a new and innovative way to promote themselves and services to the local luxury homeowner marketplace. Executive Agent Magazine's unique design, exceptional photography of incredible homes and targeted distribution methods quickly established the publication as the advertising method of choice for top producing agents.

This Internet exposure through ExecutiveAgentMagazine.com as well as other leading internet portals gives your advertising worldwide exposure. Direct mail distribution and client contact services put Executive Agent Magazine advertisers in front of specifically targeted consumers and real estate professionals.

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Why You Need to Stop Worrying About Failing

o you know what "icing the kicker" means? In football, when a kicker is preparing to make a potential game-winning field goal, the opposing coach will often call a timeout right before the ball is snapped.

The thinking behind this strategy is that a last-second timeout will distract the kicker and disrupt his rhythm. The problem is, it doesn't really work. According to the sports research book Scorecasting by economist Tobias Moskowitz and Sports Illustrated writer L. Jon Wertheim, an iced NFL kicker makes the field goal 77.5 percent of the time in the last 15 seconds of the half or overtime. If the opponent does not call a timeout, the field goal is made only 75.4 percent of the time. Icing the kicker only increases his chances of scoring!

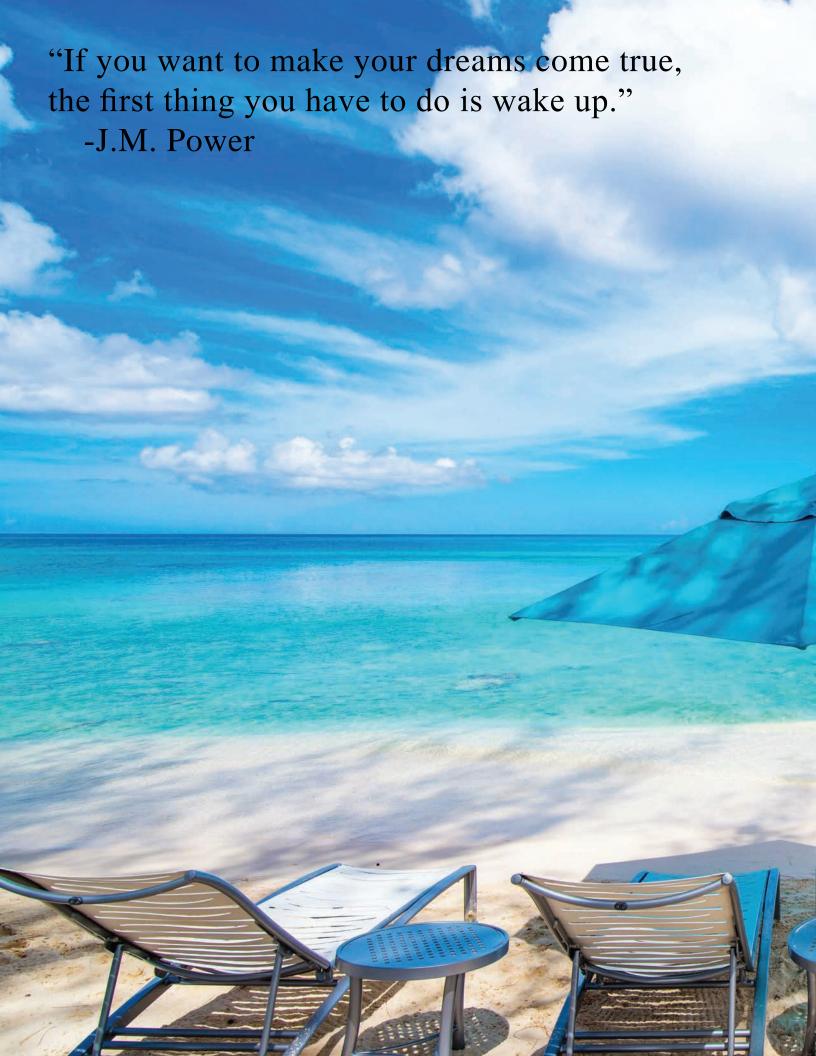
So why do coaches do it? Because they feel that doing something is better than doing nothing at all. This is an example of how the fear of making a mistake can distort our decision-making and lead to an even worse mistake. Whether you're lining up a 55-yard field goal, starting a new business or preparing to pivot in your life or career, it's natural to be afraid of failure. The key is to ensure that your fear of failure is in proportion with the odds of the worst-case scenario actually happening.

Our worries should be directly proportional to the possibility of the event. If there's a .00001 chance of a stock market crash today, I won't spend 99 percent of my time worrying about it. Whenever I find myself stressed about negative prophecies, I stop and ask two questions:

- 1. How often has this negative event happened to me before?
- 2. How often does this negative event happen to people in my situation?

By simply reminding myself of the unlikelihood of what I fear actually happening, my brain focuses on preparing for success.

By Shawn Achor





Know of a REALTOR® doing amazing things? NOMINATE them to be our next Executive Agent of the Month



EXECUTIVE





Written by H. K. Wilson

ecognized globally as one of the Top 100 People in Real Estate and ranked among the top 1% of 95,000 Coldwell Banker agents nationwide, Kathy May-Martin is a Realtor® of superlative quality.

As the broker/owner of Coldwell Banker, Jim Henry & Associates in Kingston, she is fostering a 50-year legacy of real estate excellence that will serve Tennessee families for generations to come.

Local Representation; Global Reputation

After a first career in hospitality management, Kathy settled in Kingston to raise a family. She channeled her high energy and extraordinary customer service skills into real estate, and quickly discovered that she had found her calling. "When I moved here, I asked people about real estate companies, and they gave me the name Jim Henry," she says. "I didn't know Jim Henry, but I think it was fate that I walked into his office and am here today. I thoroughly enjoy what I do, and that's the true definition of success in my book."

Kathy managed the brokerage for many years before acquiring ownership in 2020. The brand has thrived under her leadership and has adapted to changing markets with specialized services in property management, vacation rentals and com-

mercial real estate. "I believe the key is being able to welcome change," she says. "I'm very resourceful in terms of finding opportunities other companies and agents might have overlooked."

Kathy's upbeat personality and entrepreneurial spirit animate her team and inspire the confidence of clients. "Something I love about this business is helping others cultivate their careers. I've been here over 30 years, and in that time we've had very little turnover with agents, even in down markets. Our attrition rate is low, particularly because of how we hire. We have an abundance of repeat business at this office. This is a small town, and we've been established here for many years treating people right. We are all invested in the communities where we live and work."





COLDWELL BANKER JIM HENRY & ASSOCIATES

Kathy's own success comes from her ability to connect with people from all walks of life. Whatever the price point, Kathy excels at communicating and negotiating terms that lead to win-win deals. "It's important in this business to be able to overcome obstacles and keep emotions in check through the buying or selling process. I also try to keep it simple and look for ways to give people choices on how to overcome issues that arise before they get to the closing table. The main thing is communicating with people during the entire process, from onset to close, so they always know what to expect."

Kathy's clients affirm the power of her approach to real estate. A person who sold five different properties with her said: "all sales were seamless. Kathy has the experience, professionalism and positive attitude to sell your property in a timely manner. I highly recommend Kathy May-Martin to you! She is the best!"

Another said: "Kathy was our Realtor® when we sold our home, and we would not have wanted to navigate the process without her. She was always available, she was always patient with us, and she was always correct. When we needed a contractor and other workers for new carpeting and painting and repairs, she steered us towards responsive professionals we were very happy with. Kathy is a smart, dedicated and professional Realtor® — she's one of the really good ones."

In addition to her worldwide acclaim as a top-producing agent, Kathy is also an Amazon best-selling author of The Essential Guide to Buying and Selling Homes: Insights from America's Top Agents and Loan Officers. She is currently co-authoring a second book that is slated for release in 2023, The Keys to Success When Buying Your Home.

According to Kathy, one of the joys of working in real estate is the opportunity to remain immersed in the community she loves. She enjoys living lakeside and spending time outdoors boating, hiking and golfing. Quality time with her family and friends is always high on her priority list. "We have a mild climate here with all four seasons, and we're located right off two major interstates, the I-75 and I-40,

making it a great location for people who don't want to live in the city but can easily commute. This is also a beautiful area with mountains, lakes and farms. It's a great place to live, work, raise a family or retire. We have a great quality of life that is also affordable. When I travel, I'm always glad to come home."

At this stage in her career, Kathy's focus is on making a difference for the people she works with, whether they are clients or associates. "I love what I do, and this is my opportunity to pay it forward," she says. "It's very gratifying to get to this point in your career, and I plan on being here to take care of people for a good while."



Kathy May-Martin











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-OLIVIA CHAVEZ, SAN FERNANDO CHAPTER

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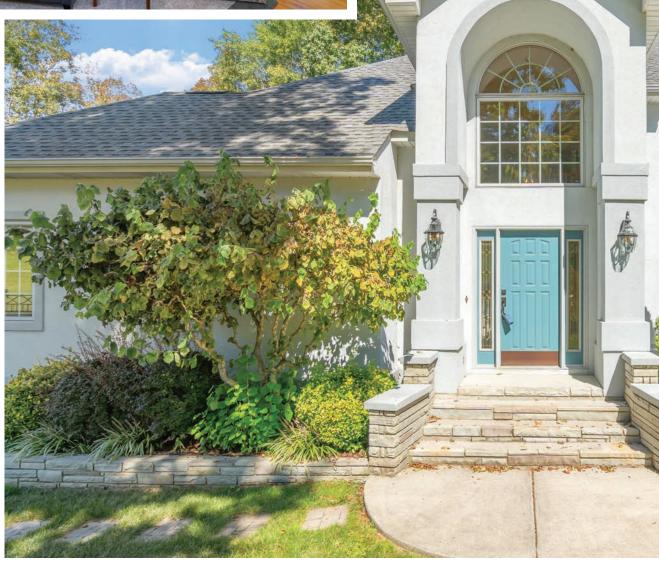


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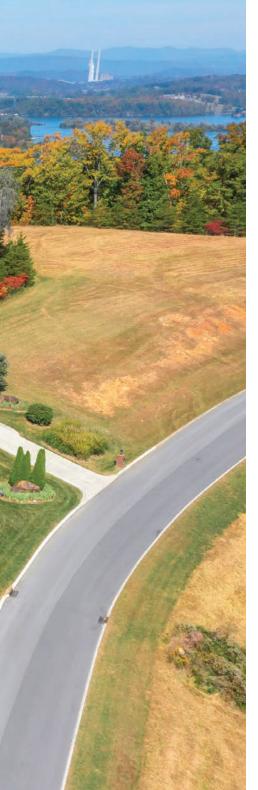
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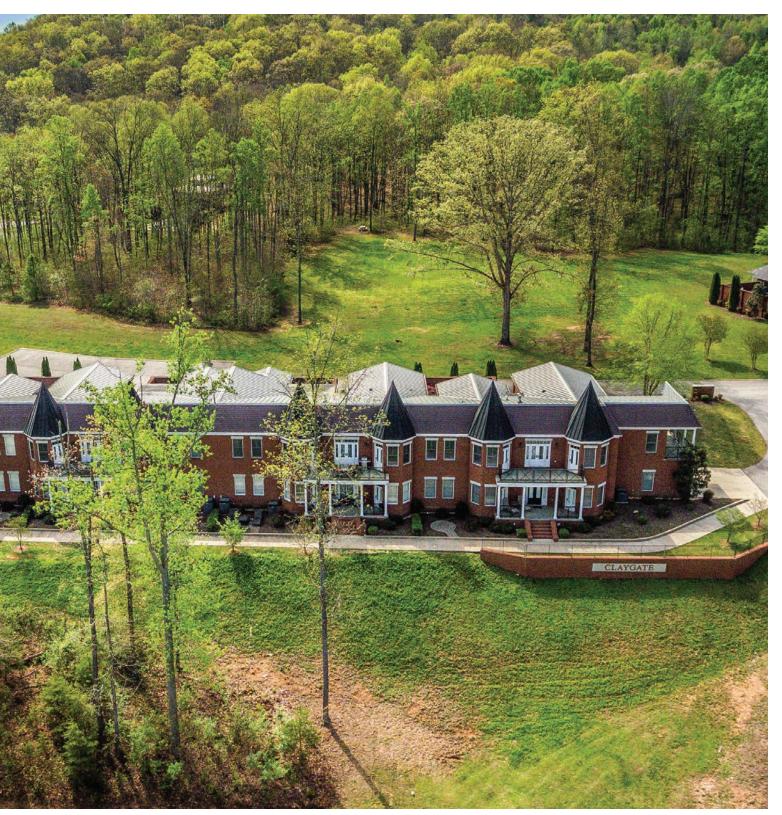


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HOW TO BECOME AN INSPIRATION

ne of the best ways to become an inspiration is by achieving your own goals. How many times have you watched a show or read about someone's life, their struggles and triumph, and became inspired by the person they've become?

There's something about watching that fighting spirit within someone that brings out or awakens this feeling inside of us that we can achieve anything we set our mind to. It's this sort of inspiration that has produced such great accomplishments throughout history.

Time and time again we hear stories of Olympians who were inspired by an athlete they saw winning on television that caused them to set and achieve their own Olympic dreams. It's amazing what an inspired individual can do.

What I'd like to challenge you to do is to take whatever goal you have and commit to making it a reality. You see, when you achieve your goals, it doesn't just affect you, it also affects the people around you. Every one of us wants to desperately believe that we put here to do something incredible. The challenge is that many of us has seen our dreams get shattered over and over again and have come to believe that dreams are reserved for the lucky and gifted people.

When you achieve your own dreams, you give hope to the people around you that they can achieve theirs. The reason is because since they know you, it's more real to them. How often have we seen someone successful on TV and thought they must have been born into a wealthy family or they must have been born with great talents and gifts? We tend to come up with these excuses as to why those people are able to achieve their dreams while we are not.

When you personally know someone who achieves the goals they set out for themselves, it makes a huge difference because it's more real to you.

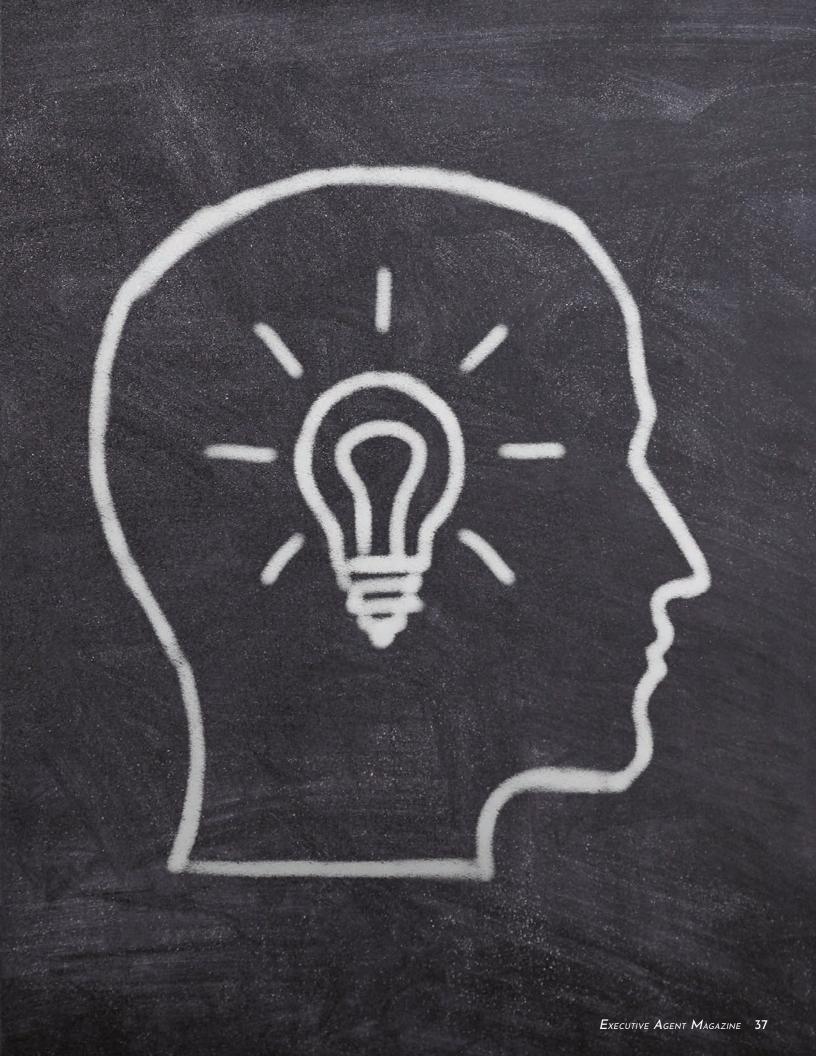
I have dreams of my own that I want to achieve and my own reasons for achieving them and one big reason is that I want to inspire the people around me. I know that when I achieve my dreams, those close to me will not attribute it to luck or talent of any sort. They will realize that it's because I never gave up on my dreams that I was able to achieve it and because of that, they will have greater belief in themselves and their ability to achieve their dreams as well.

The cool thing is that it doesn't stop there. When the people around me get inspired, they will start to take action and those around them who don't know me will get inspired as well. It's a chain reaction that can spread through countless amounts of people.

So if you have dreams that you have a hard time believing that it will become a reality, start by learning about individuals who overcame obstacles far greater than yours to become inspired and create more belief in yourself. From there, use that inspiration to take massive action towards your goals. By becoming absolutely committed to your goals, those around you will notice and being inspired by your efforts and because of this, they will have greater belief in themselves and work toward their goals with greater confidence.

If you truly want to become an inspiration, you must never give up. Literally thousands of people could be counting on you. Don't let them down.

By Kevin Ngo





Many of life's failures are people who did not realize how close they were to success when they gave up.

-Thomas A. Edison



3 Ways to Focus on Less DOING and More BEING

urpose has become a loaded word. A lot of the writing and advice about finding your purpose gives you so many things to do: complete this exercise, make this list, seek this project.

What I've discovered is that people are just exhausted from doing more things and not getting the results. When it comes to finding—and more importantly living into-your purpose, you'll need to focus on less DOING, more BEING.

It's easy to start with do. In the world we live in today, there's no shortage of tasks, committees and projects to choose from. On top of that, there are so many books, articles and podcasts out there (like this one), pulling us in different directions of doing. We think if we do all of these things now, we can be something else later.

I am finding that is not the case. More and more adults are reaching the ages of 60 and 70 years of age, and they're realizing: I never became the person I thought I would be after doing all of those things.

I've had to learn this lesson myself. As a father, I've realized my success as a parent is just as much about me being with my children as it is doing things for them. Being present in a conversation, for example, will lead to more purposeful parenting than reaching into my pockets.

The same is true in business. If you want to build a meaningful career that will stretch far into the future, you'll need to flip the script and look inward before you turn outward.

Start with be. It starts with getting quiet and assessing: Who am I as a being? What does it feel like to be me in the micro moments of life? What is left when you strip away the titles and social constructs that define my understanding of myself?

Be together. Embed yourself in a circle of friends and family who get you, celebrate you and honor your journey. So often, we fail to stop and acknowledge the sweetness of simply being with others who lift us up and enrich our lives. Who you decide to be with on a regular basis will shape you to your core, so seek other beings who want to be more, and do less.

Be open. When it comes to living with purpose, you need a surround sound of feedback. It's not all about meditation and collaboration. You'll also want to find "no" people who will push against the grain, go the opposite way and stretch your thinking. Be open to the feedback that doesn't make you reel good, but it will make you better.

Fulfilling your purpose isn't about crafting the perfect sentence that reflects your values or goals. It's about getting connected to what is truly meaningful to you and letting that guide everything you do.

-by Simon T. Bailey

- Simon T. Bailey







3 Ways to Turn Nothing Into Something

n order to turn nothing into something, you've got to start with ideas and imagination. Ideas that become so powerful in your mind and in your consciousness that they seem real to you even before they become tangible. Imagination that is so strong, you can actually see it.

Make those ideas tangible with these three steps:

1. Imagine all the possibilities.

One of the reasons for seminars, sermons, lyrics from songs and testimonials of others is to give us an idea of the possibilities, to help us imagine and see the

2. You must believe that what you imagine is possible for you.

Others' testimonials, such as, "If I can do it, you can do it," "If I can turn it all around, you can turn it all around" or "If I can change, you can change" often become a support to our belief. And we start believing. First we imagine it's possible. Second we start to believe that what's possible is possible for us. We might also believe because of our own testimonial. Your testimonial might say, "If I did it once, I can do it again" or "If it happened for me before, it could very well happen again."

So those two things together are very powerful. Now, we do not have actual substance yet. But it is very close.

3. Go to work to make it real.

You go to work to make start a business. You go to work to make it an association. You go to work to make it a good marriage. You go to work to make it a movement.

You make it tangible. You make it viable. You breathe life into it and then you construct it. That is such a unique and powerful ability for all of us human beings. Put this to work and start the miracle process today!

-by Jim Rohn

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AGENT MAGAZINE

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Each year, City of Hope invites bone marrow transplant recipients and their families to attend the "Celebration of Life" event. It's a joyous time during which survivors of blood cancers such as lymphoma, leukemia and myeloma embrace their health, their life and each other. It began more than 35 years ago when City of Hope created what is now one of the largest and most successful bone marrow transplant programs in the world. In fact, we've completed over 11,000 transplants and, according to national reports, our outcomes are among the best in the nation. The goal of curing cancer isn't just something we work at. It's what we live for.

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