

# EXECUTIVE<sup>®</sup>

AGENT MAGAZINE



ANGIE MICHALAK

FINANCIAL & REAL ESTATE ADVISOR

Executive Agent Magazine . Saint Johns County . March, 2023

# HELPING MILITARY & VETERAN FAMILIES REALIZE THE AMERICAN DREAM!



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**119 HOUSING  
SUMMITS**  
TO EMPOWER  
VETERAN HOMEOWNERSHIP

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**WE WANT YOU!**

## WHO WE ARE

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.
- 5. Affordable Housing** – Provide affordable home buying opportunities for veterans and service members who have gone through VAREP's homeownership education counseling services.



**info@VAREP.net | www.VAREP.net | 951-444-7363**

VAREP IS A 501.C.3 NON-PROFIT ORGANIZATION AND YOUR CONTRIBUTION IS TAX DEDUCTIBLE.

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# COVER STORY



## Angelia Michalak

*Executive Agent of the Month*

If Realtor® Angelia Michalak has a super power, it is making real estate work for you. As a financial planner with decades of experience in both the finance and real estate sectors, she believes your home should not only support you as a place of comfort and safety, but should also be a vehicle for creating financial freedom and security.



## Angelia's Properties



612 Branch Water Dr.  
Jacksonville, FL  
\$1,170,000



4570 Benedict  
St, Hastings, FL  
\$319,000

10010 Vaughan Ave,  
Hastings, FL  
\$325,000



218 Stately Shoals Trl,  
Ponte Vedra, FL  
\$553,000

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# March, 2023

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AGENT MAGAZINE

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# How To Reduce Stress Levels

Learn how you can reduce your stress levels in order to optimize your effectiveness in your working life and feel better generally in your personal life. Reducing stress is key to a long, healthy, happy life, learn how to reduce your stress levels today, in order to have a better tomorrow.

Knowing how to reduce stress levels in everyday life is essential, but it is even more important if you run a business or have a very fast paced, high pressured job. Unnaturally high stress levels can play havoc on your central nervous system and cause many different problems, ranging all the way from muscular pain, illness and even mental issues if it is not dealt with. Let's face it, in this day and age stress is a part of life, you only have to step outside the door in the morning and there can be something new that comes along to get on your nerves, it may be before you even step out of the door (I don't know what your household is like!) so you need to look at the preventative measures, or be willing to accept the consequences in the long run.

Anyway, here are some of the best ways of reducing stress in your life, some will be more effective than others but you need to find what works for you.

- **How To Reduce Stress Levels - Top Tips**  
**Meditate**

This one certainly doesn't suit everyone, primarily because of the environment that many people have to live in and I do understand this, but when you consider the benefits of meditation it far outweighs the time it takes and the effort required to create peace and quiet for at least 10 minutes. This isn't an easy thing to do either, it is something that requires strict practice in order to master and gain the full benefits, but believe me when I say this, even taking a minute to clear your mind of all thoughts and just focusing on your breathing will make a huge difference. Focus on your breathes, slow it down and count to 10 as you exhale, really become conscious of the process of breathing and focus on this and only this. Other thoughts will try to creep in and this is normal, but don't let this deter you, really concentrate and focus on this process. You may only be able to achieve this for a short amount of time but I promise you the more you practice, the easier it will become and the longer you will be able to meditate for. You want to know the number 1 most effective method of how to reduce stress levels, in my eyes, this is it.

- **Develop a Positive Mind-set**

Now I am fully aware that you can't just go ahead and develop a positive mind-set overnight,

but you can make the decision immediately to start guarding your mind against the more negative influences in life and making a conscious effort to watch how you speak. For example do you regularly run yourself down? Do you tell yourself that you can't do something when you have the potentially to do anything within and sometimes outside the laws of physics! Whatever you let into your mind will reflect the person you become, so start changing the vocabulary you use to a more positive one, even if the little voices in your head disagree, the act of just using a more positive language will influence your subconscious mind to begin acting in a more positive manner, this reducing the amount of stress that you place upon your mind and subsequently your body.

- **Exercise Regularly**

This is no secret really but it's one that so many people ignore, especially you business owners. (Don't try and tell me otherwise because I know it's true!)

Exercise is a key element in the equation of knowing how to reduce stress levels, as the release of endorphins as a result of exercise has a massive impact on the way the body deals with stress and how you feel in yourself. The sudden release of endorphins, the bodies "happy hormone", explains why we get that high after you have finished training, how do you think that will impact the way you perform day to day activities, probably somewhat better?

- **Designate Time to Relax**

Again this may seem overly simple, but I can tell you now that where I come from (the UK), as a nation we work the longest hours in Europe, so it's no surprise that we get very little time to ourselves. It's very important that we make the time to relax, whether that be a soak in the bath in the evening, a long walk on the weekend, 10 minutes of solid meditation or even lunch out with a friend to catch up. It's the little things that can have a profound effective on your stress levels and our mental health.

These are some very effective and somewhat simple strategies that you can put into play in your life and massively reduce your stress levels, why not try a couple of them, stick to them on a planned and regular basis and see the results for yourself, your working life will improve no end.

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# 3 Steps to Reaching Every Goal

**H**aving goals in our lives is important. For some, merely creating goals brings about a positive change.

When you make a goal, you are creating an exciting challenge for yourself. To make sure you meet that challenge with the right tools, you will need to do three things.

## 1. WRITE IT DOWN

The first step is to write your goal down on paper. This may seem like a simple step, but it makes your goal visible and tangible. Get out a clean sheet of paper, and write your goal down in clear words.

It doesn't have to be a big dream for it to be useful. Any goal you have should be written down. It should also be somewhere you will look often, or pass by during the day.

## 2. BREAK IT DOWN

You may have a goal of losing weight. This alone

seems like a difficult thing to do. But when we break this goal down into its different parts, these smaller goals become easier to handle. Losing 10 lbs. seems overwhelming, but losing 1 lb. a month for ten months is something you can definitely do.

## 3. REMIND YOURSELF

With so many things to do during your busy day, your goals can sometimes be put aside. Write yourself a reminder, and place it where it will be seen often. Your fridge, bathroom mirror, or desk are just a few of the places where you could post your goal.

With these three steps, reaching your goals will be much easier. You want to be happy, and you deserve it. Now you have the tools to go and get it!

*-Jason Gracia*



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# ABOUT EXECUTIVE AGENT MAGAZINE

## WHY EXECUTIVE AGENT MAGAZINE

About Executive Agent Magazine.....  
It's not about marketing yourself...It's about HOW!

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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# EXECUTIVE

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# Developing Competence

Competence goes beyond having a specific expertise. It certainly means being knowledgeable and skillful in your field. But it also means possessing a problem solving ability that goes beyond your own specialty. If you don't know the answer, or how to fix the problem, with competence as an ability, you know how to go about getting someone who does. Competence means having a can-do attitude and following through on it.

We all know Incompetence when we see it. I speak a lot in public and once in a while I run into a situation where the person handling the technical aspects of the event - the "AV" as it's called, for audio-visual doesn't know what to do when something goes wrong. There's feedback in the microphone, or the projector is showing the slides crooked, and the person, who obviously hasn't had the right training for the job, looks hopeless. Sometimes they look at ME to see if I know how to fix it.

I'm happy to say the great majority of the time I work with people who are truly competent at what they do. When something goes wrong, like a buzz in the PA system, for instance, they may not know exactly where it's coming from, but they know how to troubleshoot to find it. They check one piece of equipment, and then another, and then another, until they find the problem.

Exhibiting competence in knowing what you're doing, or knowing how to get something done, is communicated to others in a variety of ways. There's

the obvious level of actually being able to do what you say you can do.

Your "non-verbals" - how you look, the sound of your voice - go a long way toward conveying competence. So does the style of behavior you choose - whether you come across as a very casual person, or as someone who's a professional and takes herself seriously. Notice I said, "The style of behavior you choose, because you do have a choice."

And that's my tip on competence: you can choose to behave in a way that exudes competence, or you can choose to undercut what skills you do have by looking and acting as if you're not sure of yourself.

Your ability to gain influence with other people is dependent on how they see you, whether they judge you to be trustworthy, and whether they think you really know what you're talking about, or can manage the tasks you claim you can. You'll go a long way toward gaining that trust when you're able to impress them with your competence.

*Dr. Tony Alessandra has authored numerous books, recorded over 50 audio and video programs, and delivered over 2,000 keynote speeches since 1976. If you would like more information about Dr. Alessandra's books, audio tapesets and video programs, or about Dr. Alessandra as a keynote speaker, visit his website at [www.alessandra.com](http://www.alessandra.com).*





“If you want to make your dreams come true,  
the first thing you have to do is wake up.”

-J.M.Power





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



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ANGIE MICHALAK

FINANCIAL & REAL ESTATE ADVISOR

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FINANCIAL & REAL ESTATE ADVISOR

If Realtor® Angelia Michalak has a super power, it is making real estate work for you. As a financial planner with decades of experience in both the finance and real estate sectors, she believes your home should not only support you as a place of comfort and safety, but should also be a vehicle for creating financial freedom and security. She knows that it takes a good combination of assets to make the most of your money, and every well-rounded investment portfolio should include real estate. "Since I am educated in all kinds of investments, I don't advise clients to only invest in only one area or another. I think this sets me apart from other Realtors® and financial advisors."

Ambitious from youth, Angelia has succeeded in every professional sphere she has chosen. She finished her military training with the Air National Guard before graduating from high school and went on to enjoy a robust 10-year career as a military accountant and financial analyst. When she and her husband decided to start a family, Angelia left military service and opened a series of successful children's resale franchises. She excelled as an entrepreneur, but when her husband's military career prompted a relocation to Florida, Angelia switched gears once again. She began working as a financial planning consultant to military families, while also obtaining her real estate license.



Written by H. K. Wilson



Angelia's first real estate client as a full time agent with eXp Realty was an investor to whom she sold eight properties in a single day. "The eight homes were new construction, and I made a big impression on the seller, a premier homebuilder in Saint Augustine called Old City Homes. Now I work with him to contract builds with investors, then I become

his listing agent on the properties. After homes became so expensive in the Saint Augustine area during COVID, he moved down to Hastings where it is more rural and allows him to build quality homes on cheaper land. That makes it possible for people like teachers and military to afford a home. Helping people achieve that investment makes me feel good."



While much of Angelia's real estate practice is focused on investors who value her extensive professional qualifications and sound financial advice, she considers it a special privilege to help veterans and their families. "That's my heart, right there. My biggest love is military, especially the Air Guard. I understand their financial circumstances and know what they're going through when relocating and buying a home. I have the ability to make the process easier and less stressful."

Due to the persistent demand for homes in the region combined with rising construction costs and mortgage rates, many families are finding themselves priced out of the real estate market. As a result, buyers and sellers turn to Angelia for strategies that help them get what they want from a real estate transaction. Recently, she preserved a favorable buying opportunity for a family by directing them to a mortgage broker who is a trusted member of her

professional network. Knowing the right questions to ask, enabled the broker to find them a special program for parents of children with disabilities that allowed them to afford the new construction home they loved. "This is a great example of how financial knowledge makes all the difference," she says. "I love finding people a great deal, something I know is going to make them happy and secure long into the future. The number one thing when someone is buying a house is not only whether they can afford it today, but is it something they can hang onto?"

While Angelia knows how to make the numbers work for her clients, it is often her compassion that they remember most. A recent seller said that she "went above and beyond to make certain our house was not on the market long! Knowledgeable, caring, attentive and helpful with decision making. The best experience for selling a house EVER. Thank you, Angie, for your expertise."







In her free time, Angelia loves spending time with her two dogs, Poncho and Dixie. But even in her off-hours, real estate is never far from her mind. Real estate has become a family business since her husband and one of their three daughters joined her team, so it is a regular topic of conversation at home. In addition, Angelia contributes much of her time and expertise to various real estate associations, and she is an active member of the Northeast Florida Builders Association, Women's Council of Realtors®, and Northeast Florida Association of Realtors®.

Angelia's authentic, holistic approach to real estate is motivated by her desire to help people choose a home investment that will help them live fulfilled and prosperous lives. "My goal is to find out what my clients are living for. If they spend all of their money on a home purchase, that's not really living. No one wants to live just to pay their mortgage. I want them to find that balance between what they love and enjoy in a home while still being able to afford to do the things they want to do in life."

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## Bartram Plantation Estate

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You will not find another house like this in Northeast Florida. This home is completely redesigned & remodeled into a Euro-contemporary style. Even new construction cannot compete! Total transformation inside & outside using the highest quality materials along with impeccable installation. The kitchen & bathrooms are jaw-dropping & the level of detail & finishes will amaze you in this 5/4 (w/Bonus) + office. One of the best lots in Bartram Plantation.

**SOLD \$1,170,000**



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## Brand New Cottage-Style Home

4570 Benedict St, Hastings, FL 32145

Ready-to-Move In!!! 1 plus acre of land. Home is just a couple weeks from completion. This is the perfect home for the perfect family just over 1 acre. Home boasts a 2 car garage, 3 bedrooms, 2 baths with an open floor plan - Kitchen/dining/great room large open configuration. Quality built slab foundation, 30 year architectural shingles, vinyl insulated windows, wood cabinets and granite counters, Bring your RV, Boat and 4 wheelers! Plenty of room for it all! New Well means no water bills and NEW septic system install. Offered at \$319,000



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## Unique Sebastian Home

218 Stately Shoals Trl, Ponte Vedra, FL 32081

The Sebastian unique home has a split bedroom layout and is designed for the most discerning buyer. It has a Formal living and dining room and a study. This home is highlighted with multiple bay windows and tray ceilings. There are several entrances to the oversized covered lanai and a pool bath. There is also plenty of storage in this home.

**SOLD \$553,000**

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# We Are All One Piece Of A Larger Puzzle

If there's one thing life has taught me through my experiences it's that we are but a part of much larger puzzle. One person's role might be owner of a multi-national company and another's of homemaker, still we must remember that neither is more prestigious or important (in the grand scheme of things) than the other. Each serves its own unique purpose.

You say you don't buy into that philosophy... Ponder this idea for a moment then. With out the homemaker in the CEO's life would they have been as likely to pursue their goal of achieving their lofty status? It raises a rather interesting question

doesn't it? Where we are now has nothing to do with where we can end up.

My friend, our lives are ever evolving, by taking simple steps each day towards the things we want to achieve in our lives we can in turn make them realities! Now that's powerful stuff. Keep a written plan detailing what you'd like to achieve in your life (both short term and long term). Each day take at least one active step towards making these things happen.

It's your life, LIVE BIG.

-Josh Hinds





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Bali Retreat Aruba is a unique vacation home inspired by South East Asia, featuring a resort-style pool amidst giant boulders, a cave, Buddha statues protruding from an imposing rock wall with waterfalls cascading into the heated indoor lap pool, private cinema, yoga pavilion, and a beach volleyball court.





# Doing the Impossible

**W**here will the records stop? In 1954 Roger Bannister ran a sub-four-minute mile and it ignited the athletic world. In 1994, Eamonn Coghlan of Ireland, at age 41, ran a sub-four-minute mile. Incredibly enough, Kip Keino of Ethiopia, at age 55, ran a 4.06 mile. The fastest mile run to date [when this column was originally written] is 3:43.13 accomplished by Hicham El Guerrouj of Morocco.

But back in 1954 more than 50 medical journals had published articles saying that the four-minute mile was not humanly possible. Doctors were warning athletes of the dire consequences to anyone who broke that unbreakable barrier.

In the meantime, coaches all over the world, with stop-watches in hand, were encouraging their charges to do their best – but to forget about breaking the “impossible” four-minute barrier.

Roger Bannister broke the barrier and changed that thinking by his performance. He refused to believe what others were saying because he didn't want to limit his own potential. His breakthrough proved that the barrier was a psychological one, not a physiological barrier.

Jerry Lynch, Ph.D., said that when you believe and think “I can,” you activate your motivation, commitment, confidence, concentration and excitement, all of which relate directly to achievement. On the other hand, “Whether you think you can or think you can't, you're right in both cases.”

Dr. Lynch says that the path to personal excellence is cluttered with obstacles. It is my own personal conviction that you can't develop your full potential without encountering serious obstacles along the way.

Dr. Lynch also says that you can't stretch your limits without encountering some rough moments. You need to understand that failure and losses are acceptable learning experiences that can help improve your performance. This is true in every part of life, whether it involves athletics, academic achievement, business or sales success.

It's true that airplanes and kites rise fastest when they fly into the wind. Individuals grow stronger physically, mentally and spiritually when they are “tested” with resistance or opposition. Think about it and I'll see you at the top!

- Zig Ziglar





Where Dreams Come True  
Welcome to **WALT DISNEY WORLD**

# WHY SUCCESSFUL HABITS BREED SUCCESS

## Why Successful Habits Breed Success

When you are doing all that you can possibly do, and you are successful at reaching your expectations, keep doing it. Success is one of the best forms of motivation. Psychologists call this positive reinforcement. We all know about positive reinforcement. That's how we train our dogs. That how we teach our kids.

When you bring home a new puppy and try to teach him not to mess in the house, what do you do?

You reward him for going outside or for scratching at the door. When you're trying to get your toddler out of the diaper stage, what do you do? You reward him with special presents. You make him feel special for learning something new. When you're trying to get your older kids to crack the books and study, what do you do? You reward them when they get good grades. You teach them that the skills they are developing now will have positive effects on their lives later. And you do that by rewarding them now.

This is positive reinforcement: Learning that there are rewards for doing something good, something worthwhile, something of value. The greater the value, the greater the reward. The better you do, the better your reward. A bigger paycheck, a better house, financial freedom—it's all a reward system.

There are two major benefits of positive reinforcement:

### 1. Positive reinforcement builds good habits.

If the habits you're practicing are increasing your success, keep doing them. Your success is reaffirming that these habits are good. Your success tells you that you need to keep doing what you are doing. By reviewing the habits that lead you to success, you reinforce them. You give them staying power.

Here's the other side. By reviewing your habits, you might find out that some of them are inhibiting your success. You might find out that what you're doing every day is bad for you. Or you might realize that

you've stopped practicing some very good habits. Somebody says, "Well, I've just gotten out of a bad habit of taking my daily walk around the block." Well, I guess you'll just have to get in the habit of being sick later on. Somebody says, "Well, I used to read books all the time; I've just gotten out of the habit." Then change it. Get back your disciplines. If you've "just gotten out of the habit," just get back into the habit. It's called discipline.

### 2. Positive reinforcement creates the energy to fuel additional achievement.

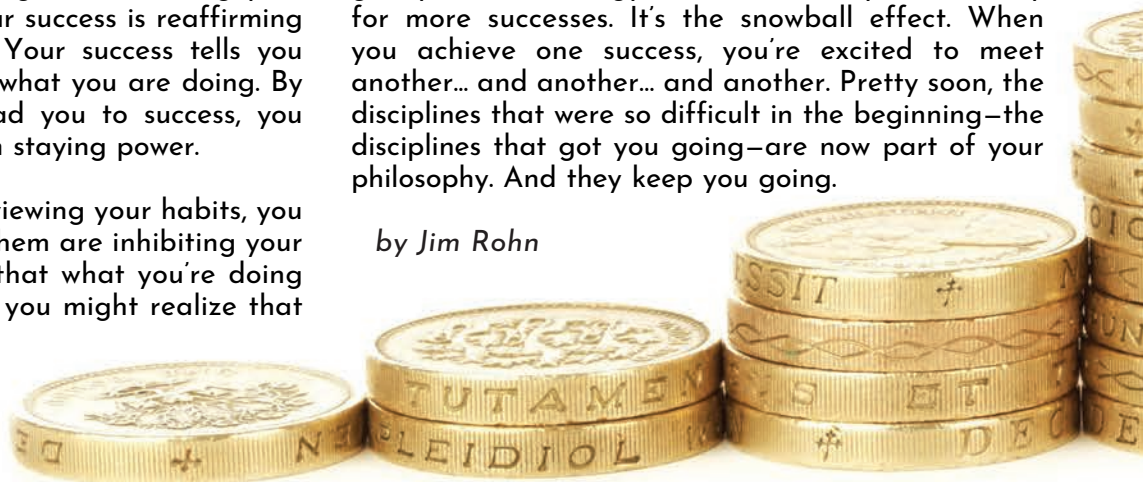
It gives you the drive to do more, to not only keep on doing what's right, but to do more of what's right. The knowledge that what you're doing is paying off creates more energy to keep going.

How easy is it to get up in the morning when you know you're not doing all that it takes? It's not very easy at all! You can just lie there, awake, thinking, Oh, what's a few more minutes in bed. It won't matter much anyway. Wrong! It does matter. It will matter. How easy is it to get up in the morning when you're anxious to make progress toward your dreams? It's a whole different story.

When you're resting to renew your reserves, it's much different than resting to avoid your day. When you're psyched up and excited about life, when you're excited about what you've planned to accomplish for the day, it's amazing how you'll wake up long before the alarm clock tries to startle you awake.

Your successes fuel your ambition. Your successes give you extra energy. Your successes pave the way for more successes. It's the snowball effect. When you achieve one success, you're excited to meet another... and another... and another. Pretty soon, the disciplines that were so difficult in the beginning—the disciplines that got you going—are now part of your philosophy. And they keep you going.

by Jim Rohn





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## SEARCHING FOR OUR NEXT COVER



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Our bone marrow transplant reunion  
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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.

If you have cancer, make us your first call. Or ask your doctor for a referral. We accept most insurance.

**800-826-HOPE**

# WE LIVE TO CURE CANCER.



Science saving lives.

[cityofhope.org/bmt](http://cityofhope.org/bmt)

# 2023 nahrep HOMEOWNERSHIP & WEALTH BUILDING CONFERENCE

 **March 13–15, 2023**

 **The Ritz-Carlton, Washington, D.C.**

It's more important than ever to attend the 2023 Homeownership & Wealth Building Conference where you will unlock your wealth-building capabilities, acquire insight into today's market, and ultimately help you close more deals. To thrive in today's market requires intention and education. Join the NAHREP familia for a three-day, in-person event in Washington, D.C. that will arm you with the expert advice you need to withstand the rapidly changing market.

<b>Early Bird Registration</b>	Ends Monday, February 13, 2023	\$299	\$449
<b>Online Registration</b>	Ends Sunday, March 12, 2023	\$399	\$549
<b>On-Site Registration</b>	During the event	\$499	\$699



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