



ARLINGTON BOARD OF REALTORS®
ELLIS HILL CHAPTER OF REALTORS®

We are REALTORS®. Home ownership matters to us. We are passionate about protecting private property rights and are involved in local policy and land use planning issues. We defend homeownership and property rights by working to educate elected officials and government regulators about housing issues. We support the unrestricted right to achieve the American Dream of homeownership. We support the right to freely transfer property and oppose undue burdens, taxes, fees, and regulations that raise the cost of owning a home. We're also passionate about the Arlington Board of REALTORS®. Let us know how we can help you and together we can ensure our region is the best place to live, work, and play. **Learn more at www.ArlingtonRealtor.com.**

Hall of Fame

Dee Davey
Davey Goosmann Realty
817-539-9434



Martha Dent
RE/MAX Associates
817-276-5129



Pamela Bookout
Coldwell Banker Realty
817-472-1567



Christopher Craig
Heart Meets Home, REALTORS
817-808-6812



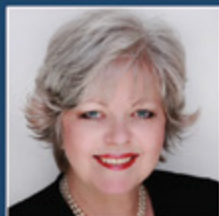
Shannon Ferry-Moser
Sterling Real Estate
817-274-5339



Mike Hale
Mike Hale Realty Company
817-992-9097



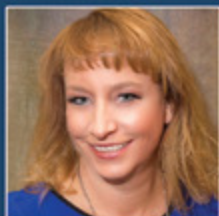
Daniel Hamilton
Alliant National Title Insurance
682-465-9623



Sundee Hinchliffe
Ebby Halliday
817-253-0118



Dixon Holman
Front Real Estate Co.
817-692-9639



Lara Jobe
RE/MAX Associates
817-999-8574



Joanne Justice
Coldwell Banker Realty
817-784-7800



Jody Kautz
RE/MAX Associates of Arlington & Mansfield
817-925-4661



Walt Loonam
RE/MAX Elite
817-299-1067



Rod Macdonald
Better Homes and Gardens Real Estate
817-313-6550



Sarah Mascarenas
RE/MAX Elite
817-896-6178



Carolyn A. McNabb
DFWProperties.net
817-707-8620



Jo Ann Moore
Ebby Halliday
817-996-2038



Terry Bennett
First National Bank Mortgage
817-554-1837



Timothy Beary
Keller Williams Realty
817-795-2500



Taylor Oldroyd
Arlington Board of REALTORS®
817-701-2490



Alberto Vazquez
Avazco Realty Group
817-861-8385



Anna Williams
Better Homes and Gardens, Winans
817-312-5337



Mike Williamson
JP & Associates REALTORS
817-917-4648

The Arlington Board of REALTORS® (ARBOR) represents more than 4,000 REALTORS® ready to serve your individual needs. For more information and to find a list of our professionally trained REALTORS, visit www.arlingtonrealtor.com.

THE DREAM TEAM

How Keller Williams Arlington has evolved into one of North Texas' best real estate offices

Since opening 21 years ago this month, Keller Williams Arlington has evolved into one of North Texas' premier real estate offices, offering state-of-the-industry service to home buyers and sellers while also growing to more than 520 local agents.

Actually, that probably should say "more than 520 well compensated local agents," as over the past two decades plus, they have been rewarded via the company's impressive profit-sharing program a collective \$9.6 million dollars.

That kind of success does not occur by accident or chance.

The key to Keller Williams Arlington's success is their Dream Team of Agents. Keller Williams is built for the Agents, by Agents, and because of this business foundation their real estate professionals are some of the most experienced, talented agents, whose philosophy is founded on the KW Belief system known as the WI4C2TES:

- Win-Win: Or no deal
- Integrity: Do the right thing
- Customers: Always come first
- Commitment: In all things
- Communication: Seek first to understand
- Creativity: Ideas before results
- Teamwork: Together everyone achieves more
- Trust: Begins with honesty
- Equity: Opportunities for all
- Success: Results through people

While that formula has served as a solid foundation, Keller Williams Arlington also has benefited from a history of fortuitous



strategies and a collaborative work ethic that has made the office the gold standard among North Texas real estate companies.

In late 2006, Smokey Garrett took over ownership of KW Arlington as a failing office. He had three goals at that time: to make KW Arlington the No. 1 office in the city, then the No. 1 office in the North Texas region and then the No. 1 office in the entire Keller Williams company.

Here's how Garrett's quest panned out: In 2009, Keller Williams Arlington became the No. 1 office in Arlington/ Mansfield/ Kennedale.

In 2010, it became the top office in the North Texas Keller Williams Region. And in 2013, it became the No. 1 office in the entire Keller Williams system for profit sharing and had grown to over 300 Dream Team agents.

By the next year, the Arlington operation also became the first office in the Keller Williams system to profit share more than \$1 million dollars back to its agents in a single year.

Fast forward to 2020, when Keller Williams continues to be one of the top-ranking offices in North Texas. Just the luxury division alone ended 2020 with 10.2% Market Share for the luxury market in Arlington, Kennedale, and Mansfield.

KW Arlington is celebrating this year, although it has looked different, their team is stronger than ever, having grown to 520 agents. "We are proud of our agents this year, they have triumphed in an unprecedented time in our industry and world," says Smokey Garrett, Operating Principal & owner. "They have come together, grown their businesses and continued to donate to the community we live in." The company's culture is one of its most important focuses. One example of the company's culture is RED Day, created in 2009 and celebrated each year, Keller Williams agents from across the world put down their real estate work for the day and work in the community, donating and giving back in ways that serve to enhance their neighbors.

Locally, this has manifested in thousands of community service hours spent with the Arlington Life Shelter, Arlington Parks and Recreation, Mission Arlington, local Animal Shelters and Habitat for Humanity.

Just this past month, the Keller Williams Dream Team Agents donated \$10,000 for Bikes for Mission Arlington, one of their favorite holiday charities.

KW Arlington is part of the GO Network of Offices, with the aforementioned Smokey Garrett at the Lead. The GO Network consists 4,200 agents representing 14 offices in Texas, New Mexico, and Memphis, Tennessee. "Being a part of the GO Network brings strength for the agents, our agents alone closed 33,000 transactions last year," says Holly Serben, Regional Operations Manager for Keller Williams' North Texas/ New Mexico/ Memphis Region. "We are able to bring resources to our agents that a smaller brokerage would not be able to."

The agents that are a part of the GO Network are able to enjoy several benefits. One that has proved to be beneficial this year is an option for affordable Medical, Dental and other Ancillary Insurance through low-cost PPO plans. Other benefits include GO Coaching and Consulting for every level of business, opportunities for the

agents to prosper through GO Leadership Academy or by being a GO Wealth Partner and build their wealth. They also have tools to help the agents grow their business like iFinder and Certified iBuyer Pro, GO's own instant offer option, and Buyer Marketplace. With too many tools to mention here, the GO Network certainly allows agents to GO Your Way in their business.

"As we launch into 2021, we are pleased to have more tools and strategies than ever before for our agents and their clients," Garrett says. "When you need or want to move, we can take care of any and all priorities with the services our GO agents provide. If you

need speed of closing, privacy of sale, certainty of offer, buy before you sell – we have it all!"

Here is just an example:



WANT TO BUY/SELL A HOUSE OR INTERESTED IN A CAREER IN REAL ESTATE?

**Call our office for a consultation
(In person or over Zoom):**

817-795-2500

GO's Six Ways to Sell a Home

- GO's iFinder program: Allows the seller to receive multiple offers from investors
- Homeward Program: Allows the GO client to buy before they sell, taking less pressure off the client for a smooth transaction.
- Buyer Registry: This exclusive tool provides homeowners a "demand calculator" to determine who is (and how many are) looking for a home just like theirs and provides an opportunity to make a "match" to find their buyer quickly and easily.
- Keller Offers: An KW exclusive tool to receive offers almost immediately.

- Multiple Offer Pricing on MLS: Strategies to determine number of days on market versus maximizing net proceeds.
- Full MLS Presentation for Maximum Sales Price: The industry's most traditional way to sell a house, the GO network agents are educated and ready to serve their client's needs.

"Our agents have the tools and strategies to give sellers choices and control," which is so highly desirable in today's stressful marketplace," Serben says.

The bottom line (because, at the end of the day, the bottom line is what buyers, sellers, and agents all deem significant): Keller Williams Arlington is a local success story that serves the region over. [A](#)

The home mortgage team at **Texas Trust Credit Union**

Here in Arlington - the American Dream City - dreams of owning a home are made possible by great people like those at Texas Trust Credit Union. This community-based financial institution turns home ownership into reality for those looking to buy their first home, or for those moving up to a larger home to accommodate a growing family.

If you've never visited Texas Trust, imagine doing business where everybody knows your name. That's what it's like at this Arlington-based credit union.

With an emphasis on the individual member and community, Texas Trust stands ready to serve. Whether you are in the market for a first mortgage or want to refinance to take advantage of lower rates, Texas Trust's goal is to build a brighter financial future, for you and your family.

Enabling people to realize their dreams of home ownership is what motivates Texas Trust's mortgage team. "Our goal is to make it easy to get a mortgage and help every member achieve their dream of owning a home," said Tim Reibe, Vice President of Mortgage Lending.

Texas Trust's lending team works with home buyers every step of the way. With competitive rates and terms and an online application process, getting a mortgage has never been easier. If you're just starting to consider buying a home, Texas Trust can pre-qualify you. That allows you to make an immediate offer as soon as you find your dream home. If you are looking to refinance or make home improvements - such as building that outdoor kitchen you've always wanted - Texas Trust can help you do that, too.

This is a credit union that is a respected community partner and enthusiastic supporter of the schools in Arlington. Through its



partnership with Arlington ISD, Texas Trust has donated hundreds of thousands of dollars to local schools, along with providing numerous college scholarships and supporting many local charities. Employees are also actively involved in leadership roles in various service organizations and the Arlington Chamber of Commerce.

If you're looking to make the American Dream City your home, visit with a Texas Trust loan officer and find out how the credit union can make your home buying dream come true. Whether you are buying, refinancing, repairing, or remodeling, Texas Trust is devoted to building a brighter financial future for you and your home.

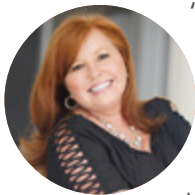
Texas Trust Credit Union

700 W. Bardin Road • 1300 S. Bowen Road • 4351 Little Road • 2501 E. Pioneer Pkwy. • 1060 N.E. Green Oaks Blvd.
TexasTrustCU.org

6 Secrets Only Savvy Homebuyers Know

It's no secret that the ins and outs of purchasing a new home can seem endless and overwhelming for both new and experienced house hunters. If you're looking for insider tips to make that big change feel less like an undertaking and more like an exciting adventure, we've got you covered! We compiled a list of experts to give you the scoop on snagging the home of your dreams.

Secret #1 | GET ORGANIZED



"The path to home ownership is lined with pages and pages of documents! Trust me, planning ahead will save you a lot of time and frustration. Start gathering your W2s, tax statements, and bank statements in preparation well before you think you'll need them."

Rene Chapa | Texas Trust Loan Officer | NMLS #955341

Secret #4 | LOCATION, LOCATION, LOCATION!



"You can always change your new home's carpets or repaint walls, but you can't change where your home is located. Make sure your location of choice hits all of your requirements. P.S. We've called 'America's Dream City' home since 1990, so we know all about Arlington BUT we also serve the entire DFW metroplex and beyond!"

Richelle Aston | Texas Trust Loan Officer | NMLS #586287

Secret #2 | LOVE YOUR LOAN OFFICER



"Your loan officer is one of your most valuable partners in this journey. The right loan officer can help you stay on track with your financial goals while getting the best rate for your mortgage. All of us love helping our families find their perfect homes, so you can't lose, no matter who you chose at Texas Trust!"

Ty Jackson | Texas Trust Loan Officer | NMLS #1065429

Secret #5 | WRITE A LETTER



"Think you've found your dream home? Write a personalized handwritten letter to the seller, letting them know how much you love the home and what it means to your future. Tugging at the heartstrings is definitely a savvy SECRET! P.S. —Your loan officer loves letters too! When you close that deal, let us know how much you enjoy your new home!"

Ryan Stalmach | Texas Trust Loan Officer | NMLS #1648408

Secret #3 | GET PRE-APPROVED



"One of your strongest tools on the path to homeownership is having a pre-approved mortgage. This lets sellers know that you are serious and ready to buy. Don't get spooked by the word 'pre-approval.' Our pre-approval process has never been easier."

Scott Meigs | Texas Trust Mortgage Team Leader | NMLS #1596069

Secret #6 | KEEP A LEVEL HEAD



"There can be many ups and downs along the way to getting your dream home. Remember to keep calm and be patient. If one home doesn't work for you, another one will. And we will be right by your side until you find that perfect spot."

Katherine Mercado | Texas Trust Loan Officer | NMLS #2033163

LET US HELP FINANCE YOUR NEXT HOME

Purchase a Home | Refinancing | Home Equity Loans | Home Improvement Loans

English Realty, LLC

Vicki Sims English, a co-broker and representative of the residential side of the company, started in real estate while attending UTA and has been an active member of the Arlington Board of Realtors for over 40 years. In the past few years she has received multiple top agent awards in the DFW market.

Over 15 years ago, Vicki and her partner and husband, Eric, who has been a commercial broker for 30 years, created English Realty, LLC with the goal of using their expertise and the independence of running their own company to help their clientele. English Realty, LLC is also recognized as one of the

area's top property management firms, overseeing both residential and commercial properties.

STAFF: Four licensed agents: Vicki Sims English, Eric English, Robin Ray, Justin Morrison and office manager, Caroline Karazissis.

SERVICES: We are a local boutique firm that offers experience and expertise in the representation of buying, selling and leasing of properties, along with relocations and investments,



Vicki Sims English

with the skills to manage your assets.

PROFESSIONAL PHILOSOPHY: To treat every client the way you'd want to be treated and represented.

WHAT SETS THE COMPANY APART: We are a small company that provides individual communication and attention from the initial meeting all the way through closing. Our clients are the beneficiaries of our foresight, experience, vendor relationships and market knowledge.

REAL ESTATE TRENDS: Many economists are predicting continued low interest rates. We feel that when these low rates are combined with our central location, tax structure, migration from other regions, low unemployment and weather, our housing and commercial markets will continue to be strong, steady and one of the most affordable in the country.

NICEST THING A CLIENT HAS SAID: "Vicki English is the most phenomenal realtor in the history of home selling. We found a home we wanted that had just come on the market. By the time we saw it, the house already had three bids. By following her advice, we bid on it, and our bid was the one that was accepted. We chose a loan company that was a disaster. The close date was pushed back three different times. She was able to keep the seller engaged and assured that we were going to be able to finish the deal. After 45 days, we went with the mortgage company that she recommended and were able to close in just over two weeks. Vicki's knowledge, communication, and care for her people is outstanding and second to none. Vicki and English Realty, LLC are by far the best and will go above and beyond for their clients."



Chris Hightower Team RE/MAX Elite

SERVING OUR HOMETOWN: As Arlington residents for a combined 95 years ourselves, we are dedicated to making Arlington the best community in which to own a home. We understand the importance of civic engagement and how it improves property values; therefore, our team actively volunteers and supports Arlington-based organizations including Junior League, PTA, the Arlington Museum of Art, Theatre Arlington, Downtown Arlington Management Corp., Arlington Convention & Visitors Bureau, Dr. Martin Luther King Jr. Celebration and the Arlington ISD.

EXPERIENCE: Chris Hightower began his career in real estate as a high school student working as an assistant to high-powered real estate agents. He built his own company in 2009, and now, the Chris Hightower Team has been an award-winning team for sales volume every year. Our success is based on our commitment to providing the highest-quality service to our clients and their generosity in referring their family and friends.

STAFF: Four professional agents: Chris Hightower, owner, luxury properties, listing agent; Vanja Gaither, buying and listing agent, investment properties, short sales and foreclosures; Chris Perez, buying and listing agent; Tadeo Aguilera, buying and listing agent who also speaks fluent Spanish.

SERVICES: We are a full-service real estate team with expertise ranging from luxury properties to investment property acquisition. Whether you are a first-time homebuyer or a nomad roaming from home to home, we pride ourselves in providing personalized service for each individual client. Through RE/MAX, we can help you with property anywhere on the globe.

PHILOSOPHY: Work hard, minimize drama, and put the client first.

English Realty, LLC

2315 Roosevelt, Suite C • 817-860-0074 • englishrealty.net

Chris Hightower Team - RE/MAX Elite

5103 Magna Carta Blvd, Suite 150 • 817-946-1402 • chrishightower.com



*Thank you, Arlington,
for making The Topsy
Oak your #1 patio
dining destination!*

**LUNCH & DINNER DAILY
WEEKEND BRUNCH
LIVE MUSIC**

**THE TIPSY OAK
300 E. Front Street
Arlington, TX 76011**



**URBAN
UNION**

**NOW LEASING
SHOP, RETAIL, OFFICE,
& RESTAURANT SPACE!**

**JOIN URBAN UNION,
ARLINGTON'S BEST
DESTINATION FOR
LOCAL BUSINESS!**

**CALL TODAY
817.469.4868**

www.DodsonDevelopment.com

The Austin Group

Ebby Halliday Realtors®

HISTORY: The Austin Group with Ebby Halliday REALTORS® was founded in 1999 by Nicky Austin, and it became a family affair nine years later when Mike Austin came onboard. **SERVICES:**



Nicky and Mike Austin

The company offers real estate services/consultation, selling residential real estate primarily in Tarrant County.

APPROACH: Nicky says both she and Mike have a passion for building relationships with their clients, a trait that has made The Austin Group one of North Texas' premier real estate companies. "It is not just bricks and mortar. It is about

helping to guide clients through the biggest financial decision that most will ever make," she says. "We believe that it is essential to tell clients what they need to hear rather than always what they want to hear. Our goal is to navigate the process to the point where the client can only focus on the excitement of the sale."

The Austin Group - Ebby Halliday REALTORS®

1201 W. Green Oaks Blvd. • 817-229-7408 • 817-229-0570
theaustingroup.ebby.com

Front Real Estate Co.

Front Real Estate Co. features local real estate professionals who are committed to improving lives by representing their clients well. Broker/Owner Amy Cearnal says that for buyers, the company's goal is to help make your transition into the right-size property for your needs successful. Front agents evaluate,

FRONT
REAL ESTATE CO.

work with you to set achievable goals together, implement tech-driven marketing and search strategies, plus

more for the best outcome for you. Whether you are making an in-town or out-of-town move, they know the Texas market and can present you with great options for your next home.

Cearnal says Front also believes Texas brokerages should support agents, not the other way around. The agents do the bulk of the work and should receive the bulk of the reward. At Front, you pay for the support you need without unnecessary extras.

Front Real Estate Co.

817-513-5033 • amy@frontrec.com • frontrec.com

Happy New Year

2021

Linda Magazzine
817-980-8733
lindamagazzine@ebby.com

AUTO • HOME • LIFE • BUSINESS

TIA
TEXAS INSURANCE AGENCY
Your road to a secure future.

All Star Insurance
Winner 2018
Readers' Choice
All Star
ARLINGTON Today

All Star Home/Auto Insurance
Winner 2019
Readers' Choice
All Star
ARLINGTON Today

All Star Home/Auto Insurance
Honorable Mention 2020
Readers' Choice
All Star
ARLINGTON Today

817-226-9988 • 500 E. Broad Street • Mansfield, Tx 76063
www.texasins.net



NATIONAL ASSOCIATION OF REALTORS *REALTOR EMERITIS*

TEXAS ASSOCIATION OF REALTORS WILLIAM C. JENNINGS AWARD
FOR BEST COMMERCIAL TRANSACTION IN THE STATE OF TEXAS

NATIONAL ASSOCIATION OF REALTORS AWARD FOR EXCELLENCE
IN COMMERCIAL REAL ESTATE IN STATE OF TEXAS

MAYOR'S AWARD FOR LARGEST REDEVELOPMENT FOR COMMERCIAL
AND INDUSTRIAL PROPERTY IN HISTORY OF ARLINGTON

**SPECIALIZING IN COMMERCIAL BROKERAGE AND DEVELOPMENT FOR TARRANT,
JOHNSON AND DALLAS COUNTIES**

AWARD WINNING REPRESENTATION SINCE 1972

Coy E Garrett
Real Estate Consultants

coy@coygarrett.com

817-265-9999



FRONT REAL ESTATE CO.

We are all about improving lives. We do that through competency to make sure our clients transactions meet their goals with efficiency & low risk. 2020 was a different year for sure but we adjusted and made sure that we were safe & accommodating so we could help meet real needs.

With 2021 on the horizon, we are talking with so many homeowners about how their basics have shifted this year and likely will have permanent changes going forward that impact their housing. Folks who needed to be close to work have a wider range they can search in and that gives them an opportunity for a different lifestyle in their home.

Everyone is spending more time at home and are thinking of how to make it the best it can be.

We're here to help! If you've been thinking that your home fit might have changed, we'd love to chat. It's been such a blessing to serve though the storm this year and we're ready to take on the next challenge.



STILL ON A ROLL

Urban Union keeps adding businesses that draw customers

Urban Union, Arlington's hip downtown district evolving along East Front Street, continues to add to Arlington's cultural scene, even in the midst of a global pandemic.

Enter Cane Rosso, the popular Neapolitan style pizza joint from restaurateur Jay Jerrier that recently opened their its location in the former Joe's Radiator shop at the corner of East & Front Streets. The location features a huge patio to safely handle crowds and an Italian-made brick oven that coal-fires pizzas in under two minutes.

That's not the only new foodie destination on Front Street. Earlier this year Brandon Hurtado opened Hurtado

Barbecue Co. just a few doors down and has been causing quite a stir among craft barbecue aficionados such as *Texas Monthly* BBQ editor Daniel Vaughn, who recently wrote that the signature brisket tostado is "one of the most pleasant eating experiences in Texas Barbecue."

If you think the developers behind Urban Union are resting on the project's success, think again. Ryan Dodson, of Dodson Commercial Real Estate, says there is more to come: "We feel like we're just started to see the potential the district can offer and we are very optimistic about the next phase, which will include four new mixed-use buildings with loft apartments, boutique shop space for locally owned businesses, and one or two more restaurants."

Urban Union has been gathering steam since Legal Draft Beer & Sugar Bee Sweets Bakery first opened in 2017 in the adaptive redevelopment of former automotive businesses between East Front Street and East Division Street.

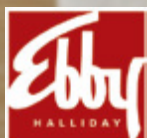
CONTACT THE
CUNNINGHAM GROUP
for all your real estate needs.

MICHAEL CUNNINGHAM
814.654.8445
michaelcunningham@ebby.com

SUSAN DANIELS
817.797.5076
susandaniels@ebby.com

LINDA BROADUS
817.929.0082
lindabroadus@ebby.com

JULIE POMPA
817.966.7379
juliepompa@ebby.com



The CUNNINGHAM GROUP
Wishes you a Happy New Year!



WE KNOW COMMERCIAL REAL ESTATE.



Peyco Southwest has been committed to helping our clients understand and navigate the commercial real estate world since 1976. Our services include:

- Brokerage, Leasing & Sales
- Property Tax Consulting
- Property Management
- Zoning & Development
- Commercial Appraisals

817.467.6803
peycosouthwest.com



Susser Bank Holdings LLC

*Supporting our
community since 1959.*



Carl Cravens
Chief Lending Officer
NMLS #756685



Joni Wilson
Banking Center President
NMLS #786443

2326 W. Pleasant Ridge Rd. | Arlington, TX 76015

www.affiliatedbank.com

Member FDIC. Equal Housing Lender. NMLS #402132



Rick Czerwinski with his daughter Kate and his son Jack

A guide to help you in business - and in life

Richard S. Czerwinski this month leaves his job as Chief Operating Officer of Sealy & Company, a real estate investment services company, where he was responsible for maximizing investment returns, mitigating portfolio risk and executing business strategies across Sealy & Company's current portfolio.

Czerwinski's favorite quote is "face, solve, adjust." To that end, throughout his career, and during much of his life, Czerwinski has embraced the following "Affirmations to guide, focus and strengthen your spirit and soul, broadening and centering your viewpoint":

1. Live like a child, consciously and unassumingly in the present moment. Avoid the temptation to relive the past, worry about the future or fantasize during the present moment. Judgmental or intellectual labels, minimization, qualification, categorization of the moment's components preoccupy us with emotions, thoughts or analysis ironically missing the moment. View the world in its Wholeness, as it is, avoiding narrow mindedness by choosing a description, side or position.
2. Adopt an abundance mentality as opposed to a scarcity mentality. Someone else's success or good fortune wasn't somehow taken from you and doesn't mean there's less of it for you in the world. There's plenty for everyone. The only scarcity is of our own making in effort and commitment which is in your control.
3. Aspire to be your own best self, not anyone else, for that falls fully in your control.
4. Your best is all you can do in any endeavor. If you are doing your best, how can you do any more? To expect anything more is irrational. You can only run what you bring. You have what you have and need to make the most of it.
5. I'm an old man who has had many worries, most of which have never come true. Overcome needless worry. If you're worried, do something about worry. If there's nothing you can do about it, forget it.
6. Each person has a finite amount of energy and chooses how to use it. Anger, fear, yearning/desire, envy, and negative self talk are energy guzzlers and moment stealers.
7. The difference between people is never the problem; those are just about the same for everyone. The difference is how we choose to address the problems in life. Do we face, solve, adjust and attack the problem a wee bit higher on the hill, or do we lay there crying and have a nervous breakdown? The race is not won by the person who runs the fastest or farthest but by the person who keeps on running, by the people who don't quit or give up and keep moving a little further up the hill.
8. No person or situation can control you unless you let it by biting into it; don't take the bait. Why would you choose to give someone or a situation control over your emotions, self worth or reactions? It's bad enough you're having a hard time with the person or situation, but then to make yourself their puppet, their slave ... it's crazy. You don't like the person anyway, but you tell yourself they are better than you or their thoughts are so important that you give away your freedom and let them dictate how you feel and react. You feel like a worthless person, feel bad about yourself, cry, get angry, become self conscious, and you say, "OK, OK, yes master, I have no brain of my own." Instead, say, "Oh, you don't like that about me well, if you really knew me there would be other things you might like even less. Good thing we don't see a lot of each other."

Experience.
Integrity.



817-795-0031 • www.swbcmortgage.com
1281 W. Green Oaks Blvd. #119 Arlington, Tx 76013
Front Row: Lacreata Beaney, Karyn Goen. Back Row: Paul Beaney NMLS 217433,
Mary Dietz NMLS 219164, Aaron Spaight NMLS #1391936.

©2014 SWBC. All rights reserved. Loans are subject to credit and property approval. Other restrictions and conditions may apply. Programs and guidelines are subject to change without notice. Rates are subject to change daily. SWBC Mortgage Corporation NMLS #9741 (www.nmlsconsumeraccess.org), Corporate Office located at 9311 San Pedro Suite 100, San Antonio, TX 78216.



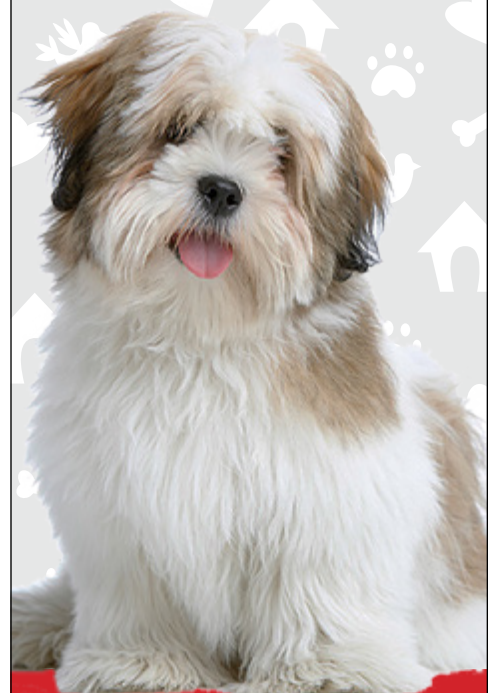
LOVE YOUR PETS?

Let us share them
with our viewers!

Submit pictures and a
small bio of your pets to
pets@arlingtontoday.com
to be selected as
one of our

#ATPETSOFTHEMONTH

If selected to appear in
the magazine you will
receive a Gift Card.



Mention this ad for
10% OFF!

Your personal design team.



All Star
Flooring



Hilton's Flooring/Wholesale Granite Direct

An Abbey Carpet & Floor Showroom • Family owned and operated since 1995.

2800 W. Division • Arlington, Tx 76012 • 817-461-5189

M-F 9-6 • Sat 10-4 • Sun Closed • www.hiltonsflooring.com

