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### **Contents**

#### **PROFILES**



**22** Kelly Meadows



**28** Gena Schaublin

#### IN THIS ISSUE

- 8 Preferred Partners
- 12 Meet The Team
- **16 Cover Story:** Arnold Hickey
- 22 Inspirational Agent: Kelly Meadows
- 28 Agent On Fire: Gena Schaublin
- 34 September Magazine Celebrations
- 36 Partner Spotlight: James Shoffer



If you are interested in nominating people for certain stories, please email us at: laura.robinson@realproducersmag.com











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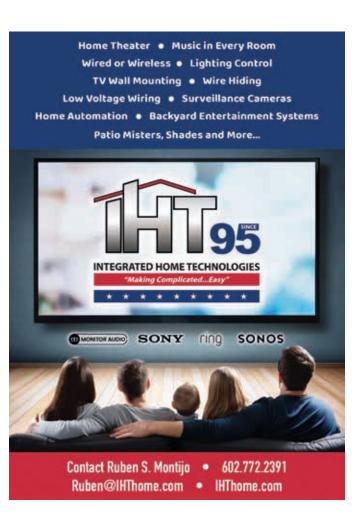
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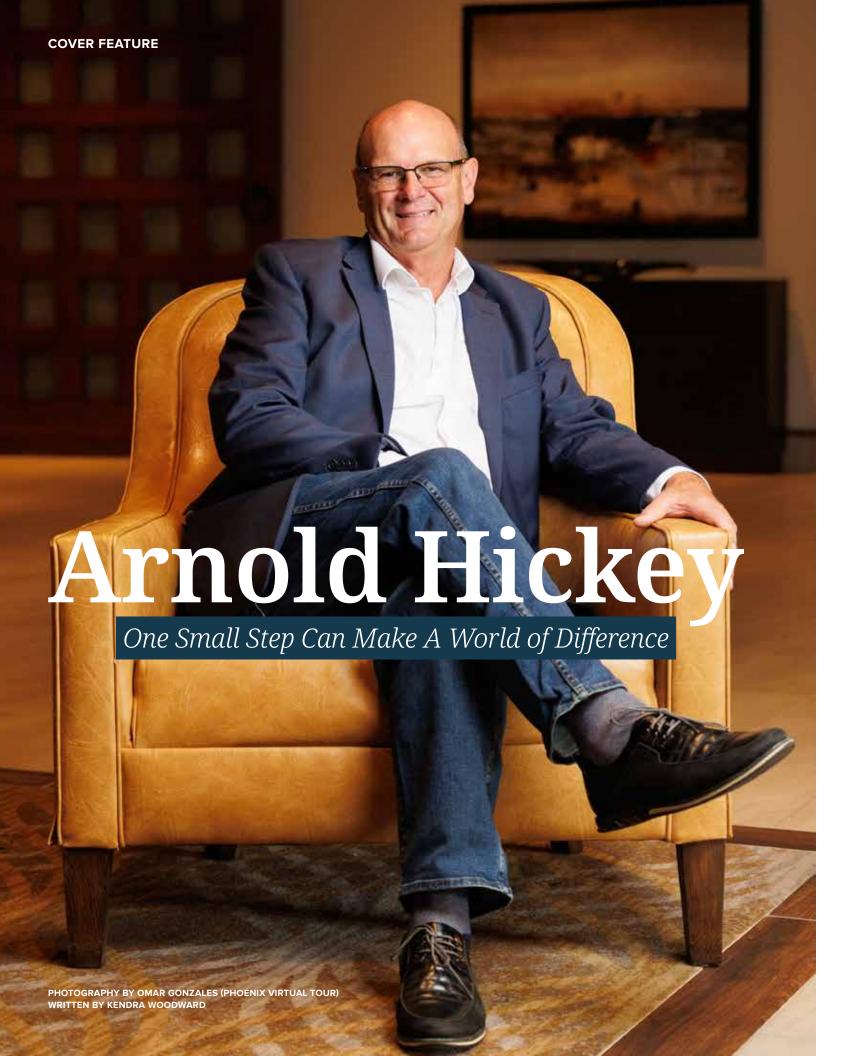
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Arnold Hickey has never been the type to sit still. Raised on a farm in Prince Edward Island, he's always had that get-up-and-go mentality that can't be taught - whether that meant chasing opportunity across Canadian provinces or pulling off a three-day RV move to Phoenix, Arizona with no real plan (and no one waiting on the other end). But if you ask Arnold, that's just part of the adventure...taking one small step at a time.

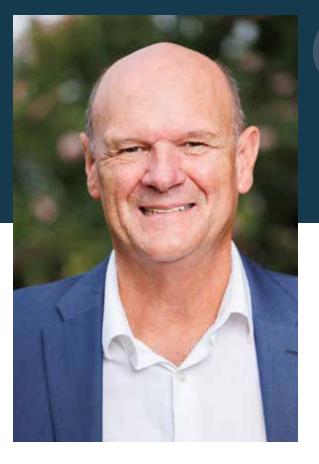
Back in Canada, Arnold spent numerous years working in the corporate airline world, managing high-stakes global contracts for Canadian Airlines' sales and marketing team. But when a competitor bought them out, Arnold decided to trade the jet lag for something new and fresh...something that didn't require so much global traveling. "I didn't know what I wanted to do, I didn't have a plan," he admits. But seven months later, real estate came calling. And he answered with vigor!

After stepping into real estate full time in 2000, Arnold launched a RE/MAX office and mortgage company in Alberta where the focus lay mostly within the commercial side of the industry. But change was just around the corner. Fed up with the cold winters, and craving more sunshine, Arnold made a bold decision that would change everything. "I vividly remember the day when I declared 'I'm going to Phoenix, Arizona'. It was a spontaneous decision and I found myself on the road, towing my RV for three days, headed toward a city where I knew no one."

Upon landing in the Phoenix area, Arnold didn't plan on jumping into real estate, but old habits died hard and he immediately noticed how badly the market was reeling from the recession. "The market was in turmoil, but I saw potential." Leveraging his knowledge and experience within the industry, Arnold jumped into the local scene with fix-and-flip projects and began building a new life from the ground up. A year later, he bought his first home and two years after that, he met his wife, Elaine. Then, by 2014, Arnold had purchased a commercial RE/MAX office and merged it with a local residential division - bringing his Canadian know-how stateside.



But in 2018, Arnold's momentum hit a wall when he suffered a stroke. "I couldn't read, write, or



The biggest thing that I do is sponsor events and connect with a lot of people. That's the biggest thing about it... connecting with the people."

perform simple math equations. It was a devastating setback that could have easily defined the rest of my life. But instead, I drew upon the very principles and strengths I had developed throughout my lifetime to push through. I refuse to let this stroke define me or my future."

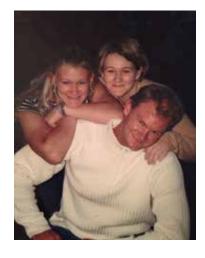
The experience was life-altering and would have halted most in their tracks. But Arnold had something others don't...he had



Elaine. "She's my rock." She brought him children's books to help him relearn reading and writing, and encouraged Arnold to fight his way back. "It also spurred me to set in place the building blocks necessary to create a business that can thrive even when I'm away, enjoying life and experiencing the world through travel and spending time with loved ones."

Today, Arnold is back and better than ever, leading a small team at PHX Pro Realty, the Arnold Hickey Team, where his focus isn't on chasing expansion, it's on cultivating balance. Part of that balance came with finding a place to call home, which he did. in the Pebble Creek community (a 55+ golf neighborhood). There Arnold has made his mark both as an agent and neighbor, staying involved with residents through sponsored events, pickleball matches, and even wine club meetups. "The biggest thing that I do is sponsor events and connect with a lot of people. That's the biggest thing about it...connecting with the people."

And if you ask any of his clients, they'll tell you: Arnold handles it all. From staging and lining up contractors to removing every ounce of stress from the process and handling repairs, he makes the process simple, streamlined, and stress free. "It's my job to take



all the stress away from them." He also credits early mentors like Brian Buffini for shaping his approach to business, in combination with all his previous knowledge and experience. "I drank that Kool-Aid for probably 10 years," he laughs. "It's the small things we do that make a big impact."

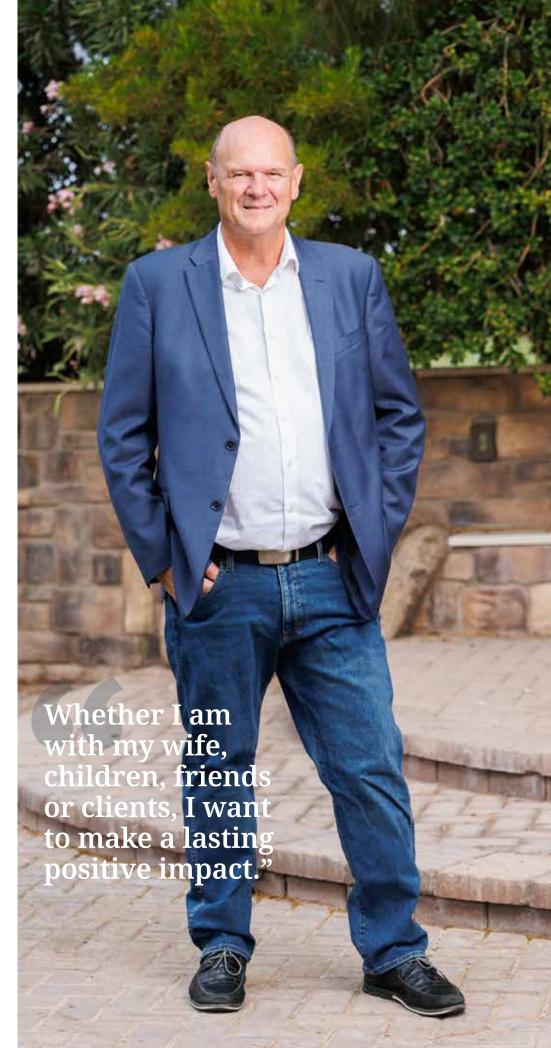
Now, with a joyful life that includes golfing, pickleball, traveling with the local Corvette club, and monthly wine tastings with a hundred of his closest friends, Arnold remains focused on what matters most - the people he surrounds himself with. Whether he's with his clients, supporting local initiatives like the Agua Fria Food and Clothing Bank, or visiting one of his three adult children back in Canada, Arnold's philosophy is simple: make every

moment count. "Whether I am with my wife, children, friends or clients, I want to make a lasting positive impact."

After all he's faced, from global boardrooms and rural farmlands to neurological recovery and crafting a new sphere in Phoenix, Arnold knows the truth better than most: "Challenges are a part of life, but our response to them is what defines us," he explains. "Resilience, adaptability, and focusing on what truly matters can transform the darkest moments into opportunities for greatness. No matter what life brings my way, I know there is always a way forward with the right mindset."





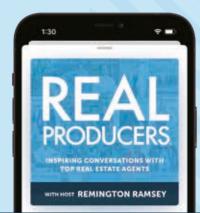






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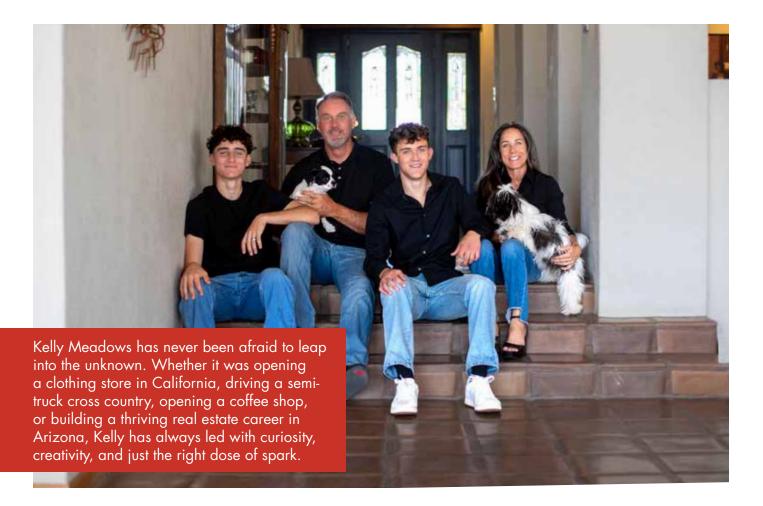
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An Arizona native, Kelly laughs when she recalls her roots, explaining, "I grew up at 38th Avenue and Camelback which, at that time, was considered the West Side. Now I'm in Litchfield Park which I consider the crown jewel of the West Valley. I loved growing up in Arizona and especially enjoy living in the West Valley.".

But Kelly's first career opportunity took her far from the desert when she moved to Los Angeles, fresh out of high school, to work at her cousin's clothing company. Despite not being cut out for a career where she had to report to someone else, Kelly still extracted many positives out of that chapter - she met her husband, Dave, and even opened her own clothing store in Costa Mesa. After three years however, she had had enough of the California lifestyle and was eager to be back in Arizona, start a family, and buy their first home.

What came next was unexpected...very unexpected...when Kelly decided to try team driving with her husband as a

long-haul trucker. After overhearing a conversation while working at a make-up counter, "I went home that night and told my husband, if she can do it, I can do it... so teach me how to drive a semi!" They immediately dove in, found a cross country route, and started hauling dry freight from LA to New Jersey. They would pick up their load every Friday and drop it off on Mondays. "It sounds so crazy but we had a custom truck and I thoroughly enjoyed it... We even made the cover of 10-4 Magazine October 2002!"



Kelly was featured in 10-4 magazine in her trucking days.

After three years behind the wheel, Kelly was ready for her next chapter: real estate. She earned her license at the end of 2004, then obtained her broker's license in 2008, and even became a Certified Land Sales Specialist. Though she once joked she'd only last three years in the business, Kelly smiles recalling how perfect the career has



"WE GENUINELY
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AND I LOVE BEING
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TEAMMATES
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fit her lifestyle and she has enjoyed stacking up designations and awards. "Real estate has truly been so enjoyable and always changing enough to keep me interested that 20 years have flown by!"

Like many agents, she faced a major turning point during the 2008 market crash, laughing that it was just her luck that she had listed her house the same day the market crashed. "Thankfully I had read the book Who Moved My Cheese? a book about being nimble and ready to pivot when your market changes. Since the banks now owned all the homes, that's where my cheese needed to be." Kelly switched



brokerages, learned how to do a BPO and started obtaining every REO certification she could, preparing herself for an opportunity. And she was ready when it came! Kelly began working with asset managers listing bank-owned homes, hustling through a busy few years that kept her afloat. She joked that she was working twice as hard, for half the money!

Over the years, Kelly has carved out her niche in land sales. Helping clients make their land ownership dreams come true brings her great joy to this day. She explains that, "whether it's the freedom of off-grid living or the financial benefits, she loves helping people experience the rewards of investing in land. Educating buyers and sellers about owner financing- showing them an option they didn't know was available is very rewarding."

But real estate hasn't been Kelly's only creative outlet. In 2017, she opened BoonGarden, an art, garden and coffee shop in Old Town Avondale. "Supporting artists and growing your own food in an urban garden won't pay the bills, so I learned everything I could about coffee – then it was an art, garden, and coffee shop!" Though she later sold the business as the real estate market regained momentum, the project reflected her love for community, creativity, and sustainability.



Today, Kelly leads the Meadows Property Team at Realty One Group Goodyear, a small team that works well together selling land and homes. "We genuinely respect and like each other, and I love being able to use my experience to guide my teammates when needed." Each agent operates independently, guiding their own clients through every step of



the transaction while having access to the team's support system for assistance when needed. This structure allows each team member control of their own business & supports a healthy work-life balance for all.

Outside of work, Kelly happily donates and devotes time to causes close to her heart - from ONE Tree Planted and AZ Walk for Apraxia to Helping One Woman (Goodyear Chapter), Kelly is all in when it comes to organizations that support or involve people in her sphere. "Seeing hundreds of (mostly) women come together to support a local woman in need is THE BEST! So is dinner with a glass of wine while networking, running into friends, and winning prizes." she says of her involvement with Helping One Woman.



At home, family is the heartbeat of Kelly's world. Most of their free time revolves around soccer with her











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# From Credit Scores to Closing Doors

PHOTOGRAPHY BY OMAR GONZALES (PHOENIX VIRTUAL TOUR)

#### WRITTEN BY KENDRA WOODWARD

If you've ever needed a mortgage, a home, or a major hype girl in your corner, chances are Gena Schaublin is the right person for you. With her memorable tagline "Homes Plus Loans, Your One Stop Schaub," Gena brings a magnetic mix of savvy, swagger, and straight talk to the real estate and lending world.

Approaching 30 years of combined experience in the credit, mortgage and real estate arenas, Gena's career has been an ongoing lesson in market shifts and client satisfaction. Her expertise in the industry and her passion for knowledge are proof that when you blend curiosity with confidence, you get results.

Gena may have been born in California but she was raised in Arizona since she was six months old and proudly





considers herself a native. The yin and yang dynamics of her homelife - her father, the diligent hard worker that was committed to a 36 year career with UPS and her mother, the social butterfly, who raised 4 children, worked and ran the household seamlessly - became the fuel and foundation for everything she does.

By age 15, Gena started working in local retail shops, swiftly working her way into management roles. Later, she explored various other sales routes including cars, tech, Mary Kay, and even Discover - which was where her mission really clicked into place. "That's where I really learned about credit and how people spend their money," she explains.

She recalls the countless clients that had no clue what building wealth and good credit looked like...nor did they care.

And that stumped Gena. All too often she interacted with clients who were renting apartments, but would lease fancy cars and wear faux-high-end brands. So, in



thought; I might as well make their 3% plus my 1% and keep the client long term."
But this wasn't the first time Gena had considered getting her license, and faced her boss shutting the idea down once more, as he had done 15 years prior.

This time around though, Gena was committed to the idea, the rules had changed in AZ and she was going to make it happen. She took the 9 day class, took the school test on the 10th day and the state test on the 11th day and BOOM, she was an agent! Six months later, Gena's business was booming - both in real estate and in mortgage. Others at her firm took the step as well!

That mindset and can-do attitude has also made Gena a powerhouse in new-construction, especially with Meritage Homes where she's now a Diamond Producer. She knows how to finesse a deal - getting rates bought down, closing costs covered, and her clients into granite-and-tile dream homes for less than their current rent. "That is what really turns me on - I love the process of going through that whole process with her clients and being their educator and hype girl."

Yet, behind her bold moves will always remain a mission to educate, explaining how she helps her clients knock down debt by making the conversation "sexy" with spreadsheets, strategy, and real results. "There's nothing in education that tells you how a FICO score works, how credit works." Whether she's helping first-time buyers or guiding renters out of the cycle of paying someone else's mortgage, she's all in, proudly stating, "I'm here for you before, during, and after."

At home, Gena and her partner, Josh, have built an amazing life together with their two dogs. Her son, Joshua, is entering his last year of school football and while Gena jokes that her career

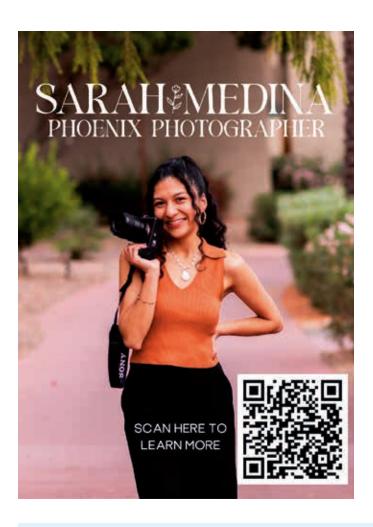
doesn't leave much time for hobbies, she loves to travel and is excited to spend the fall supporting Joshua and his athletic endeavors in his hometown of Manhattan Beach, California.

Whether she's supporting her family, her clients, or her community via TSMC where she rents out rooms in her investment properties, Gena's attention is always on helping others. From the first lesson she learned about credit to the high-energy negotiations she now

navigates daily, Gena has built a career, and a life, on the power of knowledge, hustle, and heart.

She's proof that you can be both an educator and cheerleader, the lender and the agent, a strategist and a hype girl. And whether she's closing on a dream-home, breaking down a credit score, or cheering from the sidelines of a Friday night football game, one thing is certain - Gena is all in, every time, for the people who count on her.









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# SEPTEMBER MAGAZINE CELEBRATIONS

Agents And Partners Got To Meet And Mingle At The Social On 83rd

Each month, we bring our featured real estate professionals together for an exclusive magazine celebration—a time for connection and conversation.

Everyone featured in September's issue were invited to gather for light bites, drinks, and the chance to get to know one another in a more intimate and relaxed setting. It's a great opportunity for agents to build meaningful relationships beyond the pages of the magazine.

We also welcomed a few other partners to join the celebration, creating a vibrant mix of professionals who are all shaping the local real estate landscape.

Just one more meaningful benefit of being part of the West Valley Real Producers community.



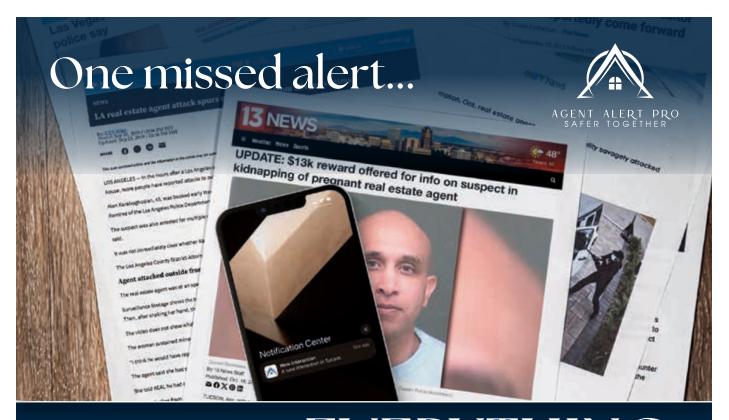












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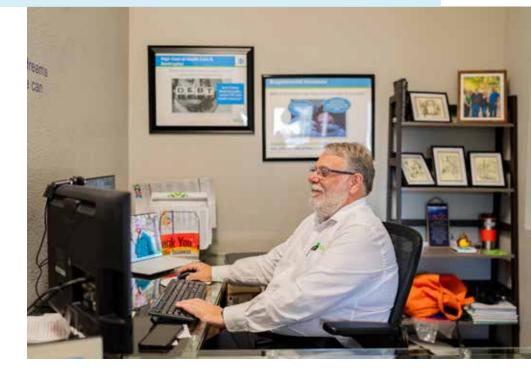
#### Settling In, With the Right Coverage

Before James Shoffer ever stepped into the world of health insurance, he was already on a lifelong mission to help others. Born and raised in Toledo, Ohio, James was the youngest of four boys in a hardworking Midwest household. His dad was constantly on the road working as a traveling drug salesman, while his mom kept the boys in line. And James? Well, he quietly absorbed his father's hustle, the kind of work ethic you can't teach, and never let it go. "For me, just the fact that I can help people, it's always something I wanted to do even as a kid," he says.

Originally dreaming of a future in medicine, James didn't quite know what kind of doctor he wanted to be until he visited a friend's podiatry office and saw firsthand how patients could walk in hurting and leave with relief. "You usually leave a doctor's office either still sick, with a prescription, or you get better and never come back," he chuckles warmly, explaining how different that logic was from his perception of podiatry. He could help his clients immediately, during their appointment. Instant gratification.

After completing his residency in Phoenix, a locale James had always envied and wanted to visit, he and his wife gave the new desert landscape a one-year trial run. Needless to say they loved it, because that was over 34 years ago and they're still happily soaking up the sun! In fact, they love it so much now James jokes it'd be a hard sell to get his wife to move anywhere else at this point.





After 27 years of service as a podiatrist, it came time for James to say goodbye to the field he had grown so fond of... he was ready to try something new. And he discovered that answer, somewhat unexpectedly, at a local job fair when he inquired about health insurance at one of the booths.

Health insurance wasn't even on James' radar, especially after spending years on the other side of the table in the medical field. "I was always the enemy for insurance agencies because they never want to pay doctors," he laughs. But his deep knowledge of the healthcare system gave him a unique edge selling insurance, explaining how,

now when a client gives him a list of seven medications, he knows what those medications are and can help them find the right coverage for their specific needs.

So in 2018 James began working with HealthMarkets, helping individuals, families, and small businesses across Arizona and beyond - including Illinois, Maryland, Ohio, and Wisconsin - find insurance plans that fit their lives and budgets. And though it's not a physical form of treatment, his mission remains the same: to help people...in any way he can.

#### See Why Other's Choose To Use James

"I cannot recommend James enough!! He is very kind and helpful. If you have lost your job or your job doesn't provide insurance, reach out to James. If you LGBTQ+ and struggling with coverage, reach out to James.

He can find exactly what you need in your budget or less and makes a stressful process so quick and easy!
Thank you James!!"

"Mr. James Shoffer is knowledgeable, professional, and prompt. He guided me to a great health plan that fits for me. Even more impressive is that the time came when I needed his help with a change that was of no monetary benefit to him - he responded immediately and came through with what I needed the same day. Thank you James!"

"My goal is to provide a great customer experience to all of my clients," James prides. "I do so by customizing a plan that is not only based on their unique needs for coverage, but also by taking the necessary steps to ensure they understand and are happy with the plan they choose." From Medicare to supplemental policies, he offers zero-obligation quotes and uses HealthMarkets' intuitive CRM to search and stack plans that work together to reduce copays and help cover deductions. "It's very intuitive and very good at being able to quote many different things at the same time," he explains. "We have many different choices so we can work one company against another."

But what really sets James apart isn't the software or the strategy - it's his heart.

Whether he's helping a new client navigate a confusing health plan or directing someone to the right doctor and facility even when there's no sale in it for him, James shows up with compassion first and foremost.

"Anybody can help people," he says. "You just have to find the right path for you to do it."









My goal is to provide a great customer experience to all of my clients."



James and Sally on a cruise.

It's that very same spirit that makes James such a natural partner for local real estate agents - especially in Sun City where retirees and new residents are always arriving in search of sunshine and security. As one of the fastest-growing destinations in the country, Arizona sees a steady influx of people, and James works closely with real estate professionals to get their clients settled faster - not just in their new home, but into health plans too.

Behind the scenes, James' wife, Sally, helps handle clients as a licensed HealthMarkets agent herself. They may work independently of one another, but are always available to lend a helping hand when needed and serve as a sounding board. "We're the husband and wife health insurance team," he says with a smile, though he jokes they don't use that tagline because there's a husband and wife law agency in the area...and who wants to argue logistics with a lawyer right?

Together they've created a beautiful lifestyle both in and out of the office. Married for 38 years, they have two kids, two Carn Terriers, and a shared love of cooking and cruising. "And then eating," James chuckles, "it goes without saying." James is also deeply involved with the American Diabetes Association, having served as Chairman for the Walk for Diabetes in Central and Northern Arizona for eight years.

These days, his tools may look a little different, utilizing policies instead of prescriptions, but the goal is still the same: take care of people, give them peace of mind, and help them put their best foot forward in their new lives. Because a new roof over your head isn't the only coverage you need....and because health insurance is the adult thing to do.

For more information, Call James 602 - 421 - 9011



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