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Craig Zager

broker/agent of the month

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Craig Zager

by Shannon Hartsoe



**broker/agent
of the month**

Twenty-eight years ago, Craig Zager said goodbye to his native Los Angeles, bought a one-way ticket and flew to Lake Tahoe. He hasn't looked back since. "I had been here once with my family when I was 15 and remembered the phenomenal recreation paradise, superb skiing, and the overall beauty of the area," he says. "I made up my mind to move here when I turned 18 to get away from the L.A. life." It was a sign of things to come. Zager, a man of determination, was an entrepreneur in disguise.

"My first job was selling flowers at the age of 14 on the freeway off ramps in the San Fernando Valley. It was great money for a kid," he says laughing. "But it instilled in me the motivation to earn my own way and get what I want. By doing that job I was able to buy my own skateboards, bikes and a surf board." Zager didn't feel particularly college-bound. When he arrived at Lake Tahoe, though, he had to do something to pay the bills. He worked a variety of jobs including snow removal, working at the showroom at Caesar's for eight years and five years at Raley's market. "Each of my jobs has had a positive impact on my career today," he says. "I don't believe that any experience is wasted. I learned something at each position, either about working with people, sales, or both."

Then a friend of his introduced him to a real estate broker who was looking for motivated sales agents. Anthony Laurian of Stateline hired Zager nearly 18 years ago, and Zager could not have

Craig's children celebrating Jahna's wedding: Sarah, Jahna, Liz and Jordan.



imagined the way things would work out. "He offered to pay my way to get licensed if I would work for him."

Now almost two decades into his business, Zager is Dickson Realty's top producer, but he is also a sought out and respected expert on Lake Tahoe resort and luxury homes. "I had always been intrigued by real estate. I had been looking at lots to build on and I had some exposure at viewing the area and getting to know the market," he says. He never did buy the land, preferring instead to buy a home and remodel, but the experience stayed with him. "I saw that it was a career that had truly unlimited earning potential and the ability to have an impact on people's lives in a positive way." His first year he did 12 transactions and \$2.3 million in production. "After expenses it wasn't pretty," he laughs. "But I was excited."

With three kids and a wife to support at that time, Zager was motivated to succeed. By the seventh year, his business really began to take off. And by the tenth, with his CRS designation under his belt, he doubled his production. In the last five years, Craig has closed more than \$150 million in sales—personally! Perhaps that is why Zager is such a staunch advocate of continuing education. "I always want to be learning more and stay on the cutting edge of the real estate business," he shares. "And I am a true student of the business. Whether it's about technology, or the legalities of the business, I want to be very knowledgeable." It was during CRS classes that Zager first learned about systems that he began to use to jump start his career. "Once I started to implement the information I learned and started putting money back into my business, I doubled my production, and have done that many times since."

"Systems are the key," he adds. "If you don't have an assistant, you are one." Zager began to realize that time spent doing paper work and managing the day to day operations of his business was beginning to cut into time he needed to continue to serve his clients. He has a full-time assistant, Erin Traggert, and a technological assistant, Phil Monohan. "I have learned that I can't be great at everything. It's just not possible. So, I hire people who are very good at what they do, so that I can continue to be focused on being good at what I do." As a result, Zager is essentially running a business within a business. "I personally do more in terms of units and volume sold than some companies out there, without all of the stress and overhead, so I am content to stay at Dickson Realty. I love my life and have no desire to own my own company."

An added help is that his wife Terri is a mortgage consultant with Amwest Mortgage and is Zager's personal mortgage broker. "We're a team," he says. "Having a spouse in the industry has been a huge

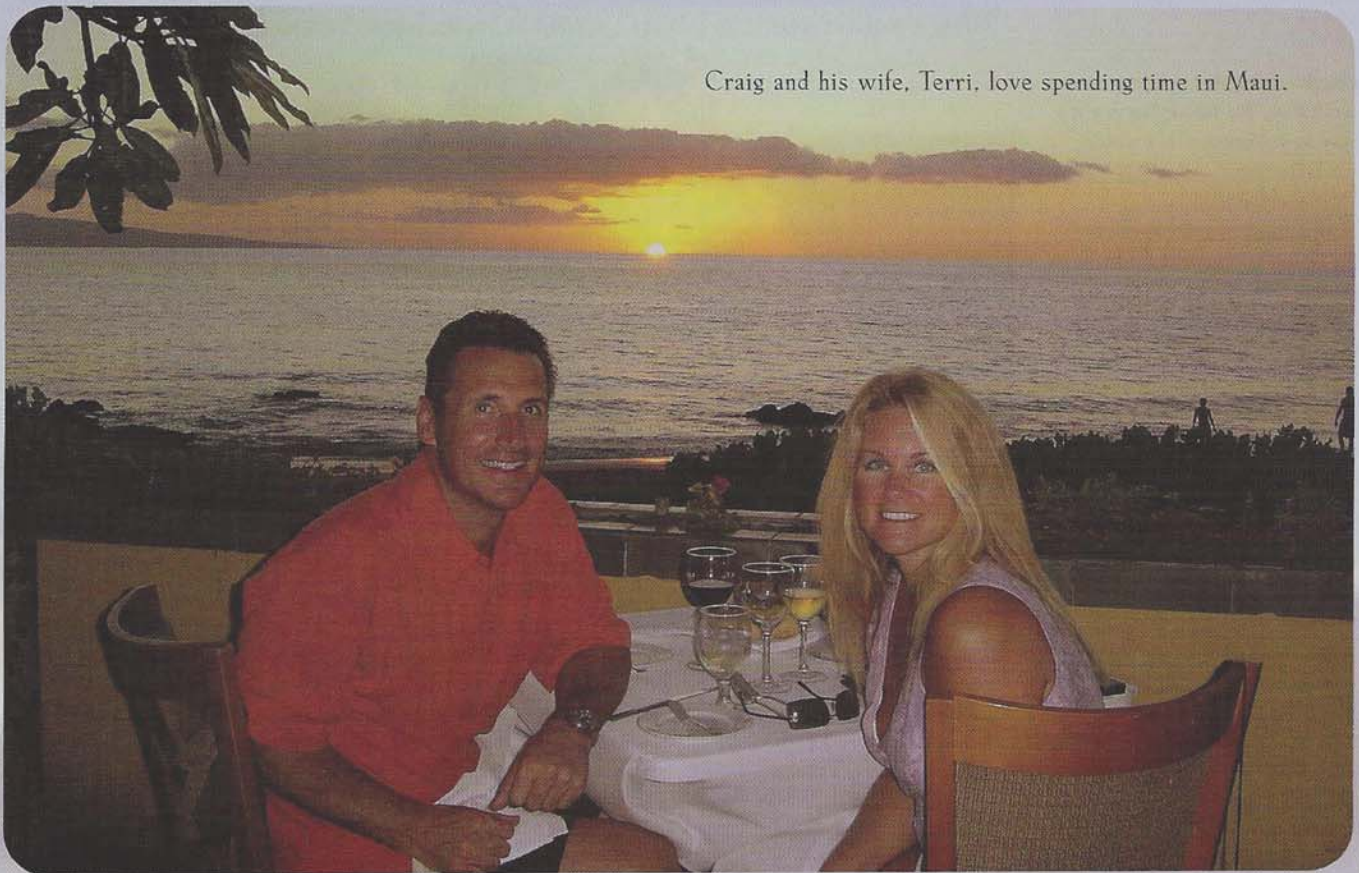
benefit to me personally, but more than that, she is a very competent broker as well. Having someone that I, and my clients can trust 100 percent has been of incalculable value and it gives my clients an even greater experience of team work."

Financial Counseling and Trust

Among the many hats that Zager wore in the transitional period of going full time in real estate, was that of a financial planner. At first glance the two might seem unrelated, but upon closer inspection it becomes clear that they are two sides of the same coin. Licensed in securities, insurance and mortgages, Zager was meeting people across their kitchen tables in the evenings, helping them consolidate debt, save them money on their insurance and plan for retirement. It was something he loved, but the earning potential left something to be desired. Now as a REALTOR®, Zager finds that helping his clients plan for their future with real estate investing is an exciting and rewarding part of his day. "I am more of a counselor than a sales person," he shares. "I counsel them to make decisions based on their goals and their expectations. I do that by listening, and evaluating and ultimately persuading them to take the first step to financial freedom."

But perhaps his own motto says it best: "It's all about trust," declares Zager. "You can't expect people to do business with you if you don't have 100 percent of their trust, especially when it comes to buying property. They want, and need, someone who will be there to succeed in any transaction. Your ability will be tested, and your ability to resolve things will say a lot about their ability to trust you. Myself along with my associates will always strive to make it a smooth transaction and transition for my clients."

His commitment to his clients' needs and his knowledge of the market as a local area expert are renowned in Lake Tahoe, as well they should be. Zager is like a doctor of real estate, always on call and always ready to perform when needed. "Our local real estate market demands that," he shares. "This job, in this area simply cannot be done well in



Craig and his wife, Terri, love spending time in Maui.

an eight to five day. The peak time to show resort properties is not common to other professions and I make myself available to my clients on their schedule, not mine." And in this unique market, he believes that product knowledge is even more important than in other, less specialized markets. "I am a fanatic when it comes to product knowledge, and I place a high level of importance on Broker's tours," he shares. "You can't be that enthusiastic about a property that you haven't even seen. Most agents just don't understand this and is one of the reasons a lot of agents don't produce. Less than 20 percent of the agents that are attempting to sell and list in this market show up on tour."

His idea of success? Balance. "I think that by hiring assistants and by implementing systems, I am finally beginning to achieve that," he says. Balance is a struggle for most agents. There is so much to our business!

Craig has four great children with his beautiful wife. Being a good husband and father is very important to him. He is so proud of his three daughters. Soon all three daughters will have finished college with degrees. His son Jordan is also on his way to college with a goal of going to USC and becoming a doctor. "He is an over achiever and his sisters have been good examples."

"Being there for my wife and kids has always been very important to me." Real estate agents must schedule time with their kids and spouses just like clients. You also have to find time for what keeps you happy. "I love to snow and water ski, which is what brought me to Lake Tahoe in the first place, and I am still very passionate about getting my quality days in!" He also enjoys hiking the Sierras,

kayaking, mountain biking and playing tennis. And, when time permits, he and his wife love to spend time at one of their properties in Maui. "As much as I love Lake Tahoe, I am in love with the Hawaiian Islands, and am planning on spending more time there in the future. My wife would move there in a minute."

But, for now, Zager is more than content continuing to build his business. "The future looks unbelievable," he laughs. "There's only one Lake Tahoe!" ★

Craig Zager

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