

WINTER 2024 INHOUSE



Exclusive Information from Marianna Zeltner

Direction, Not Intention, Determines Destination

I recently heard a simple yet powerful idea: Direction, not intention, determines destination. It's a reminder that our goals are shaped not by what we wish to accomplish, but by the steps we take to get there. Whether in life or in real estate, success is not just about having good intentions but creating habits that lead us down the right path.

As we head into the new year, I've been re-evaluating my own habits and routines. It's easy to start with good routines, only to drift over time. When we lose sight of our goals or get sidetracked, we risk veering off course. I took the opportunity to review and strengthen my habits, stay on track, and focus on what adds real value to my clients—and to myself.

For guidance, I revisited Stephen Covey's classic, *The 7 Habits of Highly Effective People*. Covey's insights help me stay aligned with what he calls "true north" principles: universal values that lead to lasting success. For those considering real estate as a wealth-building tool, Covey's habits are especially valuable. These habits provide a roadmap not just for managing investment goals, but for shaping a successful, balanced life.

Habits that Shape Success in Real Estate and Life

Covey organizes his principles into what he calls the "Maturity Continuum," which has three stages of growth: dependence, independence, and interdependence. We all start life dependent on others, but our goal is to mature toward independence and eventually interdependence, where we thrive in collaboration with others. The ability to balance these stages is key for anyone serious about personal growth—and in real estate, it's essential for building valuable networks and lasting partnerships.

Covey also speaks of balancing "Production" (P) with "Production Capability" (PC)—the results we want vs. the things that enable us to get those results. In real estate, this means not only focusing on investment returns but also nurturing the knowledge, relationships, and systems that make those returns possible.



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- 7 Habits of Highly Effective People
- 3 Successive Stages of Increasing Maturity
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Let's look at how Covey's seven habits can help guide both personal development and real estate investment success.

Building Habits of Independence: Getting on the Right Path

The first three of Covey's habits focus on developing independence. These habits are the foundation for taking control of our lives, which is essential for real estate investors who want to shape their own futures.

Habit 1: Be Proactive

Being proactive is about taking responsibility for our actions and focusing on what we can control. Covey encourages us to think in terms of our "Circle of Influence" and "Circle of Concern." When we focus on what we can control—like the properties we choose, the risks we manage, and the relationships we nurture—we become more proactive and less reactive. This mindset is especially helpful in real estate, where markets can change quickly and staying focused on controllable factors keeps us moving in the right direction.

Habit 2: Begin with the End in Mind

Starting with a clear vision of our end goal is crucial, especially in real estate. Are you looking to generate passive income, build long-term wealth, or create financial security? Envisioning your end goal allows you to make decisions today that support that future. As Covey says, everything is created twice—first in the mind, then in reality. By planning with the end in mind, you stay aligned with your long-term vision and avoid getting sidetracked by short-term distractions.

Habit 3: Put First Things First

This habit is about prioritizing what truly matters. Covey introduces a time-management matrix that categorizes tasks by urgency and importance. Successful investors focus on tasks that are important but not urgent—like market research, building relationships, and evaluating investment opportunities. In other words, "first things" are those actions that contribute directly to your long-term

goals. This habit encourages us to keep the big picture in view rather than getting bogged down in small, immediate issues.

Building Habits of Interdependence: Collaborating for Greater Success

Once we've built a foundation of independence, Covey's next three habits help us embrace interdependence. In real estate, success often depends on our ability to work with others, whether that's agents, contractors, lenders, or clients.

Habit 4: Think Win-Win

Real estate is a relationship-driven business, and a win-win mindset is essential for building strong connections. This habit is about creating value for others, not just for yourself. Whether negotiating a deal, working with partners, or serving clients, a win-win mindset fosters trust and collaboration. By focusing on mutually beneficial outcomes, you build a reputation for fairness and integrity, which pays off in lasting partnerships.

Habit 5: Seek First to Understand, Then to Be Understood

Empathy is powerful in any profession that involves people, and real estate is no exception. Taking the time to understand another person's perspective—whether it's a buyer, seller, or team member—builds trust and opens the door to better communication. By actively listening, you create a space where others feel heard, making them more receptive to your own insights. This approach can lead to smoother transactions and stronger, more respectful relationships.

Habit 6: Synergize

Synergy is about teamwork and cooperation. By combining the strengths of different individuals, you achieve results that would be impossible alone. In real estate, synergy can mean teaming up with others on a project, co-investing in properties, or simply learning from others in the field. Working with others allows you to

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leverage their knowledge and skills, enhancing your own capabilities. Covey's "synergy" reminds us that in the right environment, one plus one can equal more than two.

Habit 7: Sharpen the Saw — Commit to Continuous Growth

Covey's final habit is "Sharpen the Saw," a reminder to continually improve ourselves. This habit is especially important in real estate, where market dynamics and client needs are always changing. By dedicating time to sharpen your skills—whether through education, attending industry events, or consulting with mentors—you prepare yourself to navigate shifts in the market.

Sharpening the saw also means taking care of your physical and mental well-being. Covey suggests balancing areas of life that include physical health, mental stimulation, social interactions, and spiritual renewal. In real estate, a commitment to personal growth sustains your effectiveness, helping you serve clients better and make sound investment choices over the long term.

Putting It All Together: Your Real Estate Success Roadmap

Covey's habits provide a roadmap that can guide both personal growth and real estate success. As we move into

the new year, consider how these principles might help you achieve your goals:

- **Revisit Your Vision:** Define a clear vision of your financial and lifestyle goals.
- **Build Productive Routines:** Create daily and weekly habits that support your long-term vision.
- **Invest in Relationships:** Nurture partnerships that create value, and always seek a win-win approach.
- **Focus on Continuous Learning:** Stay informed on market trends and industry best practices, and be open to growth.

With the right habits, our actions align with our aspirations, and each step brings us closer to our desired destination. As I work to strengthen my own habits in the coming year, I encourage you to do the same. Let's make 2025 a year of progress, purpose, and proactive steps toward success.

If you'd like to discuss strategies for starting your real estate investment journey or need guidance on building a solid investment plan, I'd be happy to help. Together, we can turn your goals into actionable steps and move toward a future of financial security.

To your success,

Marianne Zeltner
CEO ZEMA CONSULTING



Marianne Zeltner

Extra mile service doesn't start and end with a real estate transaction. It is a way of life. It is essentially who you are.

- Exceed our clients' expectations and never cut corners
- Make it easy for everyone in the company to deliver extra mile service
- Be exceptional stewards of revenue for shareholders
- Walk the walk and talk the talk of going the extra mile within the community