

From behind the Iron Curtain to minefields in Cambodia, this agent doesn't give up

THE HABIT of counting your blessings really can make for a happier life. Just ask realtor Marta Karpel of Alain Pinel Realty. The oldest of four children, she was born and raised in communist Poland, in a little village of about 500 people near Krakow.

She clearly remembers her father and grandfathers discussing the rise of a leader named Lech Walesa and the Solidarity movement. It was a significant topic in her family — her maternal grandfather was in the Communist Party, while her father was in the Solidarity camp.

"My father was discriminated against because of his beliefs," she remembered, adding that he owned one of the first private businesses in their state. Her mother, who she described as "well educated," took the children along when she traveled to Bulgaria and East Germany on business.

Karpel said that even those countries had better living conditions than she was used to. She also realized that the ideal for women in her village — "married by 21, and a housewife with three children, and more is better" — wasn't for her.

She also disliked the atmosphere of constant distrust, even among members of the same family. And, she said, her maternal grandfather even changed his views when he was 89, declaring that because of human nature and greed, socialism — while it sounded nice — couldn't work.

She attended college in Poland and spent her summers earning money as an au pair in the U.S. After graduating with a master's in marketing, she went to work for BP Amoco in Krakow. That's where she started an impressive career as an endurance athlete, including four marathons, a 100-mile bicycle race, an Ironman Triathlon and summiting several mountains above 12,000 feet.

It began when she and her boss — who was Italian — were discussing an upcoming race, when he made the mistake of saying, "You may be a strong Polish woman, but you cannot run a marathon."

"The best way to get me to do something is to tell me I can't," she said.

She signed up for it, even though it was just two weeks away. Everyone in the office bet against her finishing — except her.

"I purchased the best shoes I could, and I

Many of her business clients urged her to go into real estate. "I did not even know what that meant!" she said, laughing. As she learned about the profession, she realized it would give her more contact with people, which she missed as a designer.

She started at Alain Pinel in 2006, and was the firm's top producing agent from



Marta Karpel

2007 to 2012. That's no surprise, as she brings the same persistence to real estate that she does to other aspects of her life.

Some people might be content with those accomplishments, but not Karpel. She also has an impressive list of charity work that began in 2005, when she saw the devastation caused by Hurricane Katrina.

While much of the world just watched the horror unfold, she went to Mississippi for 10 days to help out. She said, "I was so grateful for the life that I have over here. I should help people who are less fortunate."

She decided she wanted to make volunteer work a consistent part of her life. As a start, she subscribed to a UN newsletter. There, she read that Freedom Fields USA, a local group dedicated to landmine removal in Cambodia, needed a graphic designer. She stepped in and went to work, designing a fundraising website.

In 2011, Realtor Magazine awarded her their Good Neighbor prize for raising more than \$250,000 through that site. She also secured a \$50,000 grant from the State Department to build a school on one of the cleared minefields and supply the students with backpacks, books and supplies. Karpel was eventually able to travel to Cambodia and see the results of the group's efforts, which she found extremely satisfying.

In addition to her work in Cambodia, Karpel has also done fundraising for Segera Mission in the poorest region of Kenya.

Among Karpel's real estate awards is one honoring her as "most tenacious" in 2008. Whether she's running a marathon, building a career, or giving back to others, that quality — along with her tremendous gratitude for what she has — shines through.

In case of emergency, laugh

"**T**HE HILLS are alive with the sound of chainsaws ..."

Many homeowners around here have been singing that tune this year in a frenzy of cutting, clearing and chipping. Nothing like the threat of wildfire to kick-start a big cleanup.

If fire danger isn't enough to keep us awake at night, now word comes that El Niño rains could overwhelm clogged storm drains and trigger flooding. Time to dust off the Ark?

Bear in mind that three out of four things you worry about don't happen. But three out of four things you don't worry about do happen. Which proves that even if you're worrying about the wrong things, you're doing the right amount of worrying.

Thank heaven there are still plenty of laughs to be found to ease the anxiety.

A neighbor took down a massive drought-stricken pine. I asked him how old the tree was. He said, "Old. Very old. Maybe even older than you, Larry." Highly unlikely. When I moved to California the giant Sequoias were still saplings.

I was reminded of a charming gray-haired woman we met on an Alaskan cruise. She was travelling with her six-year old granddaughter. One night at dinner she told us this story:

While taking a nap, she was awakened abruptly by someone running their fingers lightly over her face. It was her little granddaughter.

"What are you doing?" asked the startled woman.

The little girl said, "Daddy told me you can tell how old a tree is by its lines. I'm trying to figure out how old you are, Grandma."

"Well, how old am I?" asked the woman.

"I can only count to 20," replied the child.

"Good," her grandmother said. "That's close enough."

The threat of fires and floods forces everyone to get their priorities straight. Mary and I each packed an emergency getaway bag. Hers contains clothing, toiletries, important papers and jewelry. Mine has a change of clothes, a good bottle of champagne, and several of my favorite joke books. I figured if I'm evacuated, I'll need more cheer than an extra pair of boxer shorts can provide.

Family members and pets get top priority in an evacuation. Then if possible, many people try to save photos and mementos.

Mary has a friend in Wyoming who fled her burning house in a panic, saving nothing but a framed photo of her ex-husband. My wife asked her why she saved that particular item. "You're not still in love with him, are you?"

"Oh, heavens no," her friend replied. "My

house burned down and I lost everything, but that picture reminds me that things could be a lot worse."

A young family in Mid Valley has been rehearsing emergency evacuation plans with their three kids. Each child was instructed about what to do, where to go, and what to take. Each was allowed to bring one possession they really loved.

On the first practice run the 12-year-old took her smart phone, and the 9-year-old took his Legos. But the youngest child, a 5-year-old boy, was empty-handed. Then his mother noticed a mysterious substance oozing from his jacket. "What have you got in your pockets?" she asked him.

The kidlet said, "Chocolate ice cream."

With all the anxiety over fire danger, peo-

Wilde Times

By LARRY WILDE

ple are finally reading their homeowners policies from top to bottom. The first thing you discover is that insurance is a lot like a hospital gown — you're never covered as much as you think you are. The large print giveth, and the small print taketh away.

We know a couple who lost their house in the historic Oakland Hills fire. They told us afterwards that their insurance policy protected them from everything except the insurance company.

Immediately after that fire, claims agents rushed in to convince fire victims to sign off on lowball settlements.

Our friends gave us this piece of advice: "If your house ever burns down, when the insurance adjustor asks how much you lost, just say you won't know until after you speak to your lawyer."

Fortunately, insurance rules were tightened after that disaster. Not that I want to test them out. Homeowners insurance is the one expensive item I'm happy to buy that I hope I'll never use. It must run in my family.

When I was helping to settle the estate of an elderly aunt, we came across a stack of correspondence she had with the Prudential Insurance Company. There were canceled checks showing she paid premiums on time for many years. Then there were some delinquent notices from Prudential, and finally a copy of a letter she wrote to them:

"Dear Sirs: Sorry, unable to keep up premiums on my husband's life insurance. He died three years ago."

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Great Lives

By ELAINE HESSER

finished last. I couldn't walk for two weeks," she recalled.

She also won \$1,000 in the office pool.

In 2000, she asked for more challenges at work and, having learned nothing from the marathon incident, they told her she wasn't ready. She quit her job and came to the U.S. on a tourist visa, then used her au pair contacts to get a sponsor for citizenship.

She remembered Carmel fondly from a summer vacation with one of the families who'd hired her as an au pair. They were still in the area and she decided to move here and launch a business in graphic design, creating websites for small businesses.

How did a woman from a country with limited Internet access and infrastructure learn web design? She taught herself by sitting down with a how-to book and a Polish-English dictionary. Tenacity like that usually finds its reward, as it did for Karpel.

Don't miss "Scenic Views," by Jerry Gervase, every week in the Real Estate Section.

BROCCHINI RYAN

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