



# Real Estate Agents Recycle

... a Connecticut-based 501(c)(3) non-profit

## A Lifetime of Real Achievement

### *The Story of Betty McCoy and How She Inspired Real Estate Agent's Recycle*

I pulled up to Betty McCoy's home at 22 Dexter Street in Hartford on a sunny Fall day in 2001. Betty was our tenant and I was there to extend my condolences to her on the loss of her son, Billy, who had died a few days earlier from a head injury following a bad fall. Billy and his two children lived with Betty and Betty's mom. Betty was the primary provider for all of the members of the household. Billy's death meant that Betty would become the sole guardian of her two grandchildren.

As I walked up the front walkway carrying a bowl of fruit, I could feel my knees buckle a bit as it was difficult for me to imagine anything as unbearable as losing a child. I was about to learn one of the most important lessons of my life, but I wouldn't understand it's meaning until 11 years later.

I knocked on the door and was greeted by one of Betty's friends. It took me a moment to find Betty in the midst of several friends and family members. When I saw her, all I could say was " I am so sorry" as I tried to choke back the tears welling up in my eyes. She looked at me with her familiar caring eyes and said "Don't worry about me, I'll be alright. I'm a LUCKY woman. I've got a wonderful family, wonderful friends and I have my faith". She was a pillar of strength and it almost felt as if she was trying to console me!

I was confused and dumbfounded. How could she consider herself LUCKY when she had been dealt such a devastating blow? It didn't make any sense to me. Here she was, a divorced woman in her mid-sixties in poor health who had just lost a child and was now the sole support and caregiver of her grandchildren and her mother.

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Fourteen years earlier, in 1987, my husband and I naively thought it would be a good idea to invest in the Real Estate market which was booming at the time. It never occurred to us to investigate landlord/tenant laws in the state of CT. We bought the house at 22 Dexter Street and rented it out. The first tenants lived there for six months. The second tenants moved in and only paid rent once.

We eventually found out that being sympathetic to monthly hard luck stories didn't pay the mortgage. I was pregnant with our second child and we were not in a position to carry mortgages for two houses for months and months. After we went through an eviction, Betty moved in at the end of 1988, shortly after our daughter was born.

Over the years, Betty would stop over to pay her rent, rather than mailing it to us. I was home raising our kids so we would usually spend an hour visiting and solving all the problems of the world. She was a smoker, so she had a low voice and an infectious, hearty laugh. She enjoyed holding my daughter while we chatted. We developed a nice friendship and I looked forward to her monthly visits.

In 1993, I got my Real Estate license. My husband and I recognized that one income would not be enough to fund college educations for our children. Real Estate is not an easy field to break into, but I was determined to succeed. I had been raised to believe that you could achieve anything if you were willing to work hard enough for it.

By the late 1990's, Betty's health had begun to decline and at times she struggled to pay her rent. If she was late, she always came to talk with us personally about it. By that time, we could afford to pay two mortgages, so we would tell her not to worry and to pay when she could. She never complained or asked us to cut her a break. My husband and I had grown very fond of her and admired her for how hard she worked to take care of her mother, her son and his children without any help from a husband.

While I was building a career in Real Estate, Betty was struggling to make a living to support her family. We were both working hard, but our results and circumstances were very different. I had a husband to share with the support of our children, she did not. My job as a Realtor was also much more lucrative than her job as a caregiver in a group home. It seemed unfair to me that caregiving

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jobs, which are much more important than other jobs, pay the least and are often the most stressful.

By early 2002 the market had improved and my husband and I wanted to sell the house but so soon after Billy's death we didn't have the heart to bring it up with Betty. Although we owned the house, we considered it to be Betty's home. By the end of 2002, Betty's mother had passed away and she told us she was ready to move to something smaller. She moved out in 2003 and we sold the house at the end of the year after renovating it.

After she moved, I lost touch with Betty, not because I intended to, but because I was too busy selling real estate and had little time for anything except family and work. For me, hard work had paid off financially. By 2011, my husband and I had not only funded our children's educations, but we had also been able to invest enough money to fund our retirements. At the end of 2012, I found out that I had won the RE/MAX Lifetime Achievement Award for the commission dollars I had earned during the 11 years I had been with the company.

While I *had* worked hard and appreciated the award, I was also humbled by it. I had not worked any harder in my lifetime than Betty had worked in hers. In fact, in my opinion she had worked harder and was much more deserving of recognition for her lifetime of achievements.

I started thinking about Betty and what she had said to me after her son had died and I finally understood why she told me she was a lucky woman. She had figured out that our purpose in life is to love and care for others and that, when all is said and done, the only things that really matter in our lives are a strong faith in God and the relationships we cultivate with the people we meet along the way.

Betty knew that success in life was not measured by the money you make or by the possessions you own. It became clear to me that I had been blessed with opportunities that were never available to Betty. I realized I had bought into the myth that everyone had an equal opportunity to achieve the American Dream of prosperity if they were willing to work hard enough for it. My ambition to succeed had blinded me to the reality that opportunities to achieve material success are not equal in this country regardless of how hard someone works. My ambition also prevented me from seeing what was really important in life as I focused all of my energy into building my business.

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I was so excited that I had finally understood Betty's message from 2001 that I decided to contact her. I also wanted to hear how her grandchildren were doing and if she was enjoying her retirement.

When I googled her name, I found out she had passed away 3 years earlier in 2009. As I stared at her obituary in disbelief, I came to the sad realization that I had only myself to blame for not staying in touch. It was because I had put work before relationships.

Since I was unable to personally thank Betty for the important lesson she had taught me, I became more motivated and determined than ever to do something meaningful to earn my Lifetime Achievement Award. I recognized that my business success was predicated on helping my clients achieve their real estate dreams. I had focused all of my energy into serving my client's financial best interests which helped them become more comfortable and in turn helped me become more comfortable as I continued to receive referral business from satisfied clients.

As I thought about Betty and the example she set for anyone fortunate enough to know her, I became inspired to start an initiative that would serve the *uncomfortable*; those who had been left out of the American dream of safe and decent housing and jobs that paid living wages.

In 2013, I met with my friends Mary Millican and Gerald Dillenbeck to discuss the rough details of my idea and together we developed a philanthropic initiative called Real Estate Agent's Recycle. Its focus would be humanitarian, environmental and vocational: giving participating agents a way to build their client base while building up the communities they serve by creating jobs, protecting the environment and supporting housing-related philanthropy.

Was our purchase of the house at 22 Dexter Street a good investment for us? Financially, no, but if we didn't buy the house I never would have met Betty. I will always be grateful that our paths crossed and I consider myself a lucky woman to have known her. She inspired me to change course and make a positive difference in the lives of people who struggle. Her life changing lesson had made the value of our investment in 22 Dexter Street *priceless*.

**Janet Tanner**

FOUNDER & BOARD CHAIR

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