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Ania Kozera has over **fifteen years** of mortgage industry experience, accumulating her knowledge from various brokers, mortgage banks and lenders. She is a **four-time** Chicago Magazine 5 Star winner with a primary focus on providing the best customer service experience possible through her understanding of client needs.

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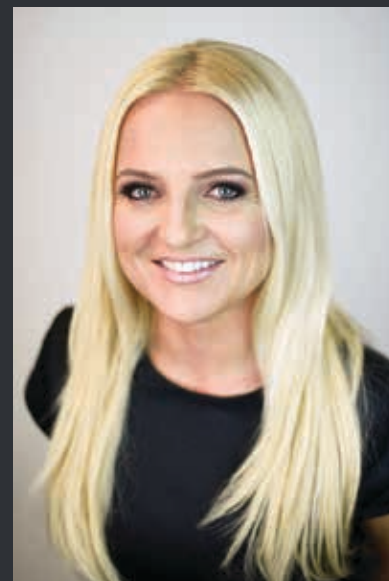
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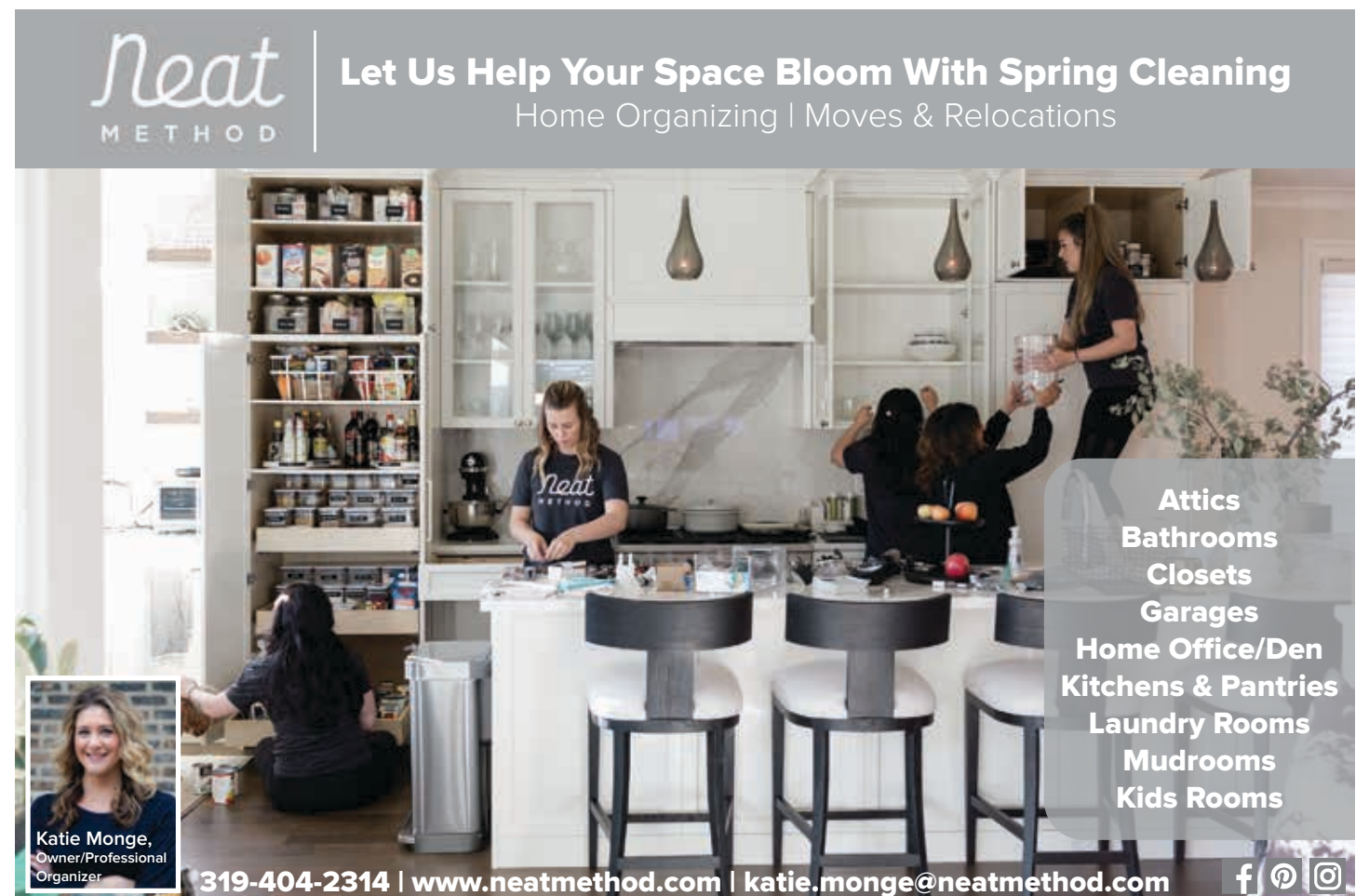
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2-Source: Mortgage Executive Magazine, 2018

3-Source: Guaranteed Rate's Internal Production Report.

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► publisher's note

# Count your blessings!

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Such a cliché, I know, but this cliché is fitting for everything that is happening around the world right now. Counting my blessings has been my saving grace as I have very little margin in my life and oftentimes feel overwhelmed with the many hats I am wearing: husband, father, friend, business owner, etc. Add to it the pandemic sweeping the globe, now I'm learning how to shift and adjust to what my new business norms will look like in the coming months. Although the mental burden can be heavy, the silver lining is that I'm not alone, I know all of you are with me. It's a blessing to be living in a time where technology is so readily available. I love that despite being socially distant, I've still had the opportunity to connect with so many of you, via digital connection, and obtain insights to the road map of your achievements. It's been energizing to hear how you are getting creative with your businesses despite the challenges of today. I've also been inspired by those who are continuing to do business as usual in a slightly different way. I want to continue collaborating with you about ways you can leverage our platform during this time so please reach out!

until further notice. We feel it is the socially responsible decision to make in the interest of public health and for the protection of all of our valuable REALTORS® and Preferred Partners.

I look forward to the day I can shake your hands again and give hugs, but until then, remember you are not alone and I would love to connect with you virtually!



Fighting the good fight,

**Andy Burton**

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As we transition into the spring market there may be some underlying fear or worry about what's to come as most of you reading this usually make 80 percent of your income over the next five months. There are so many unknowns about how this pandemic will affect the market, the economy, and ultimately your own businesses on a larger scale. I've had to do a gratitude check over the last couple of weeks because I'm a creature of habit. When my routines and the way I do things change, it throws me off and sometimes it's hard to reset. Focusing on gratitude during the forced slow down has been my lifeline. While it's easy for me to get laser focused on how this is affecting business, there is so much good that has come out of it.

It's ok to have moments of panic and worry, but I'd encourage you to try to shift those thoughts to what's good and what's going well. I've noticed that the sooner I make the mental shift from worry and fear to gratitude and truth, the quicker I can bounce back. This isn't to devalue or invalidate the fact that the negative thoughts are frequently swirling around our heads. This is a historic time—what do we want to remember when we look back?

In light of recent events, the Chicago Real Producers team, along with Avondale Bowl, have decided to postpone the spring event



# Heather Allison

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# WHAT I'VE LEARNED ABOUT THE MIND

## PART 2



By Sohail Salahuddin

In my last article, I discussed some of what I've discovered about how the mind works, through the teachers and experts whose work I've studied. Specifically, I explained that our attachments (to thoughts, people, places, things, etc.) and fears tend to cloud our logical thinking and keep us from moving forward. In this article, I will focus on how attachments and fears can affect our work as sales people.

The majority of the clients with whom we work have an attachment of some kind—an attachment to the price of their sale or purchase, to a home, to the

feeling of winning in a transaction, or the like. These attachments can get in the way of their achieving what they actually want. For example, a client wants to sell their home, move to Florida to retire, and live their dream retirement life. But when they receive an offer on their home for \$10,000 less than the bottom line they have in their head, they won't compromise. This attachment to a fixed number, which they may never get, is preventing them from moving on and living their dream. And, from all I've learned, that belief will remain until they are able to face the reality of the situation (and in a market where the prices are stable or declining, they might be stuck for a year or years).

Here's another example: A client pushes an agent into giving up some of their commission, and the agent gives in because they either have an attachment to the sale itself or a fear of losing the deal. If the agent understood how attachments and fears work, they would (1) understand that this request by the client is motivated, consciously or unconsciously, by their hope of getting something

more out of the transaction, but it results in the client pressuring the agent, who worked hard to help them, into giving up some of his or her commission; and (2) be able to help their client realize that their focus should be on the bigger picture, the end result, the goal to buy or sell, rather than on a short-term "win."

As agents we can have many attachments: an attachment to the transaction, even when it's not in the agent's or client's best interest; an attachment to keeping the client happy; or an attachment to being liked to the detriment of being honest about the situation or transaction. How about this one: an attachment to getting a listing, such that you're willing to cut your commission or inflate the price. In a declining market, does it make any logical sense to give the seller a suggested price to win the listing when you know it's not going to sell at that price? Cutting your commission may lower your self-value and your standards, and that doesn't help anyone.

Agents' fears can also get in the way: fear of the truth, fear of their client's response to the truth, fear of losing the client, fear of loss of income—the list goes on. If the agent is focusing on fear, they are focusing on the wrong thing, and it's not logical to be fearful if sharing your information is going to help your client. Your client needs to hear the truth, and you, the agent, need to be truthful. If they are never going to be able to sell or buy because you are hiding the truth, what's the point?

Here's another scenario: a deal is being negotiated between two agents, and one agent becomes upset or emotionally involved in the negotiations. The upset agent is not in control of their emotions, or the deal, even if they think that using an upset tone or raising their voice is helping them. It's not. The rational part of your brain cannot think logically when it's clouded with emotion. So whether you are dealing with another agent, a client, or a vendor, tapping into the logical-thinking and problem-solving part of your brain is more likely to be of help to you in the art of the sale.

I want to challenge you to work to control your emotions and start to think logically in every area of your business (I am not referring to any personal, non-business-related relationships). The end result of the transaction should be emotional, but the process should be logical. Remember, the way

to the top of Mt. Everest is often filled with pain, but at the top, the feeling is of bliss and pleasure. If we focused on how the climb up made us, or would make us, feel, the majority of people would not attempt the climb. However, when we're focused on the end goal (which helps us to think logically), the climb becomes purposeful.

All I have learned has been of great help to me, and I hope that it will be of great help to you, too.

### About the Author:

Sohail Salahuddin has been in the real estate industry for 17 years; starting on the mortgage side before later entering into the real estate brokerage side. He counts his success in real estate to his early understanding of the vital principles of discipline and work ethic, which he learned through his love for fitness and competitive bodybuilding. Sohail is dedicated to continuing to train, practice, and further develop his skills and communication style for the success of his clients. While he is an avid fitness enthusiast, reader, and learner he also prides himself as a father of three little girls.

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YOUR CHICAGOLAND CLIENT RETENTION SYSTEM



# Amy Duong Kim & Howard Kim Welcome Baby Mia



Mia's siblings -  
Isabelle (seven)  
and Mason (five).



<< Newborn  
baby Mia.  
Photo Credit:  
Samantha  
Burns with  
Teeny Turtle  
Photography



RE-producers ◀◀  
By Chris Menezes  
Photos by Heather Allison  
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Amy Duong Kim and Howard Kim, of Duong Kim Global with Compass, welcomed their newborn daughter, Mia, into the world on June 6th, 2019. Mia weighed only 4 pounds 8 ounces at birth; she was a full seven weeks early!

The night before Mia was born, Amy wasn't feeling well at all. She was extremely nauseous and decided to go to sleep early. Around 4:00 a.m., she still didn't feel well and thought it would be best to go to the emergency room to get checked out. Howard and their two kids, Isabelle (seven) and Mason (five), were still sleeping, and since no one was expecting Mia for another seven weeks, Amy decided she would just drive herself to the hospital.

Amy thought that they'd give her some medicine and she'd be in and out in no time. When she got to the hospital, however, they told her she was in active labor. She couldn't get a hold of Howard right away because he was still sound asleep, but even after she did, he couldn't leave the house until the nanny got there around 7:00 a.m.

"By 8:00 a.m. my contractions were really close and she [Mia] was coming no matter what we did to try to stop her," says Amy. "During this whole situation, I was frantically working and talking to an appraiser, as we had a busy day and real estate never sleeps, nor waits for a baby! I suppose work provided a distraction to the pain since I didn't have any time for an epidural."

The doctors warned Amy and Howard that Mia might have breathing issues since her lungs were not fully developed. Thankfully, when she arrived, she came out screaming, which alleviated some worry for the time being. They had no idea

what their journey through the NICU was going to look like, though.

"I would say it was a rude awakening to see your newborn child in an incubator with tubes all over her body," says Amy.

They spent the next four weeks in the NICU. Amy was at the hospital with Mia nine or more hours a day. "She was supposed to be inside of me during this time, so I felt it was only appropriate I be with her as much as possible, to nurse or do skin-to-skin with her," says Amy.

"The month we were in the NICU was the hardest of our lives. We were fortunate in that we had a wonderful village surrounding us. Many people dropped off dinners, took our older kids for play dates, and clients sent gifts. We were lucky to have such a supportive group of people helping us through this trying time."

We're happy to report that Mia is perfectly healthy today. Having baby Mia has made Amy and Howard even more focused when it comes to their business and family time. "That overall focus becomes razor sharp when expecting children," says Amy. "Time management, efficiency, and our overall service to our clients have very little room for error, if any! We expect a lot from ourselves as agents and as parents—the two greatest joys in our daily lives!"

“We were lucky to have such a supportive group of people helping us through this trying time.”



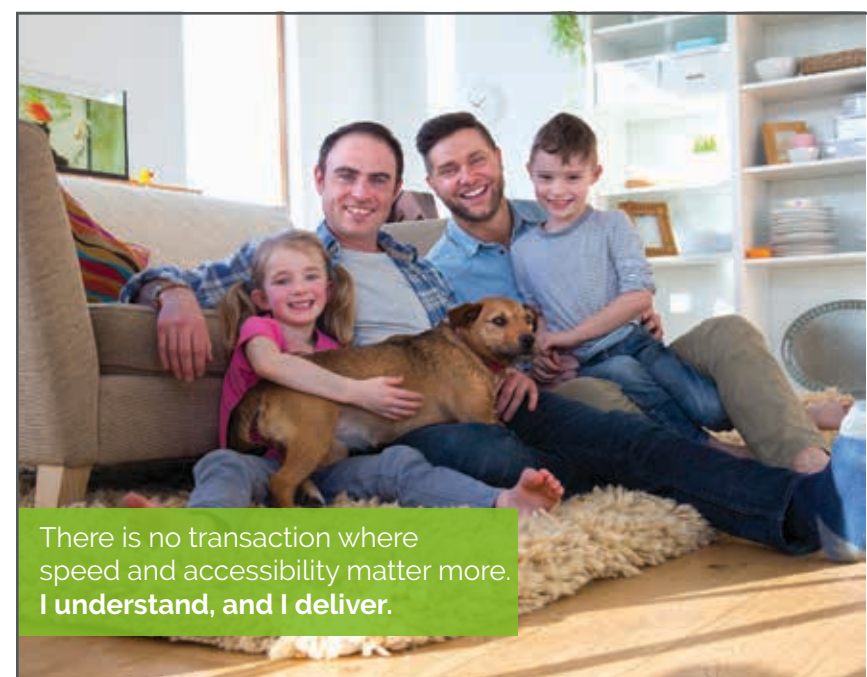
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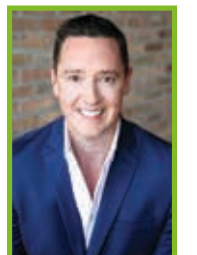
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▶ partner spotlight

By Jennifer Mitchell

Photos by Heather Allison Love Photography

# JOEL

## S C H A U B

### VP OF MORTGAGE LENDING, GUARANTEED RATE

WORK HARD, PLAY HARD, THINK BIG, AND GIVE BACK

If you're working with a lender who's getting more out of your relationship than you are, you're doing it wrong—at least according to Joel Schaub. The VP of Mortgage Lending at Guaranteed Rate, Joel has been in the top 1 percent of mortgage lenders in the country for the past twelve years. And anyone who's worked with Joel knows that he not only bends over backward for his clients, but he bends over backward, then does a somersault, handspring, and backflip for his REALTOR® partners.

Although his actual tumbling abilities may be exaggerated here, the analogy to his willingness to go above and beyond is not. Joel's dedication to creating a true partnership with REALTORS® is all part of his "giver's gain" philosophy.

"If you give to others and put good out into the world, the world *will* give back to you," explains Joel. "It's a good way to live. You can be proud of yourself, knowing you're doing right by the people around you. And it's not bad for business. I can't

control rates or the market, but I can control how much I earn and how much I give back."

One of the ways Joel gives back is to his buyers. For every client he works with, he gives \$1,500 of his commission back to the buyer to use toward closing costs. He also gives back to REALTORS® by donating his time, expertise, and marketing dollars to help them grow their businesses.

"It's not up to the company you work for to worry about marketing and establishing your brand; it's up to you," Joel observes. "You need to create a strong personal brand that catches people's attention and keeps them coming back."

Anyone who's seen Joel's "Chicago Fan, Mortgage Man" billboards around Wrigley Field knows that Joel has a true knack for branding, though he credits his wife, Christine, with many of his best marketing ideas. His first piece of advice to REALTORS® looking to establish a strong personal brand

...



Joel co-hosting a WGN's weekly real estate radio program.



...

is to make it personal. Joel, for example, is a huge Chicago Cubs fan, so he chooses to incorporate his fandom into his ads. Many of his billboards are located near Wrigley Field, and feature a Cubby blue design along with quips about the team and park.

He also advises REALTORS® to stand out by trying something edgy. Some of Joel's biggest competitors are national and regional banks. But his willingness to work nights and weekends—when most homebuying occurs—is an advantage he has over these banks, which are typically only open Monday through Friday from nine to five. So, to highlight that point for potential customers, he puts that message on billboards set right next to, and above, brick-and-

mortar banks, which he knows has the effect of stopping potential clients in their tracks and redirecting them to his office.

“If you give to others and put good out into the world, the world will give back to you. It’s a good way to live.”

Along those same lines, he encourages REALTORS® to think outside the box when it comes to marketing their listings. He regularly helps REALTORS® host wine and cheese nights at open houses, and works collaboratively with REALTORS® to find fun ways to show their appreciation for their clients.

“It’s all about having fun, building relationships, and building your brand,” says Joel. “Your lending partner should be going into your open houses

...



Holding court in Camel-lot at the Great Pyramids of Giza in Egypt



and client events as a true partner. If you're kicking business their way, they should be covering fifty percent of your event and showing up to your event with party supplies in hand."

Some of his favorite events to host are his REALTOR® boat cruises. Twelve times during the summer, he takes REALTORS® and twelve of their established or prospective clients out onto his boat for a fireworks cruise on Lake Michigan. Joel also hosts a bingo event once a month for real estate brokers at the Corinthian Yacht Club in Belmont Harbor. REALTORS® can cut loose, play bingo, enjoy free drinks, and win prizes like a flat screen TV or tropical getaway.

Of course, not every event needs to be a big bash. Joel, along with, Karla Mina of Compass Real Estate co-host WGN's

weekly real estate radio program, *Market Overdrive*, which highlights trends in the market and Chicago real estate. He often invites agents onto the program, giving them a voice and a platform to showcase their expertise.

Finally, when it comes to marketing your real estate business, he suggests adopting his "giver's gain" philosophy by donating your time and money to a charity that resonates with you.

"People like doing business with people who are givers," notes Joel. "If the perception is that you are a good person, people will flock to you. I promise it's true—I've seen it time and time again."

You can contact Joel Schaub, VP of Mortgage Lending at [Joel.Schaub@guaranteedrate.com](mailto:Joel.Schaub@guaranteedrate.com), [www.guaranteedrate.com/JoelSchaub](http://www.guaranteedrate.com/JoelSchaub), or by calling **773.654.2049**



Joel with his wife, Christine, on a recent trip monkeying around in Cape Town, South Africa



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Lisa with Adam Massri (Marketing Assistant/Licensed Agent), Ross Wall (Licensed Agent), and Jamie Clemmons (Licensed Agent).

# LISA

agent feature ◀◀  
By **Chris Menezes**  
Photos by **Carlos Miranda**

## TRAVERSO HUBER

### Honoring the Dream

In just the past five years, Lisa Traverso Huber has produced over \$65 million in total volume. She built her business from scratch as an individual agent, earning the Berkshire Hathaway Rising Star Award her first year, the Leading-Edge Society Award her second year, and by her fourth year, she'd added her first team member, forming the Lisa Huber Group. In 2019, she produced nearly \$20 million in volume and earned the President's Circle Gold Award. Since 2017 she has been acknowledged by the Chicago Association of REALTORS® as a Top Producer.

"All of my success is a tribute to my immigrant parents who made the sacrifice of coming to America for a better life for themselves, and ultimately, their children. My success would not be if it weren't for them," says Lisa.

Lisa's parents came to America in the 1950s from Northern Italy. They met in Chicago's Pullman neighborhood and were married in a small ceremony. Lisa was raised in a bilingual, multicultural

family environment where both Italian and American traditions were celebrated.

Lisa always looked up to her mother, and was inspired by her story of leaving home at age eighteen to fulfill her dream to come to America. Lisa's mom first went to Austria to become a nanny to four children. By the time she was twenty-two, she had saved enough money to buy a ticket to travel to the United States; she left everything she knew to sail across the ocean for the American dream.

"My mother's saying was 'Sempre Testa in Alta,' which means 'Keep your head up high.' But it's more than that—it is a way to say 'Keep going, you will make it, you can overcome any obstacles,'" says Lisa.

That saying tested Lisa and her family the most when Lisa was fifteen years old. Her little brother, Tony, was diagnosed with a rare cancer that took his life in less than six months. ●●●



•••

“I vividly remember him walking into the house, sitting at the table, looking around the room, crossing his arms on the table, putting his head down and crying, ‘I don’t want to die.’ My parents, my four sisters, and I were with him when he took his last breath. It was two weeks after his thirteenth birthday. My parents were devastated and were in a daze that seemed to last for an eternity. I endured a great deal of sadness and pain; you learn to live with it. You view life differently. I persevere in memory of my brother and my parents,” says Lisa.

“Keep going, you will make it, you can overcome any obstacles.”



Lisa with her life partner, Tim Borden.

Before entering real estate, Lisa worked in product development and package design from the mid-1990s until 2015. She had her own marketing company where she helped vendors get into big box retailers, having major programs in Target,

Costco, Sam’s Club, Walmart, Barnes & Noble, and several others. The turning point for Lisa came in 2014, when sales numbers for the Thanksgiving weekend came out and revealed that 42 percent of all transactions were being done online. That shift in business prompted Lisa to change careers.

For years, Lisa’s hobby on Sunday mornings was perusing various home sites, as she was an investor and owned rental properties. Two years prior to leaving her career, she had an unsatisfying experience with the real estate agent she used to buy her



Lisa with Ross and Jamie.

current home. “It was gnawing at me, how this person could be in the real estate business. I knew I could do better,” she says.

From the moment Lisa obtained her license and joined Berkshire Hathaway in 2015, she was all in. Like when her mother came to America, failing was not an option for Lisa. She used her business acumen from her previous career, invested in herself, and treated her business no different from opening and marketing a retail outlet. She purchased APA products and Zillow leads, sold confidence, and made it a point to hand out three business cards every day. She took extremely good care of her clients, and found it immensely rewarding to not only help them transition to their next chapter in life, but to also become a friend in the process.

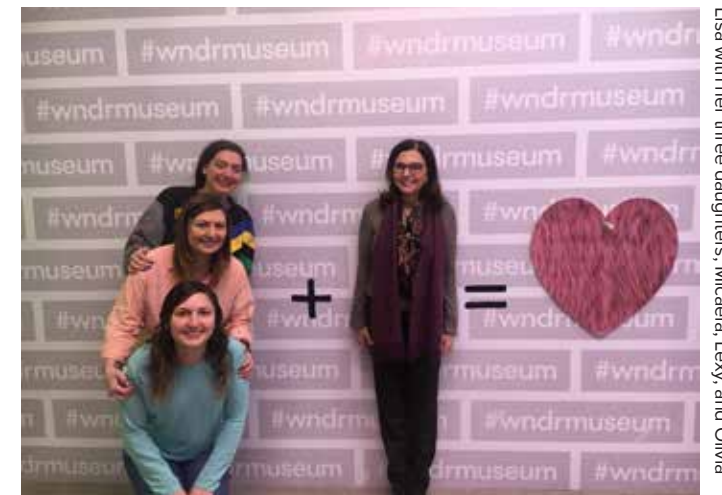
Today, Lisa is passionate about pouring her energy into her team. “I not only have my personal ‘why’ to

achieve, but my team’s ‘why’ as well. I want to see them achieve their goals. I am energized by our team’s dynamics and success. My team and I feed off each other, and we encourage, motivate, and celebrate successes together, for all of our milestones.”

When Lisa isn’t working, she enjoys spending time with her life partner, Tim Borden, hiking around the city, dining out, going to the theatre, and hanging out with friends. Lisa has three grown daughters—Micaela, Lexy, and Olivia. When they can all get together, Lisa enjoys gifting them with experiences like spa days, or going to museums, plays, and symphonies. They also enjoy cooking together, making some of Lisa’s mother’s famous recipes, including her from-scratch lasagna, which, according to

Lisa, is so superior it deserves a name of its own.

“Success is multi-faceted,” says Lisa. “It’s seeing your grown children become awesome. It’s an inner peace. Knowing that you have positively impacted your family, colleagues, or anyone you come in contact with, is success.”



Lisa with her three daughters, Micaela, Lexy, and Olivia



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▶▶ cover story

By Chris Menezes  
Photos by Carlos Miranda



Maggie with her team. *From Left to Right:* Victoria Rojas, Mary Chin (back), Janice Garry, Julia Wrzosek, Hannah Cha (back), Margaret Baczkowski, Lindsay Guhl, Donna Thompson, Curt Rose (*Not pictured:* Marn Neuman, Lynne Weiss, Jim Kershner)

# MAGGIE BACZKOWSKI ON THE MOVE

In the summer of 2001, Maggie Baczkowski packed her bags in Michigan and moved to Chicago with plans to start college in the fall. Just months later, the horror of September 11th caused her to reassess her future and approach her next step with a sense of urgency. “Like everyone, I was completely shocked and devastated,” she says. “It became clear to me that sitting in a classroom behind a desk was the last place I wanted to be at the time and I realized in that moment that I shouldn’t wait to take risks because life is precious and short.”

Maggie decided to put school on hold and instead dive head first into a career in real estate development. Her passion for real

estate dated back to one of her first jobs working for a developer—a job that exposed her to custom and spec building, real estate marketing (including presenting to real estate offices), the art of open houses, and the process of land development. Recalling advice she had once received that “fortune favors the bold,” she wanted to establish a career in Chicago real estate—even though she had no strong contacts in the Chicago market or a clear direction on how to get to where she wanted to be.



In a serendipitous turn, while waiting tables and bartending at a Chicago restaurant, she learned that one of her regular customers was starting a management company. They became friends and discussed a partnership in his company in exchange for splitting any new business that she brought in. This opportunity became a turning point in her career trajectory giving her the chance to become familiar with Chicago developers, while pursuing her goal.

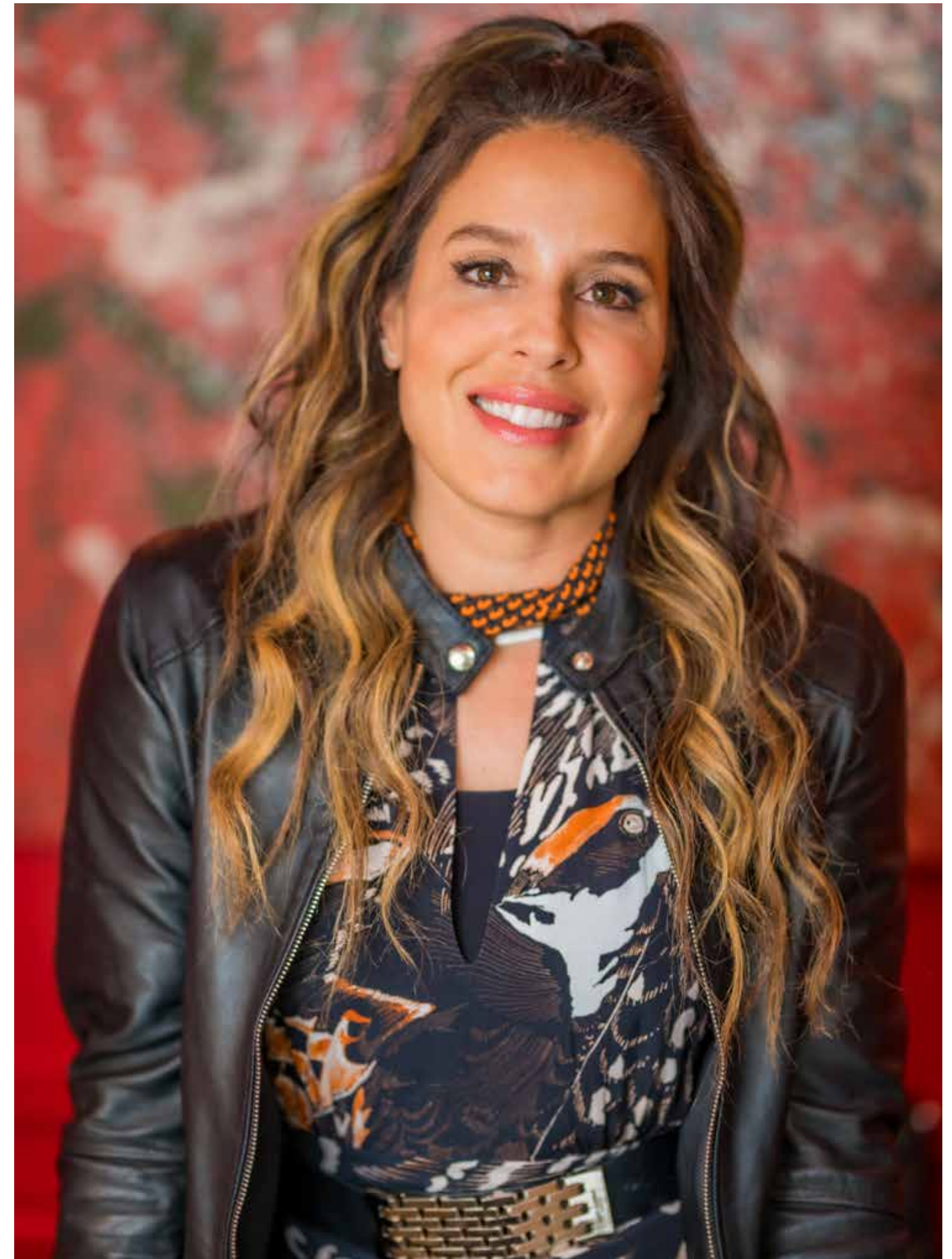
From there, Maggie spent her days at the management company office trying to bring in new accounts, and her nights working at the restaurant—often logging twelve to fifteen hour days. “One night, I overheard a group at the bar talking about a construction project they were working on. We started talking and it turned out they needed a management company and I had just the group!” she says.

Shortly after, Maggie started to work for that developer as a consultant, helping them build services and set up partnerships with local businesses, while trying to earn their account for the management company she just joined. Over time, they ended up making her an offer that allowed her to pursue real estate development opportunities but they needed her

to fill in temporarily as the manager while they searched for someone full-time. “My partners were instrumental in that transition. I credit them with my start in Chicago. The opportunity they gave me helped boost my confidence and provided the credibility needed at the time,” explains Maggie.

Maggie remained in that role for two years. By the time that contract was over, she had built a base of contacts and decided to go out on her own as a real estate agent. “Controlling my earning potential and working for myself was incredibly important to me. The ability to create and to follow my instincts without interference or approval was always important to me,” she says.

After obtaining her real estate license in 2006, the next few years were tumultuous. While 2007 went smoothly, it was followed by the 2008 collapse and a desolate 2009. “I was crying every other week, convinced this wasn’t for me,” she says. “However, my significant other wisely told me at the time to not make any decisions or a quick move because of market conditions—and that they always change, and how I am feeling now about my career isn’t an accurate depiction of how I’ll feel in the future.”





Maggie with her dogs, Levi and Hamilton.

...

He was right. By 2010, Maggie was a Top Producer and Bronze Level Achiever with CAR. Although she was content being an individual agent and never planned to form a group, her business grew organically to the point where it just made sense to expand. She formed the MB Luxury Group and has since become the senior broker at @properties. Last year, she produced over \$39 million in volume and was named Crain's Notable Residential Real Estate Broker.

**The most fulfilling aspects of real estate for me are helping my clients and mentoring new agents. I love coaching and pumping people up.**

"The most fulfilling aspects of real estate for me are helping my clients and mentoring new agents. I love coaching and pumping people up. This can be a really tough business. It's competitive. So, it helps to have a group to support you and bounce things off of," she says.

After almost two decades in Chicago and several years in the real estate business, Maggie is still on the move today, bringing her grit and energy to a diverse array of other projects and causes. She is producing a television show called *Getting Reel with Real Estate*, a real estate lifestyle show, which is set to air this spring on ABC. She is



also passionate about giving back to the community. She is the founder of the nonprofit organization Strides for Peace, which supports community organizations dedicated to ending gun violence in Chicago. Through her work with Strides, Maggie finds inspiration in the countless "unsung heroes" who work tirelessly every day to improve living conditions in Chicago. "It's an honor to support them," she says.

Reflecting on her early years in Chicago when she was struggling to establish herself, Maggie is thankful that her path has led her to where she is today and is motivated to make a positive and lasting impact in Chicago through her various endeavors. "I love this city and have a lot to be grateful for," she says. "I feel a responsibility to do what I can to contribute to its betterment."

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By Emily Phair



# ALWAYS BE HEDGING

Real estate teams come in all shapes and sizes. Over the years, I've seen countless versions. Some are formalized and functional with a high degree of accountability, while others operate loosely with members around the city who never interact. Some are laser-focused on sales volume, and others work for the "weekend" (i.e., Friday afternoons at the Midtown pool). However they're structured, teams are becoming increasingly popular because they allow agents to share duties (leverage their time)

and increase productivity through specialized roles (make more money).

Although I can't tap into each team's P&L statement (some might not even have one, sigh), I have witnessed greatness amongst many teams across many brokerages, and they all share one common theme: they hedge. High performers aren't afraid to challenge their own status quo; they speak to, hire for, manage, and mitigate risk by building businesses in support of their future goals, not their current reality.

Each October, I sit down with my business partner and we map out a plan for the year ahead. Start-

ing with unit count and ending with budget, we come up with a game plan that makes sense based on our history of sales and current bandwidth. After hours of research and discussion, an entire day offsite, and contributions from everyone, each team member has a set of specific, measurable goals. When added up, these goals ultimately become our team's business plan for the year ahead. Historically, each crew member has carried their weight beautifully, and we've come within

a stone's throw of hitting our annual metrics. The problem is this: we've created and executed a plan that has no room for error.

A few weeks ago, we circled back to our 2020 blueprint and realized our mistake. The margin for expenses, and therefore profit, had been so narrow that if even one team member missed their target the result would be the toppling of a fragile house of cards. Our entire budget had been designed around individual perfection. Administrative raises, bonuses, marketing, and staffing investments were all at risk. We had been so busy patting ourselves on the back for our past successes that we didn't imagine a scenario where history wouldn't repeat itself. It was time to end the cycle of over-estimating our future luck, and to hire more, and different, talent.

To relieve the pressure and account for the unknown, our squad has evolved and become more di-

verse than ever. Our newest teammates have introduced interests and talents that far exceed our initial vision. We can cover more ground (literally) and are one step ahead (figuratively) of more market segments than in previous years, even accounting for the microeconomic shifts and big changes in the industry. Just as the market is cyclical and vulnerable, so are our people. We've created space for personal lives to come before the business: extended vacations, growing families, sickness, etc. We've learned to look at our team as fluid and ever-changing, allowing each person to perform at high levels some of the time, but not all of the time.

There are three reasons to build a team—more time, more money, or both—but the roadmap to get there is infinite. No matter the path, your small business should give you the freedom to grow, change, and hedge your way forward. Account for the best- and worst-case scenarios, and everything in between. My advice? Build the perfect team for an imperfect future.

**About the Author:**

Emily Phair is a founder and co-owner of the Phair-Hinton Group of Keller Williams Chicago, Lincoln Park. She and her squad are rapidly growing and have been consistently ranked in the top 1 percent of Chicago REALTORS®.

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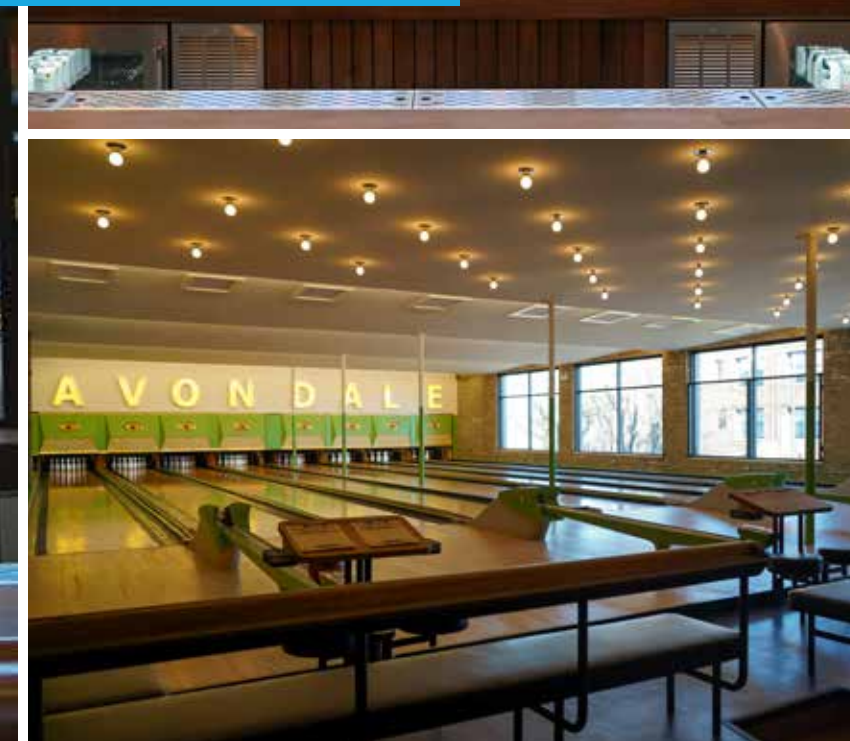
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# dreamtown

▶▶ agent feature

By Jennifer Mitchell  
Photos by Carlos Miranda

## Nicole Hajdu

*Expressing Her Most Authentic Self through Real Estate*

“We are the architects of our lives and real estate is the one place I can wear all the hats I’ve gathered throughout my career and be my most authentic self.”

This profound statement comes from top producer, Nicole Hajdu. Like so many others, Nicole’s path to real estate was filled with twists and turns.

After graduating from Loyola University with a degree in English, creative writing, and photography, Nicole was hired by a high-end print company in the West Loop that worked with large advertising firms like Leo Burnett and Cramer-Krasselt. From there, Nicole worked as an account executive at JTC Advertising, creating marketing plans for companies like White Hen Pantry and Cars.com. She then started a project management department at a TV production company before spending ten years working for a residential remodeling company in Chicago.

“My dad had his broker’s license, and in 2006, he suggested that I get my license as well,” remembers Nicole. “At the time I had two kids under the age of three and I thought real estate would allow me to make good money as an entrepreneur without requiring that I let go of my creative skills.”

As it turns out, Nicole and her father were right. Her background in print and advertising was a great foundation for marketing her real estate business, while her experience at the residential remodeling company built up her contractor contacts, and gave her the knowledge to better help clients understand the remodeling process.

“Being an entrepreneur is in my blood,” claims Nicole. “My dad took over his dad’s commercial plumbing company that was started in 1929 in the West

...



...

Loop. Both my parents were small business owners and I wanted to also build a business that gives me the opportunity to create and provide for others based on my strengths. All roads led me to real estate.”

But Nicole’s success didn’t come without hard work and challenges. Early in her real estate career, Nicole was a single mom of three kids under the age of seven.

“I had to hustle to make ends meet,” explains Nicole. “So, I honed my skills by taking endless real estate classes, hiring coaches, and reading every book on the subject. I quickly became the expert I wanted to be through constant personal and professional growth, and I defined my value in this industry. My team knows first hand that they have to put in the work to become the best versions of themselves and with growth comes opportunity,” adds Nicole.

Looking forward, Nicole is most passionate about continuing to build her team, which she claims has been a labor of love over the last few years.

“I like working closely with other agents,” states Nicole. “It can get a bit boring when you’re working alone in this industry, and as a team, we can offer our clients even more value. As my business grew, I realized how much



Nicole with her family.



Mario Bongiorno, Laura Lunsford, Ann Cacioppo Cambria, Nicole Hajdu, and Noel Figueroa.



“Real estate gives me the freedom to incorporate everything I love into my profession—it’s like a highlight reel of my career.”

Nicole remarried two years ago to her husband, Carmen, and has three kids: Ryan (sixteen), Brandon (fourteen), and Olivia (ten). The family has two dogs—a pit bull and chocolate lab—and loves to travel a few times a year, at least once to a national park where they explore nature and enjoy the great outdoors. Nicole has even committed to planting a tree for every home she closes. She also does monthly charity events with her team.

When it comes to nature, there’s nothing Nicole loves more than animals. In the summer before college, she studied blue and minke whales on the St. Lawrence River in Quebec, and started her schooling with an interest in animal medicine. She even had a ball python in college. She recently started taking horseback riding lessons—which she hasn’t done since she was a kid—and is interested in participating in small shows at the stable where she rides.

In the future, she hopes to explore more of the world with her husband and kids, and it’s thanks to her career that she has the option to do that.

help I needed in order to continue growing and still provide top notch service to my clients. Each person on my team has something very important to contribute to every client we work with,” she continues.

For Nicole, the best part of working in real estate is the sharing, learning, and giving. She’s able to use her strengths and skill sets to help her clients achieve their dreams and goals. And in turn, Nicole’s clients give her the space to be her most authentic self.

“This profession gives me the freedom to be creative and be as busy as I want to be,” says Nicole. “There are endless opportunities to give back while providing my family with a good life. Real estate gives me the freedom to incorporate everything I love into my profession—it’s like a highlight reel of my career.”

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Amanda McMillan with her horse named Wyoming



Joel Schaub's dog, Louie



Alex Margulis with his pup named Coco.



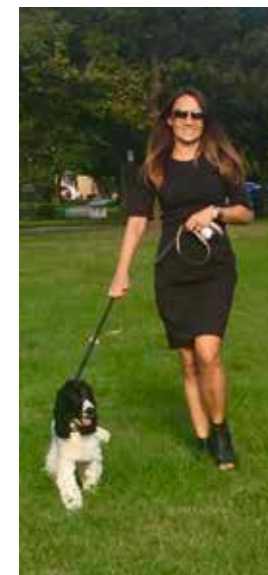
Will Goldberg's dog, Jimmy Goldberg



Josh Lipton with his wife and their two dogs, Hank and Levi



Christin Luckman with Wrigley



Beata Gaska with her dog



John O'Neill and Jessica with Rudy



Julie Dorger and Sara McCarthy with their dog, Emma



Robin Phelps Hanson with her dog, Pearl Jam



Cindi Sodolski with Cleo



Brooke Daitchman and Liberty Bell



Ronda Fish with her Dog, Gibson Blu, and her Bunny, Chewy



Chris Bauer with Edna



Jim Hechtman with Dudley the dog

# celebrating NATIONAL PET DAY!

## ►► real pets

Sit down, roll over, and get ready! While loving our pets is something we do every day, we wanted to show off your pets in celebration of National Pet Day which was on April 11th.

Here are some of the furry friends in the Chicago Real Producers community.



Rich Moran's cat



Bill Katsoolias with his dog, Louie



Bucky Cross' dog



Nick Rendleman with Schmoie



Charese David with her dog, Delilah David

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Leslie Glazier with her pups Lucy and Murphy



Melanie Giglio with her daughter and their dog, Lucy



Carol Collins with her dog, Duke



Harry Maisel with his dog, Jackson Maisel



Matthew Engle and Verona with Walton



Michael Shenfeld with Bailey



Heather Love and her dog, Cheesy



Jason Rowland with his dog, Rudy



Haley Levine with their dog, Bitty Levine-Wills



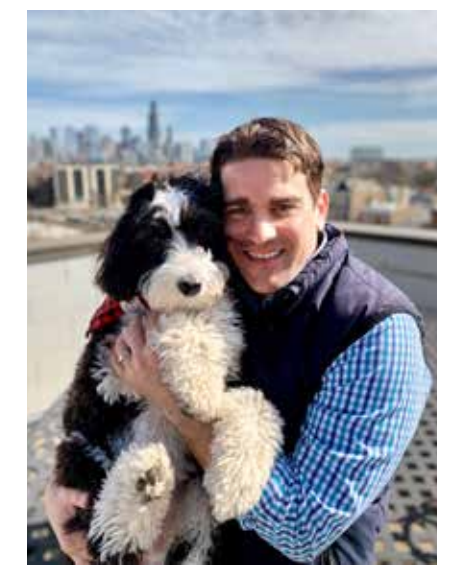
Debbie Maue with Cody and Mia



Scott Newman and Ernest Money Newman



Kristine Pokrandt with Cabot



Brian Cargerman and Hoosier



Lance Kirshner with his dogs, Sydney and Stella



Lawrence Dunning with Kona and Kahla



Laura Rahilly with her dog, Boca



Mike Gunderson with Gracie Bell



Steve Genyk with his dog



Tiffany Meyers and Dubs



Leigh Marcus with his daughter and their dog, Luna



Melissa Dondalski with Honey



Rory Fiedler with his dog, Noki



Eli Masud and Kelbi



Ivona Kutermankiewicz with her dog, Jack Bear



Collin Wasiak with his dog, Cooper Wasiak



Laura Dewey Lando with her dog, Barkley



Sam Shaffer with his dog, Hannah Kanye Shaffer



Timothy Rhoten and Stella

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# SHOW YOUR CONTACTS THAT YOU CARE IN 2020

►► business



By D.J. Paris

Based on recent trends, did you know that it is possible that nearly sixteen percent of your contact list may be moving in the next twelve months? Some of those people will actually be making two real estate transactions: selling and buying a home! So, if you have one hundred people in your database, you possibly have sixteen to thirty-two sales opportunities. The question is, how many of these transactions will you capture? Although it's unlikely you'd be the broker for each one, wouldn't it be nice to increase your numbers?

The vast majority of people select a broker who they already knew. In this article, I want to discuss a strategy to stay in touch with your contact list beyond email newsletters and holiday cards. I believe you'll earn a majority of the transactions in your database if you consistently demonstrate that you care about your clients in meaningful ways.

Advertisers know that companies need to communicate a consistent message about their product or service many times before consumers will choose to buy. We're going to apply the same technique, but we're going to do it in a more authentic way. If you want your contacts to think about you each time they're ready to buy or sell, you need to consistently communicate that you care about them. But first, you need a reason to contact them!

First, find out *everything* about your client. Fire up your CRM and look at each contact. Do you know what company they work for? When their spouse's birthday is? The names and ages of their children? Where the family last went on vacation? Their wedding anniversary date and year? What charities or organizations they are passionate about?

This information is critical as it gives you a reason to contact someone other than to ask for business. If you know that their child's birthday is today, send a "Happy seventh birthday to Charlie!" text to the parents. The more you know about the potential client, the more often you can reach out. And think about how you feel when someone demonstrates that level of thoughtfulness to you.

Second, add each data point to your calendar. Start with birthdays and anniversaries. If that's all you know about the customer, follow them on LinkedIn, Facebook, and Instagram. Once a month, look at their profiles and see if they've posted anything of interest. Shoot an email over saying something like, "Hey, I just noticed you went to Cabo last month. What a great vacation! Love the pic of you guys parasailing! Hope you and your family are having a great 2020!" LinkedIn is also a great resource, as it will tell you a person's work anniversary and other career milestones.

And third, write a personal note, too. It's not enough to email and text throughout the year. Make it a goal that every contact in your database receives at least one handwritten (and non-sales focused) personal note per year. You should mention at least one item that is personal to the client. For example, "Hey Steve, I just wanted to drop you a note to wish you and your wife, Laura, a happy tenth anniversary. You're an inspiration!"

Buyers and sellers will choose an agent they believe cares about them. Go through each of your contacts and make sure you know the important dates in their lives (birthdays, anniversaries, etc.). Pay attention to what they're doing on social media and comment on their posts. Reach out via phone, text, and email throughout the year (and don't forget to send that one personal note) celebrating these important dates. And then take me to dinner for helping you get more business.

**About the Author:**

D.J. Paris is the President of Sales & Marketing for Kale Realty and the host of Keeping It Real Podcast which is one of the most-listened-to podcasts for real estate agents in the country.

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▶▶ partner spotlight

By **Chris Menezes**  
Photos by **Heather Allison Love Photography**



Justin with his assistant,  
Mari Mikolajczak

# Justin Strane

## WITH SHAPIRO STRANE

Hearing the Music in Real Estate Law

“It’s so rewarding, looking back at the number of families I have helped buy or sell homes, and the number of businesses I have helped relocate or establish their first location. This is one of the few legal practice areas where you can walk down the street and point to tangible examples of projects you have worked on,” says Justin Strane, partner at Shapiro Strane.

Establishing that tangible connection is what Justin is all about. It’s not merely about the abstract transaction, the contracts, numbers, and paperwork—it’s about the people and the property. In fact, he continues to add, update, and improve processes

within the firm (utilizing legal technology among other systems) to allow more time spent directly with clients. Although he has an amazing team in place with his paralegal, Rosanne, and legal assistant, Mari, he never hands his clients off entirely to support staff.

“Clients should never talk to their attorney for the first time at the closing table. By the time we sit down at closing, I want my clients to have communicated enough with me that they feel comfortable asking difficult questions and letting me know when they do not understand, or are not comfortable with, an aspect of the transaction,” says Justin.



Justin's firm is real estate-transaction focused, helping people buy and sell homes, and helping business owners buy, sell, and lease commercial spaces. However, he was originally interested in practicing soft intellectual property law... and playing the trumpet. As a freshman at University of Michigan, Ann Arbor, Justin studied classical trumpet performance. Not loving the hours he spent each day in a practice room, he traded the trumpet for a book and spent hours each day in the library, studying for law school.

Justin attended the John Marshall Law School (now the UIC John Marshall Law School), and focused his curriculum on trademark and copyright law. And he was exceptional at it. One of his moot court teams won a national competition in New York City, focusing on intellectual property law issues facing the music industry. When he graduated law school in 2010, however, no one was hiring attorneys, especially not in niche areas.

Then, Justin connected with a friend and fellow law school graduate who worked in commercial development. As Justin started working on the legal side of projects like gas station flips, residential closings, and commercial closings, he found that he really enjoyed it. So, he went back to school and obtained his LL.M., an advanced law degree, in real estate. He founded Shapiro Strane with his business partner, Jacob Shapiro, and began aligning with many top producing real estate agents in service of their clients.

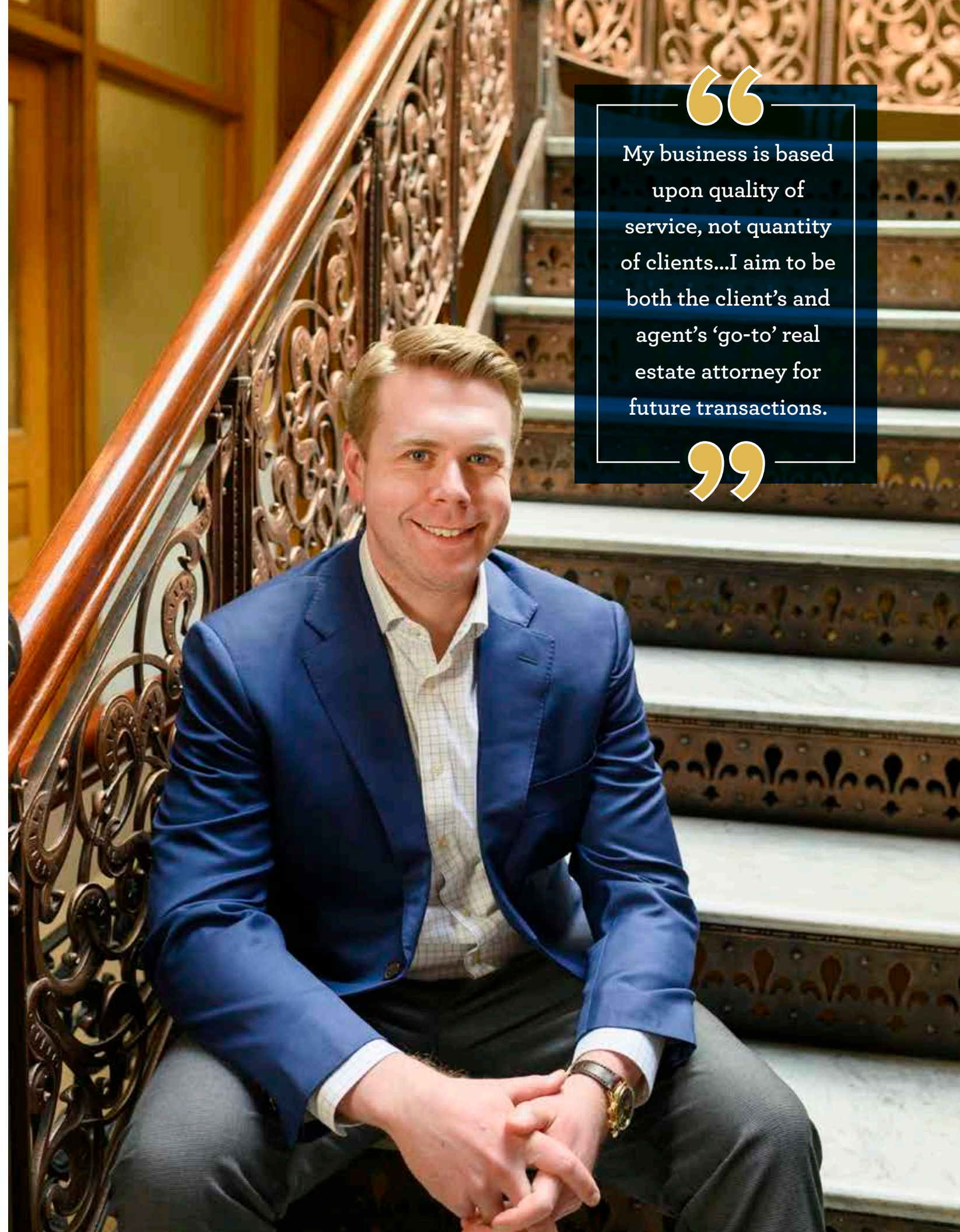
"My business is based upon quality of service, not quantity of clients. I am always front and center, directly communicating with clients, real estate agents, and their teams during a deal. After closing, I remain in touch, provide assistance whenever I can, and aim to be both the client's and agent's 'go-to' real estate attorney for future transactions," says Justin.



Outside of helping REALTORS® and their clients with real estate transactions, Justin enjoys spending time with his wife, Anne, who is an architect, and their daughter, Cora, who will be three years old soon. They live in Lakeview East, where they love walking down to the Lincoln Park Green City Market and exploring the zoo during the summer, and during the winter, they love to ice skate. Justin is a big ice hockey fan, and he also enjoys playing the guitar and piano, forgoing his original instrument, as playing a trumpet in Chicago condos does not tend to go over well. He has actually played piano since he was five, and even wrote an album's worth of piano, singer-songwriter material during his undergraduate years, gigging around the Metro Detroit area.

"If you have a particularly tough deal or client, give my work a try," says Justin. "I know most agents have a 'go-to' attorney, but at the same time, no one personality works well with everyone. I would be honored to have the opportunity to work with each and every one of you."

For more information on Justin and Shapiro Strane, visit [www.shapirostrane.com](http://www.shapirostrane.com) or call 312-638-0871.



“My business is based upon quality of service, not quantity of clients...I aim to be both the client's and agent's 'go-to' real estate attorney for future transactions.”

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# STRIDES FOR PEACE



The tragic death of a young man who was shot while heading to school on a CTA bus compelled Margaret Baczkowski to establish Strides for Peace in 2014. Our vision is a Chicago where all can thrive and live free from the fear of gun violence. Our mission is to increase the collective impact of community organizations working to end gun violence, save lives, and build a stronger Chicago by bridging proximity and resource gaps.

We collaborate with Chicago-based nonprofits that share the common goal of ending gun violence. These organizations are cornerstones of their communities, and we support them through capacity-building and fundraising. Our largest annual event, the Race Against Gun Violence, is a family-friendly evening in Grant Park designed to celebrate the life-changing work of our nonprofit partners, and provide a platform for people who care about ending gun violence in Chicago to connect and get involved. In 2019, forty-nine nonprofits participated and were beneficiaries of the event.

Our nonprofit partners use the race platform in any way that best fits their needs and objectives, including peer-to-peer fundraising, volunteer recruitment, engaging stakeholders, raising awareness of their work, and more. We host the Race Against Gun Violence in a highly visible downtown location on a weeknight to encourage people from all



Ready. Set. Go! The 6th Annual Race Against Gun Violence that took place on June 6, 2019.

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Strides for Peace's Partners in Resilience Retreat for community organizations working on the frontlines of gun violence.

walks of life to join us, and demonstrate that ending gun violence is a project for our whole city, not just for those neighborhoods most impacted by the violence.

We work intensively with a select group of nine nonprofits throughout the year, offering capacity-building assistance and a higher level of financial support outside of the race. In 2020, our Community Partners include BUILD, Chicago Police Memorial Foundation, Gary Comer Youth Center, the Faith Community of St. Sabina, I Grow Chicago, Kids Off the Block, New Life Centers, Paving the Way, and West Town Bikes. These organizations represent a range of strategies and communities, and are committed to comprehensive approaches that recognize the complex issues that drive gun violence.

Many of our Community Partners have staff who are regularly exposed to primary and secondary trauma in the course of their work. Strides for Peace is currently piloting a program to build resiliency and foster collaborative partnerships between different communities.



Kids are excited to race with favorite mascots Southpaw and Tommy Blackhawk in the Tots for Peace Sprint at the Race Against Gun Violence.



realproducersmag.com



## About the Author

Mary Stonor Saunders brings over 25 years of experience from both the profit and not-for-profit sectors. Her substantive expertise is with program development, project management, fundraising, communications, and collaborative initiatives. Prior to joining Strides as their inaugural executive director, Mary served as Director of Strategy and Development for BUILD, a gang intervention, violence prevention and youth development organization in Chicago where she oversaw fundraising, external relations, and program development during a critical time of transition.

How can you get involved? Run. Walk. Volunteer. Donate. Be a part of building peace. To learn more, visit [www.stridesforpeace.org](http://www.stridesforpeace.org)



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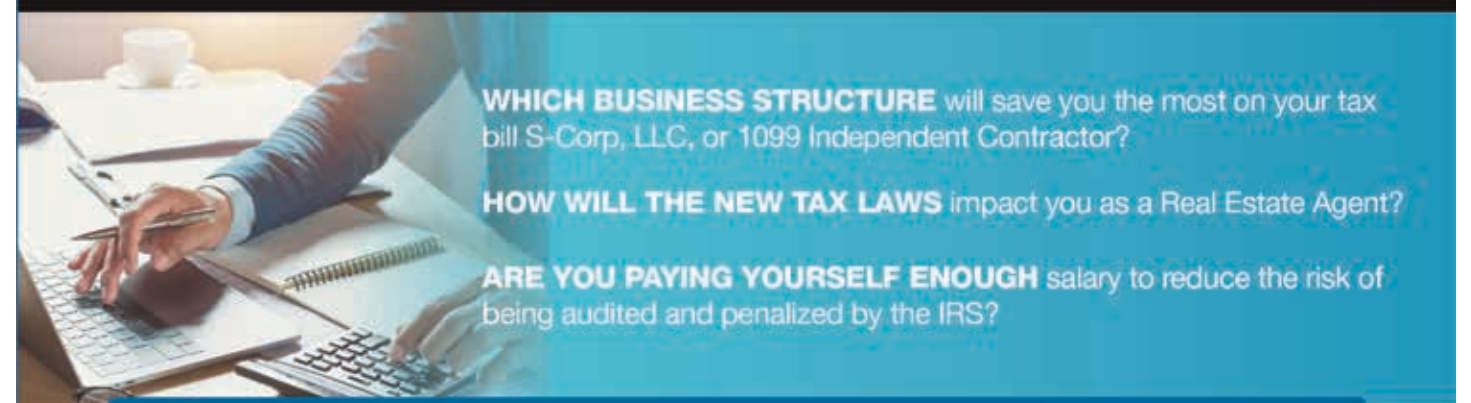
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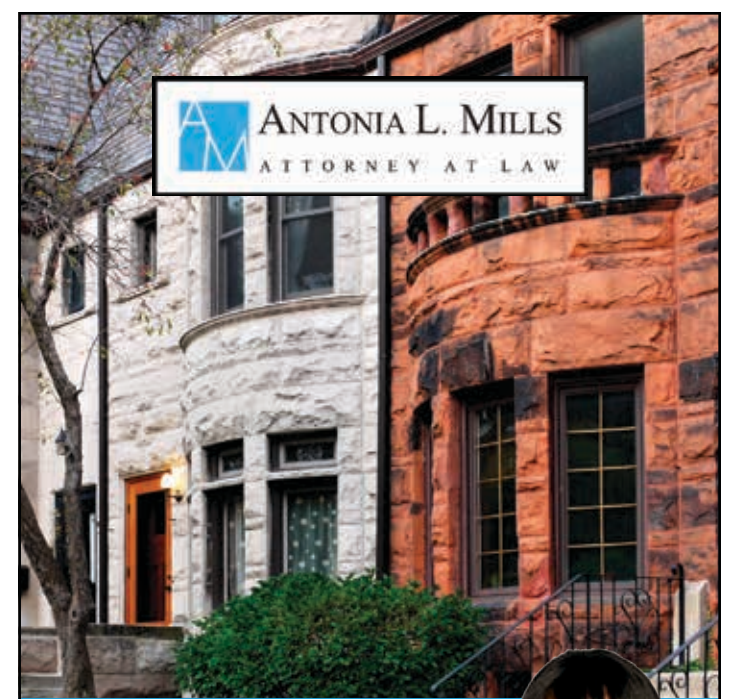
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▶▶ agent feature  
By Jennifer Mitchell  
Photos by Carlos Miranda

# MICHAEL HALL



Michael with his team. (From left to right: Janet Keogh, Megan Renner Rieck, Sally Kats, and Edan Dimalanta).

## EDUCATING CLIENTS IN THE CLASSROOM OF CHICAGO REAL ESTATE

With 25 years of experience and a career volume of \$287 million, it's hard to believe that real estate is Michael Hall's second successful career. Prior to working in real estate, Michael was working toward his Ph.D. in Spanish literature while teaching undergraduate Spanish courses at the University of Michigan.

While pursuing his degree, Michael decided to take a year off from teaching to follow his entrepreneurial spirit. He started an art and framing business, which took off quickly. At the end of his year off, Michael realized he wasn't sure if going back to teaching full-time was the right path.

"My grandfather was a commercial real estate investor and he gave me the idea of investing in real estate and becoming a REALTOR®," says Michael. "I liked the idea of being my own boss and the limitless earning potential that accompanies a career in real estate. I also love working with people, architecture, and interior design, so I thought it would be a good match."

But as he built up his career in real estate, he couldn't give up teaching entirely. Also a classically trained pianist, Michael taught piano lessons for eight years until his real estate business demanded all of his attention and energy. Realizing that he really didn't want to give up teaching entirely, Michael rechanneled his love of education into his real estate career.

"I love academic research and I try to stay abreast of what's happening in the market," explains Michael. "I can then educate and better advise my clients, so they're able to make the best real estate decisions possible. In essence, I'm still teaching, but my field of study [now] is Chicago real estate."

Though Michael loves all property types, his expertise and passion lie in investment properties. When he first started out, his grandfather taught him the power of investment properties and that people who own things, whether it's a business or a property, will do better financially than those working for, or paying rent to, someone else. Since then, Michael has become passionate about helping others learn how to use real estate investments to grow personal wealth.

Identifying that education is a personal strength—and acknowledging his shortcomings elsewhere—was one of the key reasons for Michael's success.

"The biggest thing I had to overcome in growing my business was learning to let go of the things I'm not good at, so I can focus on





other people in the business (and related businesses) can energize and grow your own business.

“Relationships are everything,” states Michael. “If you have solid relationships with your clients and other professionals in the industry, and a passion for what you’re doing, the business will grow organically.”

Michael lives in Andersonville with his partner, Tim, and their two dogs, Izzy and Eva. Together, they love exploring Chicago’s shopping and dining scene, biking, going to the movies, and traveling whenever Michael’s hectic schedule allows. They also love to escape the hustle and bustle of the city, and spend time at their second home in Trout Valley where they have easy access to biking trails.

When Michael’s not riding his bike, he’s riding his horse, Limón the IX, and training with Julie Julian at the Flying Dutchman Dressage Stable in Barrington, IL. And he continues to play piano; he loves writing and playing his own music to unwind at the end of a long day.

Michael supports Housing Opportunities for Women (H.O.W.), and PAWS Chicago, a no-kill animal shelter. For each client review he receives, he offers to donate to one of these two charities, or a charity of his client’s choosing.

Despite his busy work schedule and his many hobbies, Michael still makes time for helping newer agents establish themselves, and teaching them how to grow their real estate business.

“I guess it’s the teacher in me still trying to help people grow,” explains Michael.

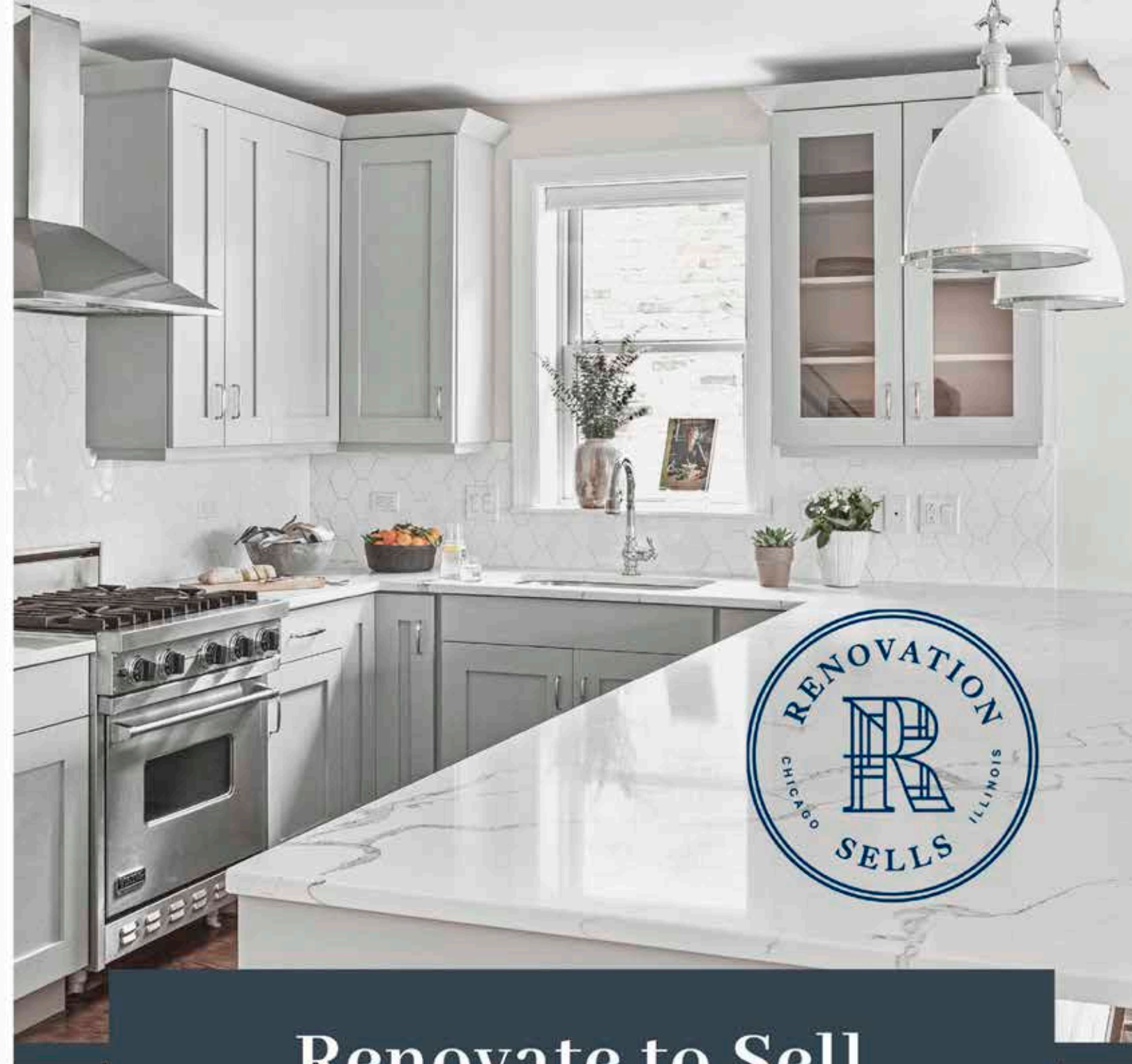
“I’m still teaching, but my field of study [now] is Chicago real estate.”

...

what I am good at,” notes Michael. “Don’t let perfect get in the way of progress.”

He also advises that REALTORS® do three things: imagine what your dream business looks like, and then plan how to get there; spend fifty percent of your time prospecting; and track everything—from the number of open houses you hold, to the mailings you send, to where the most sales are coming from. Though tedious, tracking will help you focus on and improve your most profitable activities, as well as find new opportunities to grow your business.

But numbers won’t tell the whole story. Michael acknowledges that the synergy of working with



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# TIM MULLET

▶ on the rise

## High Five and Hug it Out: Celebrating Wins throughout the Buying Process

By **Jennifer Mitchell**  
Photos by **Heather Allison Love Photography**

When Tim Mullet begins working with a new client, the first thing he does is explain his “high five and hug it out” motto. The buying process can be extremely stressful, and it is filled with a lot of ups and downs, but Tim believes in having fun along the way.

“I always tell my clients there are going to be a lot of high fives to celebrate the wins throughout the buying process,” explains Tim. “When we find the perfect home, we high five. When it goes under contract, another high five. When they clear attorney review, high five. When the home appraises, you guessed it, we high five. And once we make it to that closing table and the keys are in hand, we hug it out.”

It’s this positive attitude and focus on fun that has led to Tim’s success as a REALTOR®. He derives genuine joy in

helping others find a home and attributes his positive outlook on life to his upbringing.

“I was born and raised in a small rural town in Indiana,” explains Tim. “My parents, who have been married for forty-seven years, are incredible and have instilled in me the values that are the foundation of my success. I watched how my parents treated others and I try to replicate that in my own life. I believe in approaching all people, regardless of social or economic status, in the same way—with kindness, respect, and fairness. I try to remain consistent and genuine in that approach.”

Though his approach in working with others has remained the same, his job title has changed quite a bit over the years. Much like his career in real estate, Tim’s first job was entrepreneurial in nature. At the age of thirteen, he operated a licensed baseball card shop called Strike Three You’re Out Sports Cards. Unfortunately, Tim’s teenage business venture didn’t bring in millions, so he earned

...





...

a degree in marketing and spent fourteen years working his way up the corporate ladder in the wine and spirits industry.

if I left marketing, without skipping a beat, I said, 'real estate.' Two days later, I signed up for an online broker licensing class."

"For many years, I enjoyed climbing the corporate ladder and was very motivated by it," says Tim. "But in 2015, I was texting with one of my colleagues and through the conversation, I realized that I wasn't as motivated or fulfilled

as I had previously been. I was losing my drive to get to the next level, and when she asked what I might do

**“I always tell my clients there are going to be a lot of high fives to celebrate the wins throughout the buying process.”**

career volume of \$19.6 million, and helped countless buyers find homes.

Not knowing if he would use his license for personal investing, part-time work, or a full-time career, Tim started taking classes. Almost immediately, Tim knew that real estate was what he was meant to do.

Since earning his license, Tim has developed a successful business, sold a

...



Tim with his dad in the shop holding cheese boards they made.



Tim surprised his mom with a trip to Las Vegas.



“It’s really hard to beat that feeling of helping a client find their first home,” notes Tim. “When I see their smiling face, I know the relationship was a success. Of course, I’m also very passionate about helping my clients identify their goals and then making them happen. Whether they are buying, selling, investing, or renting, I am determined to deliver whatever they need.”

Whenever he gets a break from weekend open houses and showings, Tim loves spending time in his dad’s woodshop. Since he was a kid, Tim and his dad, who was raised in the Amish community, have worked on various projects while talking about life, reflecting on the past, and brainstorming their next adventure or project. And anyone who works with Tim might be lucky enough to see the product of his time in the shop.

“My dad and I have made a lot of furniture in his shop, but I also love making custom cheese boards for my clients,” shares Tim.

Tim’s giving nature doesn’t stop at thoughtful, hand-crafted client gifts. He’s also a big supporter of charities that benefit animals, especially dogs, and the LGBTQ+

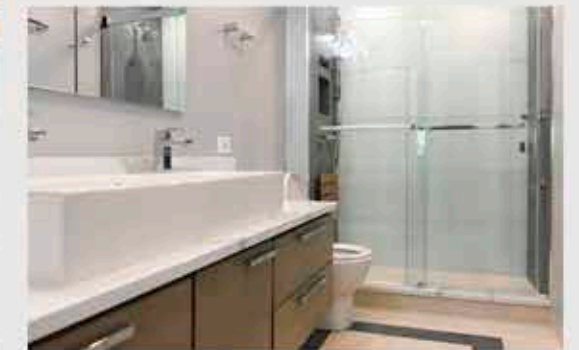
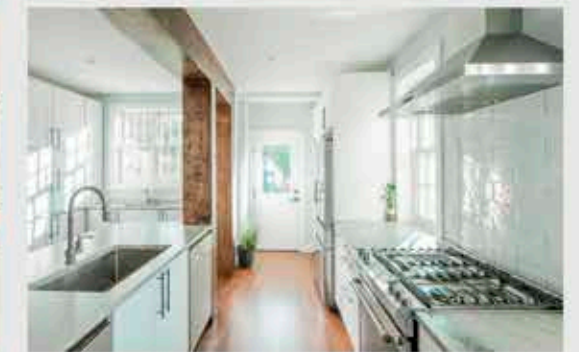
community. Closer to home, Tim became ordained six years ago to officiate a friend’s wedding and has since officiated seven weddings.

When he’s not helping people find a home or tie the knot, he loves attending live events in Chicago, whether that’s sports, theatre, or comedy. He also loves staying active, running along the lakefront, playing tennis and volleyball or spending time with his 13-year-old puggles, Tyson and Talon. But he especially loves hosting game nights with friends—no doubt filled with plenty of high fives.



Tim with his sister, Shannon.

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# TOP 200 STANDINGS

Teams and individuals from January 1, 2020 to February 29, 2020

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jeffrey	Lowe	17	\$21,245,625	11	\$16,327,500	28	\$37,573,125
2	Matt	Laricy	18	\$7,690,888	13	\$6,580,000	31	\$14,270,888
3	Karen	Biazar	21	\$11,460,200	4	\$2,314,000	25	\$13,774,200
4	Mario	Greco	18	\$10,072,000	4	\$2,616,000	22	\$12,688,000
5	Emily	Sachs Wong	6	\$5,313,875	6	\$6,970,000	12	\$12,283,875
6	Nathan	Wilks	7	\$4,768,275	8	\$3,686,750	15	\$8,455,025
7	Millie	Rosenbloom	5	\$6,835,000	2	\$1,295,000	7	\$8,130,000
8	William	Goldberg	8	\$5,791,569	3	\$2,054,500	11	\$7,846,069
9	P Corwin	Robertson	6	\$7,750,843	0	\$0	6	\$7,750,843
10	Melanie	Giglio	5	\$2,974,800	11	\$4,694,500	16	\$7,669,300
11	Carrie	McCormick	7	\$5,084,500	4	\$2,476,000	11	\$7,560,500
12	Barbara	O'Connor	6	\$3,360,000	6	\$3,688,500	12	\$7,048,500
13	Leigh	Marcus	5	\$3,355,000	6	\$3,634,000	11	\$6,989,000
14	Sam	Shaffer	1	\$1,100,000	12	\$5,780,900	13	\$6,880,900
15	Michael	Costanzo	2	\$3,110,000	2	\$3,110,000	4	\$6,220,000
16	Jill	Silverstein	2	\$1,086,500	5	\$5,112,000	7	\$6,198,500
17	Gwen	Farinella	2	\$6,070,000	0	\$0	2	\$6,070,000
18	Julie	Busby	5	\$4,246,250	4	\$1,726,000	9	\$5,972,250
19	Daniel	Close	1	\$1,009,000	7	\$4,932,500	8	\$5,941,500
20	Chezi	Rafaelli	5	\$5,350,000	1	\$455,000	6	\$5,805,000
21	Michael	Maier	7	\$5,763,625	1	\$35,000	8	\$5,798,625
22	Nicholaos	Voutsinas	2	\$1,203,750	9	\$4,581,300	11	\$5,785,050
23	Joshua	Lipton	4	\$3,533,500	2	\$2,218,500	6	\$5,752,000
24	Jon	Crocilla	1	\$2,800,000	1	\$2,800,000	2	\$5,600,000
25	Rupinder	Kaur	0	\$0	1	\$5,450,000	1	\$5,450,000
26	Timothy	Salm	1	\$5,450,000	0	\$0	1	\$5,450,000
27	Keith	Brand	0	\$0	10	\$5,351,499	10	\$5,351,499
28	Matthew	Liss	8	\$4,170,900	2	\$1,171,000	10	\$5,341,900
29	Elizabeth	Brooks	3	\$5,339,732	0	\$0	3	\$5,339,732
30	Layching	Quek	0	\$0	10	\$5,212,000	10	\$5,212,000
31	Jennifer	Liu	10	\$5,014,400	1	\$185,000	11	\$5,199,400
32	Brent	Hall	7	\$4,970,400	0	\$0	7	\$4,970,400
33	Ronda	Fish	2	\$3,300,000	1	\$1,662,900	3	\$4,962,900
34	D	Waveland Kendt	4	\$2,698,500	2	\$2,257,000	6	\$4,955,500

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Frank	Montro	19	\$3,463,000	11	\$1,479,474	30	\$4,942,474
36	Boris	Lehtman	6	\$4,144,000	1	\$699,000	7	\$4,843,000
37	Timothy	Sheahan	7	\$3,894,000	2	\$945,450	9	\$4,839,450
38	Richard	Divito	4	\$2,797,500	2	\$1,900,000	6	\$4,697,500
39	Daniel	Glick	5	\$4,014,000	2	\$676,900	7	\$4,690,900
40	James	Kinney	1	\$640,000	1	\$3,900,000	2	\$4,540,000
41	Hayley	Westhoff	1	\$280,000	2	\$4,150,000	3	\$4,430,000
42	Joel	Holland	3	\$1,382,000	4	\$3,037,500	7	\$4,419,500
43	Benyamin	Lalez	2	\$1,235,000	5	\$3,165,000	7	\$4,400,000
44	Jeffrey	Proctor	3	\$1,939,999	1	\$2,412,500	4	\$4,352,499
45	Grigory	Pekarsky	5	\$1,169,763	6	\$3,131,900	11	\$4,301,663
46	Tara	Furnari	4	\$3,649,000	1	\$641,000	5	\$4,290,000
47	Eric	Ofman	1	\$2,100,000	1	\$2,100,000	2	\$4,200,000
48	Lucas	Blahnik	4	\$2,948,013	3	\$1,238,750	7	\$4,186,763
49	Bari	Levine	4	\$2,300,000	2	\$1,810,000	6	\$4,110,000
50	Helaine	Cohen	1	\$605,000	4	\$3,492,500	5	\$4,097,500

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After my clients received a denial from another lender, Ryan and his entire team at Movement Mortgage stepped in to save the day.  
 - **Andrew Perkins, Realtor**

# TOP 200 STANDINGS

Teams and individuals from January 1, 2020 to February 29, 2020

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Danielle	Dowell	6	\$3,327,000	2	\$754,000	8	\$4,081,000
52	Rebecca	Lundstrom	1	\$3,925,000	0	\$0	1	\$3,925,000
53	Janet	Owen	1	\$3,900,000	0	\$0	1	\$3,900,000
54	Stephanie	Cutter	6	\$3,894,000	0	\$0	6	\$3,894,000
55	Aaron	Sklar	4	\$2,725,100	2	\$1,125,000	6	\$3,850,100
56	Robert	Sullivan	3	\$3,140,000	1	\$695,000	4	\$3,835,000
57	Sara	McCarthy	4	\$1,285,500	5	\$2,549,400	9	\$3,834,900
58	Lauren M.	Wood	3	\$1,587,000	3	\$2,245,000	6	\$3,832,000
59	Gregorio	Cirone	3	\$657,000	2	\$3,175,000	5	\$3,832,000
60	John	Grafft	6	\$3,341,900	1	\$485,000	7	\$3,826,900
61	Susie	Pearson	0	\$0	2	\$3,805,000	2	\$3,805,000
62	Deborah	Hess	6	\$2,757,400	3	\$1,040,000	9	\$3,797,400
63	Juliana	Yeager	3	\$1,431,998	2	\$2,325,500	5	\$3,757,498
64	Cynthia	Sodolski	3	\$1,990,000	3	\$1,759,900	6	\$3,749,900
65	James	D'Astice	2	\$550,000	7	\$3,181,000	9	\$3,731,000
66	Melissa	Govedarica	6	\$3,727,600	0	\$0	6	\$3,727,600
67	Christian	Pezzuto	4	\$1,596,020	6	\$2,127,500	10	\$3,723,520
68	Brad	Lippitz	4	\$2,692,500	2	\$978,000	6	\$3,670,500
69	Connie	Engel	4	\$1,945,000	2	\$1,668,500	6	\$3,613,500
70	Christina	Delgreco	3	\$1,159,500	2	\$2,445,920	5	\$3,605,420
71	Laura	Topp	3	\$1,767,500	2	\$1,827,000	5	\$3,594,500
72	John	Berdan	1	\$435,000	3	\$3,125,000	4	\$3,560,000
73	John	Astorina	2	\$952,500	3	\$2,582,569	5	\$3,535,069
74	Beata	Gaska	5	\$3,513,000	0	\$0	5	\$3,513,000
75	Paul	Barker	1	\$675,000	3	\$2,806,700	4	\$3,481,700
76	Camille	Canales	4	\$1,779,400	3	\$1,677,013	7	\$3,456,413
77	Amy	Pritchard	3	\$2,790,000	1	\$635,500	4	\$3,425,500
78	Jason	O'Beirne	7	\$3,399,300	0	\$0	7	\$3,399,300
79	Perdure	Carter	17	\$2,076,000	13	\$1,291,000	30	\$3,367,000
80	Margaret	Baczkowski	1	\$1,200,000	1	\$2,150,000	2	\$3,350,000
81	Alice	Berger	2	\$1,844,000	3	\$1,497,000	5	\$3,341,000
82	Mark	Tranter	5	\$2,783,400	1	\$554,000	6	\$3,337,400
83	Ken	Jungwirth	5	\$2,576,500	2	\$760,000	7	\$3,336,500
84	Caryl	Dillon	0	\$0	2	\$3,321,000	2	\$3,321,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Owen	Duffy	4	\$1,805,000	5	\$1,452,000	9	\$3,257,000
86	Nadine	Ferrata	4	\$2,800,000	2	\$447,499	6	\$3,247,499
87	Wayne	Beals	3	\$1,833,000	3	\$1,389,000	6	\$3,222,000
88	Alexander	Chaparro	1	\$2,650,000	1	\$520,000	2	\$3,170,000
89	Cindy	Purdom	0	\$0	1	\$3,165,625	1	\$3,165,625
90	Amanda	McMillan	4	\$2,330,000	2	\$790,000	6	\$3,120,000
91	Laura	Meier	4	\$2,222,500	2	\$883,750	6	\$3,106,250
92	Manuel	Torrejon-Regalado	1	\$1,550,000	1	\$1,550,000	2	\$3,100,000
93	Rubina	Bokhari	0	\$0	2	\$3,088,900	2	\$3,088,900
94	Kevin	Hinton	4	\$1,072,682	5	\$2,006,500	9	\$3,079,182
95	Burt	Fujishima	3	\$1,623,000	1	\$1,445,000	4	\$3,068,000
96	Sharon	Glickman	1	\$3,000,000	0	\$0	1	\$3,000,000
97	Ann	Caron	0	\$0	1	\$3,000,000	1	\$3,000,000
98	Ryan	Preuett	2	\$2,990,000	0	\$0	2	\$2,990,000
99	Sophia	Klopas	5	\$2,389,500	1	\$585,000	6	\$2,974,500
100	Christopher	Lobrillo	13	\$2,937,900	0	\$0	13	\$2,937,900

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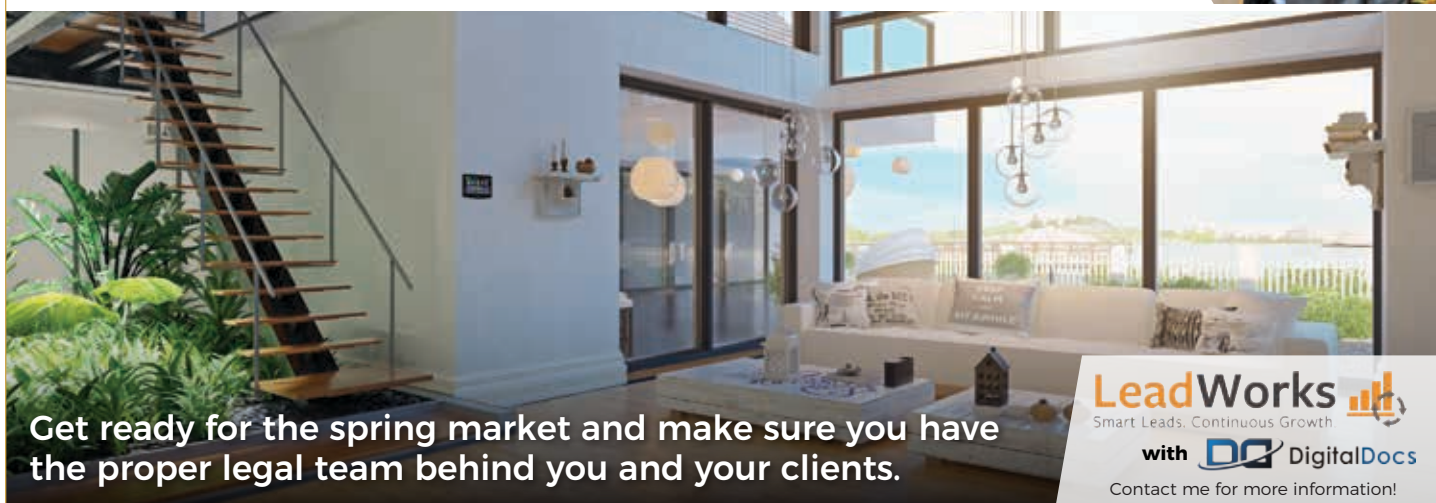
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# TOP 200 STANDINGS

Teams and individuals from January 1, 2020 to February 29, 2020

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
101	Dennis	Huyck	2	\$1,697,000	2	\$1,232,000	4	\$2,929,000
102	Dorie	Westmeyer	3	\$1,729,000	2	\$1,187,250	5	\$2,916,250
103	Brian	Pistorius	1	\$532,500	2	\$2,372,500	3	\$2,905,000
104	Jennifer	Mills	3	\$2,089,500	1	\$800,000	4	\$2,889,500
105	Jacqueline	Colando	5	\$1,868,000	2	\$1,013,500	7	\$2,881,500
106	Kimber	Galvin	4	\$2,493,000	1	\$387,000	5	\$2,880,000
107	Kathryn	Barry	2	\$480,000	6	\$2,397,400	8	\$2,877,400
108	Santiago	Valdez	3	\$670,000	7	\$2,160,000	10	\$2,830,000
109	John	Weidner	2	\$1,525,000	2	\$1,282,500	4	\$2,807,500
110	Lynn	Weekley	5	\$1,915,500	2	\$883,000	7	\$2,798,500
111	James	Streff	4	\$1,985,000	1	\$750,000	5	\$2,735,000
112	Ying	Li	1	\$310,000	5	\$2,414,000	6	\$2,724,000
113	Jennifer	Riccolo Debower	0	\$0	3	\$2,705,000	3	\$2,705,000
114	Michael	McGuinness	0	\$0	6	\$2,690,500	6	\$2,690,500
115	James	Sheehan	2	\$932,000	3	\$1,748,000	5	\$2,680,000
116	Eric	Hublar	1	\$545,000	6	\$2,112,650	7	\$2,657,650
117	Colleen	Berg	9	\$2,648,500	0	\$0	9	\$2,648,500
118	Chaz	Walters	1	\$995,000	3	\$1,648,000	4	\$2,643,000
119	Arthur	Cirignani	26	\$2,642,348	0	\$0	26	\$2,642,348
120	Jane	Shawkey-Nye	1	\$2,635,000	0	\$0	1	\$2,635,000
121	Julie	Harron	2	\$2,334,920	1	\$300,000	3	\$2,634,920
122	Anne	Rossley	2	\$1,706,000	1	\$916,000	3	\$2,622,000
123	Melissa	Siegal	3	\$1,982,000	1	\$639,000	4	\$2,621,000
124	Atul	Singh	1	\$1,310,000	1	\$1,310,000	2	\$2,620,000
125	Michael	Rosenblum	2	\$1,306,000	1	\$1,300,000	3	\$2,606,000
126	Keith	Wilkey	1	\$875,000	2	\$1,720,000	3	\$2,595,000
127	Danny	Lewis	4	\$1,880,000	2	\$715,000	6	\$2,595,000
128	Brian	Laskov	1	\$1,295,000	1	\$1,295,000	2	\$2,590,000
129	Marissa	Schaefer	1	\$1,800,000	1	\$790,000	2	\$2,590,000
130	Michele	Gubser	2	\$1,663,000	4	\$917,000	6	\$2,580,000
131	Suzanne	Gignilliat	2	\$2,570,500	0	\$0	2	\$2,570,500
132	Melanie	Everett	1	\$483,000	4	\$2,077,500	5	\$2,560,500
133	Lisa	Sanders	4	\$2,033,000	1	\$525,000	5	\$2,558,000
134	Michelle	Browne	5	\$2,557,000	0	\$0	5	\$2,557,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
135	Rena	Trapani	1	\$2,140,000	1	\$415,000	2	\$2,555,000
136	Katharine	Waddell	2	\$775,000	4	\$1,775,000	6	\$2,550,000
137	Ryan	Smith	21	\$2,547,301	0	\$0	21	\$2,547,301
138	Evan	Peng	1	\$550,000	3	\$1,991,000	4	\$2,541,000
139	Jeff	Kallas	1	\$775,000	3	\$1,747,500	4	\$2,522,500
140	Colin	Hebson	1	\$582,500	5	\$1,924,500	6	\$2,507,000
141	John	Lyons	2	\$1,560,000	2	\$942,500	4	\$2,502,500
142	Douglas	Smith	0	\$0	1	\$2,500,000	1	\$2,500,000
143	Alfredo	Medina	0	\$0	1	\$2,500,000	1	\$2,500,000
144	Alysa	Peterson	8	\$1,748,000	1	\$745,000	9	\$2,493,000
145	Ryan	Huyler	3	\$2,481,000	0	\$0	3	\$2,481,000
146	Michael	Vrielink	0	\$0	4	\$2,468,750	4	\$2,468,750
147	Victoria	Nguyen	1	\$380,000	3	\$2,085,000	4	\$2,465,000
148	Phyllis	Smith	3	\$1,455,500	3	\$997,900	6	\$2,453,400
149	Marta	Lazic	0	\$0	7	\$2,450,500	7	\$2,450,500
150	Joe	Zimmerman	3	\$1,267,999	3	\$1,180,500	6	\$2,448,499

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# TOP 200 STANDINGS

Teams and individuals from January 1, 2020 to February 29, 2020

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
151	Survi	Kobawala	0	\$0	6	\$2,434,000	6	\$2,434,000
152	Laurie	Popovich	1	\$990,000	1	\$1,425,000	2	\$2,415,000
153	Qiankun	Chen	3	\$863,000	5	\$1,549,500	8	\$2,412,500
154	Paul	Mancini	3	\$909,500	3	\$1,501,500	6	\$2,411,000
155	Jennifer	Ames	2	\$1,332,500	2	\$1,072,500	4	\$2,405,000
156	Lawrence	Dunning	0	\$0	3	\$2,400,000	3	\$2,400,000
157	Mary Shanley	Aloisio	3	\$1,955,000	1	\$440,000	4	\$2,395,000
158	Lance	Kirshner	2	\$1,190,500	2	\$1,204,000	4	\$2,394,500
159	Michael	Shenfeld	3	\$2,215,000	1	\$175,000	4	\$2,390,000
160	Jason	Byrne	1	\$209,999	4	\$2,163,000	5	\$2,372,999
161	Joe	Landgrebe	1	\$1,170,000	1	\$1,170,000	2	\$2,340,000
162	John	Huebner	2	\$1,223,500	2	\$1,115,000	4	\$2,338,500
163	Steve	Otwell	0	\$0	4	\$2,333,000	4	\$2,333,000
164	Anna	Pesce	4	\$2,174,500	1	\$137,000	5	\$2,311,500
165	Brady	Miller	4	\$1,236,000	3	\$1,052,500	7	\$2,288,500
166	Clare	Spartz	4	\$2,281,500	0	\$0	4	\$2,281,500
167	Nathan	Binkley	2	\$885,000	2	\$1,391,500	4	\$2,276,500
168	Renata	Pieczka	4	\$1,628,500	4	\$636,100	8	\$2,264,600
169	Ivona	Kutermankiewicz	4	\$1,788,000	1	\$475,000	5	\$2,263,000
170	Deena	Schencker	1	\$2,250,000	0	\$0	1	\$2,250,000
171	Ryan	Hardy	0	\$0	1	\$2,250,000	1	\$2,250,000
172	Radim	Mandel	3	\$1,383,500	2	\$857,500	5	\$2,241,000
173	Christopher	Katsulis	0	\$0	3	\$2,227,000	3	\$2,227,000
174	Karen	Peterson	2	\$1,110,000	2	\$1,110,000	4	\$2,220,000
175	Beth	Gomez	1	\$411,500	2	\$1,789,000	3	\$2,200,500
176	Ryan	McKane	3	\$1,439,000	2	\$735,000	5	\$2,174,000
177	Karen	Ranquist	3	\$2,169,800	0	\$0	3	\$2,169,800
178	Mark	Ahmad	3	\$1,435,000	2	\$703,000	5	\$2,138,000
179	Casey	Declerk	1	\$417,000	2	\$1,717,000	3	\$2,134,000
180	Greg	Nagel	1	\$825,000	1	\$1,300,000	2	\$2,125,000
181	Michael	McCallum	3	\$1,660,000	1	\$465,000	4	\$2,125,000
182	Susan	O'Connor	1	\$565,000	1	\$1,555,000	2	\$2,120,000
183	Akos	Straub	4	\$2,119,500	0	\$0	4	\$2,119,500
184	Elena	Theodoros	3	\$1,545,000	1	\$562,000	4	\$2,107,000

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
185	Fadi	Matalka	1	\$366,000	2	\$1,740,000	3	\$2,106,000
186	Christopher	Gaggero	1	\$200,000	3	\$1,905,000	4	\$2,105,000
187	Hasani	Steele	3	\$1,697,300	1	\$389,900	4	\$2,087,200
188	Jonathan	Darin	4	\$1,626,000	2	\$457,000	6	\$2,083,000
189	Jason	Finn	4	\$2,071,900	0	\$0	4	\$2,071,900
190	Greg	Whelan	0	\$0	3	\$2,057,000	3	\$2,057,000
191	Keith	Tarasiewicz	0	\$0	5	\$2,056,500	5	\$2,056,500
192	Tricia	Van Horn	1	\$2,050,000	0	\$0	1	\$2,050,000
193	Gene	Mandarino	0	\$0	1	\$2,050,000	1	\$2,050,000
194	Anna	Huls	4	\$1,375,000	2	\$665,000	6	\$2,040,000
195	Shelley	Stunard	4	\$1,387,300	1	\$645,000	5	\$2,032,300
196	Nicole	Duran	1	\$464,300	2	\$1,564,000	3	\$2,028,300
197	Jason	Vondrachek	1	\$726,000	1	\$1,298,810	2	\$2,024,810
198	Natalie	Jonas	1	\$850,000	2	\$1,150,000	3	\$2,000,000
199	Daniel	Hyman	2	\$995,000	2	\$995,000	4	\$1,990,000
200	Hunter	Andre	2	\$1,382,500	1	\$600,000	3	\$1,982,500

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## Easy Ways to Improve Your

# FINANCIAL LITERACY

By Shauna Osborne



April is **Financial Literacy Month**, as designated by former President Barack Obama in 2010 in response to the 2008 American financial crisis, which he called “the result of both irresponsible actions on Wall Street and everyday choices on Main Street.” Indeed, financial ignorance can lead to a variety of negative consequences, including irresponsible spending, dangerous debt levels, and high amounts of stress, especially for financially vulnerable populations like the elderly, women, and teens. No matter who you are, education in financial literacy is key.

### Read financial books and newspapers (and listen to podcasts).

Dive into newspapers and magazines (think the financial section of local/regional newspapers, as well as the *Wall Street Journal*, *Barron's*, *Fortune*, *Forbes*, and *Money*), as well as books geared toward money matters. Also, there’s a podcast for every subject nowadays, and the arena of finance is no exception. Just want the basics? Try *The Dave Ramsey Show* or *So Money*. What about info on investing? You’ll want *InvestED* or *We Study Billionaires*.

### Use social media and your network.

Though I strongly support the use of social media for sharing cute doggy photos, you can make your social media time more productive by following financial experts on Twitter or LinkedIn; maybe join a personal finance/support Facebook group. Also, don’t overlook the opportunity to access the knowledge you have close at hand through your immediate network.

### Ask the experts.

Who better to turn to with your burning financial questions than a professional? They can listen and assess your current situation and how you are handling credit and debt; make suggestions for how to pay off, consolidate, and manage finances; and help you plan for future financial needs and stay on track going forward.

A study by the Financial Industry Regulatory Authority in 2019 showed declining rates of financial literacy among Americans, yet for most of us, our financial situations are more complicated than ever, between retirement accounts, investments, student loans, medical debt, credit cards, mortgages/rent, and other household expenses. It’s important to keep your financial literacy knowledge base growing as aspects of your health, career, and family change over the years. Knowledge is power!

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