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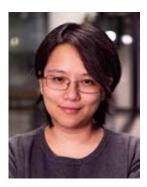


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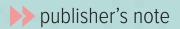
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North Shore Real Producers Celebrates Top REALTORS®

Providing a platform to elevate and unite the top real estate agents in the North Shore area!



What's up with FEAR?

Webster defines fear as an unpleasant often strong emotion caused by anticipation or awareness of danger. Certainly, fear is a common response in human existence. It's also one of the greatest gifts mankind has received. I mean think about it. Most people react appropriately when faced with a decision where suffering is a strong possibility. I would contend that there's a healthy, God-given fear, driving those responses. One wouldn't put his hand on a hot stove or he wouldn't get too close to the edge of a drop off hundreds of feet below, unless fear wasn't working correctly.

Even the greatest risk-takers in the world have fear. I remember hearing a story about an elite, world-class, free-rock climber. Imagine for a moment staring up at a huge rock face and saying, "I got this and I don't even need to be clipped in." For most people, this would be insanity. I certainly wouldn't take that risk myself. However, this free-rocker was willing to make this incredible attempt. Why? How is this possible? Doesn't he care about his life? These are some of the questions that immediately came to mind.

To my surprise, this world-renown rock climber said that he still has fear. He said that he doesn't want to plummet to his death, but has learned to use that fear in a way that helps him. I'll speak more to this in a moment.

Two of my greatest fears are bats and sharks. I'm not sure why, but I'm terrified of them. The thought of being left unattended in a huge body of water with hungry sharks brings me a great sense of dread. It's for sure a situation I'd never wish to be placed. Bats are the other huge phobia of mine. Have you even looked closely at its face? Wow, so scary! I've heard it all before. For example: "Bats are cute," "they

are good for the environment as they eat all the mosquitos," and "the bats would never hurt people." W H A T E V E R!!

Those certainly are great answers, but somehow, they don't do it for me. I'm still unconvinced. This begs a couple of wonderful questions. How do we overcome our fears? Better yet, how do the top REALTORS® over their fears? Everyone has them and I would suggest that the best and most successful agents have learned to look their fears head on and face them.

I'll admit, facing our fears head on is difficult. In fact, many of you have mentioned to me that self-doubt often creeps into your role as a top producer. It's evident there are some common themes to overcoming fear as I've listened. First, work hard at identifying what fears there might be. Being sensitive to what they are is a great way to face it. Secondly, what steps need to be taken to overcome the fear? Once the fear is known, then how to attack it is defined and tackled. Finally, patience. Overcoming fear often isn't immediate. It's a steady approach of practice and patiently training executing the steps laid out to conquer the fears that paralyze from becoming successful and victorious.

I want to thank you as the top REALTORS® as you demonstrate overcoming your fears and using those fears to help your clients make one of the most amazing decisions of their lives. You play a huge part in that process. Keep up the great work. You are a true inspiration!

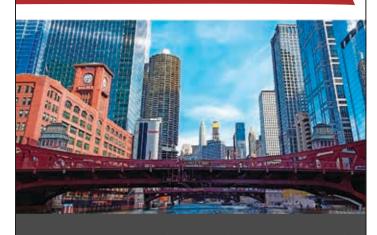


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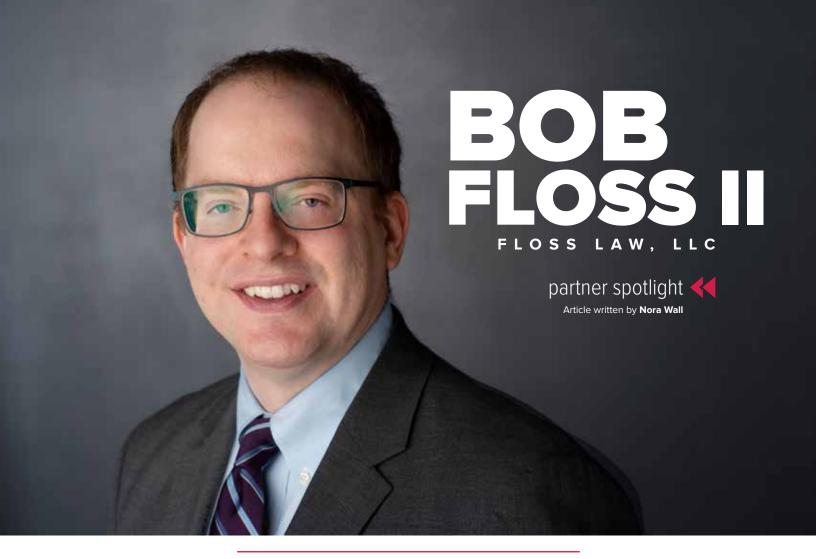
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A respected central fixture in the North Shore real estate scene, Bob Floss is a go-to legal source. He says, "By definition, we are a real estate law office; however, our company's reach extends far beyond representing buyers and sellers at closing.' Not one to shy away from a challenge, Bob is the attorney you call to close.

Born and raised in the Chicago area, Real estate is in Bob's blood. Bob's father started his real estate brokerage the day Bob was born. He says, "I was in diapers walking around the office while deals were being negotiated. As a young man, I knew the importance of getting the MLS book when it was delivered and never, ever to leave a faxed contract in the sun (the ink would fade in direct sunlight on the old fax paper)."

While in college at Loyola University Chicago, Bob got his broker's license and sold a few properties for friends, but he decided his goal was to become a lawyer. When he graduated from the John Marshall Law School in 2008, the market had just crashed. He says, "Looking back, it was a tremendous experience for me. It not only forced me to deal with challenging short sales but to cut my teeth in courtrooms through foreclosure defense and emergency motions (to stop sale dates). As much as I enjoy being a transactional attorney, it's important to have the skills to represent your client in court, if needed."

After practicing real estate law in downtown Chicago for years, Bob decided he wanted to be closer to home. When he and his wife, Sarah, moved to Glenview, he decided to move his office to Northbrook. He says, "We've made the North Shore our home and continue to strengthen our roots in the community."

Bob works closely with investors looking to start or scale up their investment portfolio, mostly in commercial real estate. The process begins with crafting an investment strategy that fits the client and then working with them to purchase an investment that safely matches their profile.









The firm creates an asset protection plan, structures the partnership or joint venture, and creates specialized documents to fit the client's requests. He says, "It can be an exhaustive but gratifying process. When we do our job right, the client will be able to replicate it for prospective properties."

The majority of company transactions involve specialized or complex client representation. The firm deals heavily with buyers targeting properties through judicial sales or auction websites. Bob says, "We've been involved with short sales that had Internal Revenue Service (IRS) liens, mechanics liens, and pending fraud litigation. We counsel in-

vestors that rehab and flip properties and typically need legal advice throughout the project. Also, in the last few years, we've had the opportunity to work with international clients from England, Poland, Greece, Israel, and Australia."

Real estate transactions are a team effort, and getting a client to sign a contract can require months of hard work and countless showings. Working with a trusted attorney is imperative to close a deal successfully. Bob says, "My REALTOR® partners know when they send me a contract, I'll take care of the rest." Bob continues, "I pride myself on being the person with the answer, or willingness to find

WITH SO MANY MOVING PARTS SUCCESSFULLY CLOSED.

the answer when a problem arises. When you represent investors, particularly cash investors, and they encounter a problem, they want answers, and they want you to provide an immediate solution. We not only provide answers to their questions but the solution to their problem."

When Bob is not busy working, he is spending time with his wife, Sarah, and his son, Carter, who is twoyears-old. As a family, they love to travel and are foodies. On weekends, you will find them watching football rooting for the Bears or the Chiefs (Sara's family is from Kansas City) or at a neighborhood park. For Bob, his family is the center in his wheel. It's his why. He says, "My son is two and a half, and every moment is pretty special with him. Any time I'm not working, speaking at a conference, or meeting a REALTOR®, I'm with Sarah and Carter enjoying family life."

But when Bob is working, his favorite moment is the minutes following a successful closing. He says, "With so many moving parts and challenges, it's a moment of joy and relief when you get to tell your client they have successfully closed. First time home buyers are always great to work with, as well as new investors that have bought their first rental property. It's often a dream they've had for years, and the moment it becomes a reality is pretty special." And Bob loves being a part of it.

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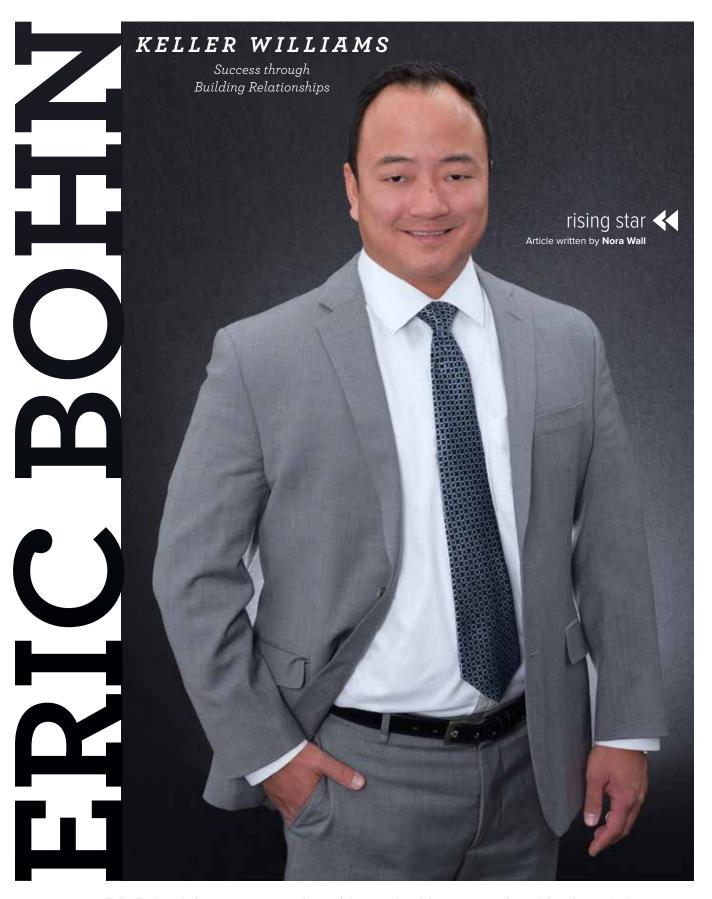
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Eric Bohn thrives on connecting with people. After years of working in tech, he wanted a career that would enable him to better serve his community directly and grow deeper roots in the North Shore. Real estate matched his interests.



Growing up in Glenview, Eric attended Our Lady of Help through eighth grade. He stayed local for college and graduated from DePaul University in 2004. After graduating, he worked for Dell Computers for a decade before switching from IT sales to residential real estate. For Eric, real estate better suited his true passions. He joined Keller Williams in 2017.

He says, "REALTORS® are intertwined into the community. Our personal lives naturally intersect with our professional lives. We're not selling products – we're helping friends, family, neighbors, and fellow business contacts. It's a relationship first business. When you take care of people, your business objectives align perfectly."

Eric's advice for new agents is threefold. He says, "Leverage the people around you who've been through the battles. If you're working from home every day, you can't learn from the colleagues around you. Seriously consider joining a team.

Next, construct a schedule, and create a blueprint and a lead generation plan to get your name out there. Too many agents join the ranks and never build a 12-month lead generation plan. Finally, sit open houses every weekend. You are literally on a two-hour interview; it's no different than a salesperson on the floor at a brick-and-mortar establishment. Dress the part, be the role, and do your research before arriving. It's your playing field, make the consumer your fan through your actions."

For Eric, his biggest obstacle was overcoming self-doubt and becoming confident in his abilities. In a new career and uncharted territory, he was nervous. He says, "I knew that people aren't afforded a never-ending stream of 'reset buttons' in their professional lives. I refused to be someone who 'plays' real estate agent. I was all-in day and night. I very much, and still do, look at my career in real estate as entering the race after the starting gun. To meet my goals, I'm required to work harder and be better daily."





AY NIGH

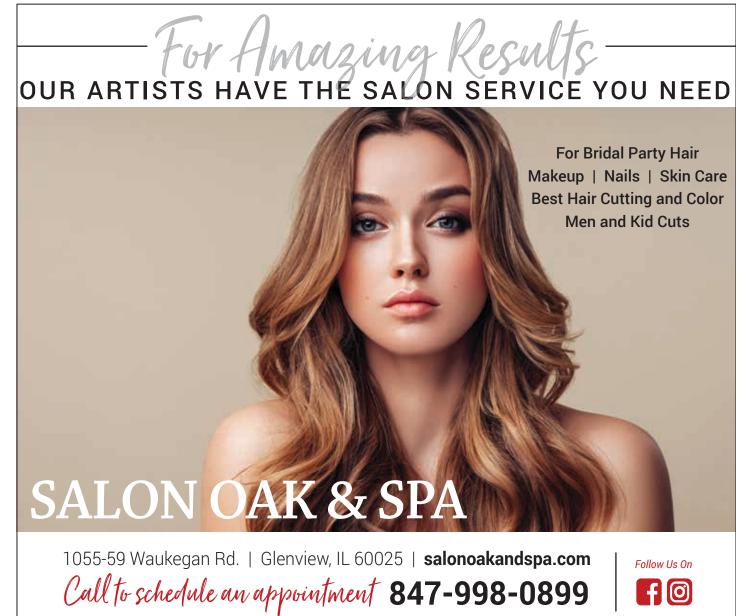
Eric strives to know the North Shore real estate market like the back of his hand and studies it diligently. He focuses on understanding the inner workings of the city too. He says, "I never want to give up my influence in the city; it's the lifeblood of the surrounding markets." The North Shore is interdependent on what is happening in the city. He considers it his job to thoroughly understand both markets and the issues impacting them.

For Eric, success is about impact and growth. He says, "Success is waking up every morning and making a difference in someone's life. It's about working hard to improve on your abilities daily and then following through with an action plan to achieve your vision. Success is simple. Not easy."











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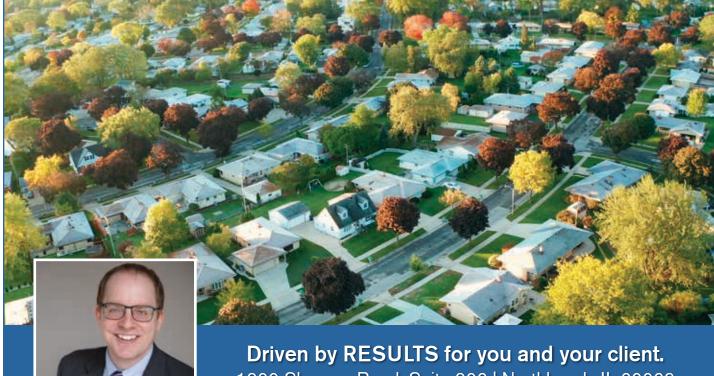


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Hilary O'Connor







In Real Estate Effective Collaboration is the Key to Successful Leadership

illary O'Connor grew up in a Chicago real estate family, so, real estate was in her blood. She says, "Although I always used to say as a child that I would never 'sell real estate,' looking back, it was probably always in the cards for me." Hilary couldn't have had a better mentor, her mother is Barbara O'Connor, Founder of Dream Town Realty. Hilary says, "Every car ride I ever took with my mom was a frontrow seat education into the real world of real estate." Now a managing broker, Hilary is leading her own team of agents.

Hilary stayed in the Chicago area for college and law school. While in college she got her real estate license in 2004 to help pay for school. Out of college, she launched a successful career as a personal injury attorney, and in 2011 she returned to real estate full-time. In 2019, Hilary became the Managing Broker for Dream Town's Evanston office. She says, "As a managing broker, I love helping people grow their careers and succeed. I love being part of a team." Hilary's focus is helping the office, company, and brokers succeed and accomplish goals.

Hilary is quick to acknowledge you can't discount how far sheer hard work can take you when it comes to meeting your goals. It boils down to persistence. She says, "Hard work, dedication, confidence, and having the wherewithal to know what I don't know and then asking for help or guidance are all keys to my success." No matter what appears in front of her, she pushes forward and keeps her focus on meeting her main objective.

Hilary met her future husband, Mark, in a bar in Chicago when she had just graduated from college. They hit it off immediately. Fast forward sixteen and a half years later, they are parents to four sons: MJ (10), Christian (9), Colin (6), and Emmett (3). Balancing the demands of their professional and personal commitments is not easy, it requires a lot of flexibility and teamwork from them as a couple.

Several mornings a week, Hilary wakes up at four-thirty for her workout. She arrives home and enjoys a quiet breakfast before the chaos starts around seven of getting the kids fed and off to school. She and her husband take turns doing drop-



off. She says, "We are both hands-on, and I am lucky to have a partner that is willing to share an equal portion of the household stuff. We share a lot of calendars invites back and forth, so we know who has what and when."

Hilary honed her leadership and negotiation skills as an attorney. Her experiences as a practicing attorney pushed her to develop a collaborative leadership style. She says, "I like to work towards a solution versus dictating one. I am a direct communicator, so I don't beat around the bush, but I am compassionate enough to know to meet people where they are at in working towards a solution or goal."

For Hilary, effective leaders can negotiate the interests of all concerned parties. She says, "Someone who listens and is willing to or capable of taking that other opinion into account as opposed to only hearing his or her own opinion. Life isn't always black and white, and an effective leader can navigate the grey areas. A good leader isn't evasive either; they are direct and honest with the wherewithal to see things from multiple angles."

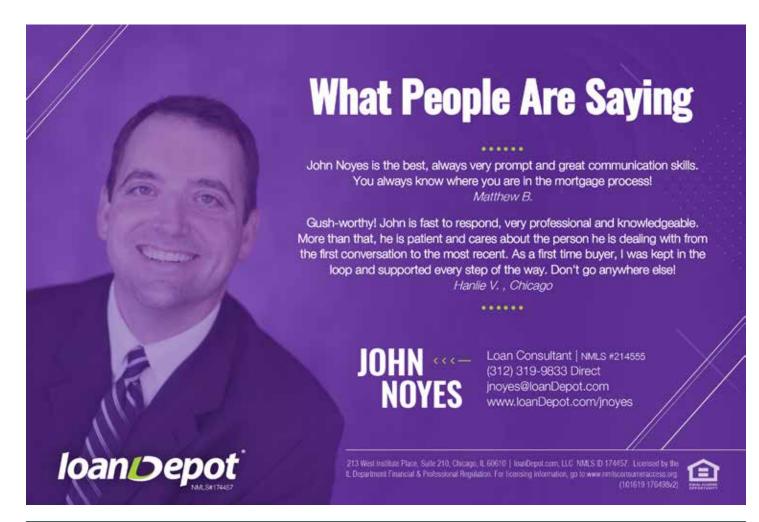
Hilary says, "Real estate isn't just pretty pictures and quick decisions to buy beautiful homes. It is a long process that often times marries people's biggest financial investment with where they rest their head at night or how they strategically grow wealth." It's a major life decision that needs to be weighed carefully, and the job of an agent is to guide people to make the best possible decision. That's what a successful deal accomplishes.

Juggling the interests of many people requires a cool head. It's something Hilary has mastered through years of practice. Hilary has learned the art of negotiation and her team benefits from it. Now a mentor, Hilary provides her brokers with a frontrow education into the real world of real estate.











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O: (847) 943-2169 C: (847) 712-0830 Rate.com/BrianJessen brian@rate.com

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Article written by **Nora Wall**Photography by **Jennifer Schuman** // **Horizon Photography**



When mothers and daughters team up, it creates the opportunity for a successful, dynamic partnership. Marlene Rubenstein and Dena Fox began working together in 2013 and quickly became top producers in the North Shore and Chicagoland. Thanks in large part to their unique bond and individual experiences: Marlene worked in public relations, and Dena worked in finance.

Marlene grew up in a real estate family. Marlene says, "My father built condominiums, my mother decorated them, and I helped rent them. In my family, work was a shared experience; it's what drew us closer as a family." After a successful career in public relations, the turning point for Marlene was when she bought her first house. "I had a pretty unremarkable experience when I bought my own house. There was no guidance or personal attention, nothing that made me feel like my needs mattered to our agent." Motivated to create a better way to engage buyers and sellers, Marlene leveraged her public relations skillset and her intrinsic understanding of the industry to launch her real estate career. She says, "I hit the ground running and never looked back."

Dena parlayed her experience in the fast-paced world of investment banking into a successful real estate career. Dena explains, "When I graduated college, I knew that I wanted a challenge. I knew that the typical nine to five was never going to be enough for me. I had a strong financial background, and investment banking was the path I chose out of school." After years in the industry, Dena wanted something different. She says, "I knew I still wanted to be in a client-facing business, and my mom en-





couraged me to use my background in finance to differentiate myself in real estate. With my mom's background in communications and my finance background, I knew we could create a partnership that would offer the next level of expertise for our clients."

Marlene says, "Working with your daughter as your partner is a privilege that fills you with pride as you watch her grow into not just a remarkable person, but a true professional and an outstanding agent." Marlene continues, "You have one hundred percent trust in each other and can communicate openly without holding back. The collaboration, the ability to bounce ideas off each other, tapping into the other's knowledge and experience, we push each other to be the very best we can be."

Outside of the office, Dena and Marlene's partnership has also proven an

essential tool to strategize for dealing with life's obstacles. "My greatest challenge has always been being present in the moment. I credit my adult children for giving me the most incredible grand-children who have taught me the true meaning of being present. Dena and I not only work on being better brokers together, but we work on developing a better work-life balance together." Marlene has always played the role of mentor to Dena. Dena says, "I'm so grateful my mom has always been my mentor. She's always had this uncanny ability to be an extraordinary mom, while at the same time being at the top of her profession. She inspires me to be a role model for my kids, much like she was to me when I was growing up."

Today, the Rubenstein Fox Team has become one of the most prolific partnerships in the industry. Marlene says, "It's a business. We approach every day with my mantra of 'the answer is Yes, now what's the question?" Marlene continues, "We value collaboration as a key to creating successful relationships. You have to work with your clients and actively listen to them. It's an ongoing process."

Dena says, "The sum of the parts is so much stronger than an individual. Every day we stress to our team the importance of partnerships with other agents to understand trends in the marketplace as well as partnerships with our clients to understand their specific needs." Marlene adds, "Never be afraid to share and never stop learning. This business is best done through collaboration," adds Marlene.

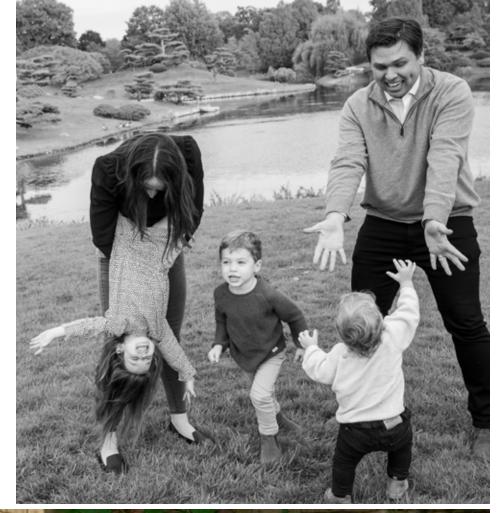
Marlene says, "I started the women's track team at New Trier, which taught me the true meaning of practice to build your skills and how to be a gracious, yet tough competitor." Sports also played a critical role in Dena growing up. She says, "I was incredibly shy as a child. I was able to create a foundation of discipline, hard work and goal setting through growing up as a competitive figure skater. I also

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learned to come out of my shell a bit through performing in front of crowds."

Their participation in sports taught both Dena and Marlene how to compete successfully. Marlene says, "We've learned to channel our competitive edge into our client's success." Marlene continues, "The greatest measure of success is anytime we get a referral or repeat client." Dena adds, "My mom has a truly unique ability to form incredibly deep personal relationships with our clients who become like family to her." And Dena's in-depth understanding of the millennial centric market has become an invaluable asset to them in business.

But in the end, everything still comes back to the family. Marlene says, "Our experience of working together as a mother-daughter team is a dream come true. It's a true gift." And for Dena, "I'm not just working with a partner, I'm working with my best friend and our relationship, both in and out of the office, has never been stronger than it is today." It's a match that works well.





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