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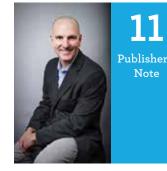
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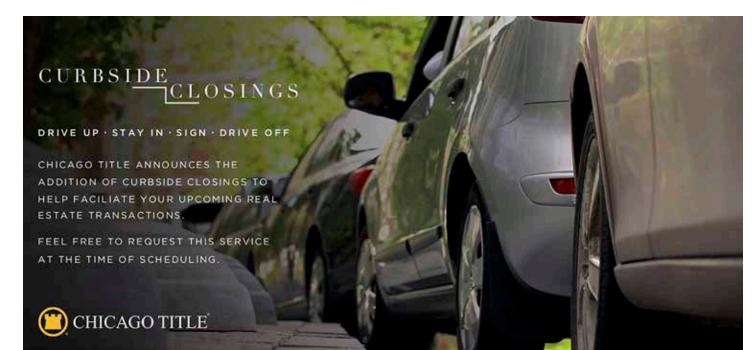
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FOR SUCH A TIME AS THIS

> publisher's note

I read a story recently and it made me think about this season of giving. So often, I find myself thinking of my family, paying bills, figuring out this plan or that plan and so on. I love this time of year because it reminds me of what life's really all about--helping others, giving back, thinking of others as greater than myself and many other ways of simply lending a helping hand.

"William Lynn Weaver shared an amazing story from his childhood in which his father treated a young stranger with remarkable kindness. After finding one of the family member's bikes stolen, the pair tracked down the culprit, only to find the tenyear-old boy tearfully hiding behind his grandfather explaining that he '... just wanted something for Christmas."

"Returning home with the bike, Weaver's father began gathering coal and asked if the family had an extra set of wheels. Without a word, he returned to the thief's house, bike and coal in hand, and handed them over to the child—along with an extra \$20. Merry Christmas,' was all he said."

Perhaps, this is what we need at such a time is this. Maybe we all need to share more of what we have with others. It just might be time to spread a little more cheer this year. I wish you all a Merry Christmas, Happy Holidays and Happy New Year!



Jason Acres Owner/Publisher North Shore Real Producers jason.acres@RealProducersMag.com



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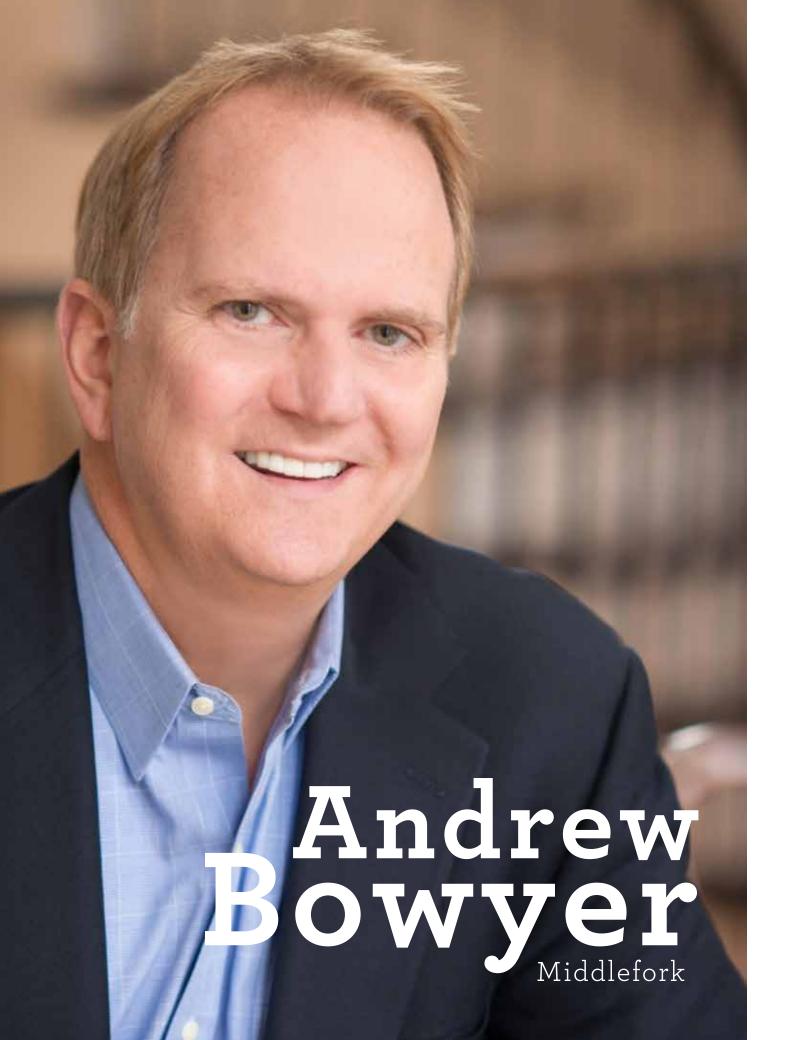


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An Analyst With A Creative Bent

Article written by Dave Olsson

It will come as no surprise that, at heart, Andy Bowyer is an analyst with a creative bent. In addition to studying architecture at the University of Cincinnati's College of Design, Architecture, Art and Planning, he also received degrees in finance and marketing. Integrating all three of those disciplines into a single career has been a multi-year journey marked by adaptability, personal tragedy, and hard-won success.

After graduating from the University of Cincinnati, Andy became a financial analyst with a large interior design firm, charged with allocating a \$150 million budget during the buildout of a car manufacturing research and development center in Michigan. He then spent a few years in business development, marketing and identifying leads for national firms like Perkins+Will. He subsequently detoured into professional services consulting, providing management and discovery services to clients across the U.S. and UK for 14 years.

While he loved consulting, he missed having a creative outlet for his background in design. That led him to take a risk in 2008 when the housing market collapsed. He had been

studying the MLS and realized that, in Lincoln Park at least, there was an unmet demand for new luxury housing. Most developers had gone out of business, predominantly leaving only resales on the market.

Andy started by building a high-end spec home in Lakeview that went under contract in 45 days and tuated and the number of premium homes fell 5.6 percent, his homes



became the highest selling home in the neighborhood that year. He quickly



followed that up with a home in Lincoln Park. He kept at it, building one spec home a year, then two. By 2015, his average time on the MLS was 22 days.

When the market changed again in 2016, as tax formulas flucbegan to sit for up to twelve months. That forced him to adapt, which led him to his current business model. "At the time, I was doing three houses a year," he says. "They were each very detailed, customized spec homes." In fact, someone was quoted as saying, "His homes are essentially custom homes masquerading as spec homes." That realization set him off in a new direction.

"I now focus exclusively on custom homes," Andy says, "working with clients who own their property and

. . .



fund their construction." His company, Middlefork, partners with an architectural firm and, as a team, designs *and* builds single-family homes in Chicago's most prestigious neighborhoods. What he likes most about his business now is that instead of winning a client, then handing them off to a design or construction firm, he gets to develop and maintain a relationship with the client from the start. That relationship offers a single point of accountability for Middlefork's clients.

. . .

Getting the builder in on the ground floor of the process strengthens the eventual solution because constructibility, budget and schedule can be analyzed and adjusted throughout the life of the project. "We bring a very analytical approach to the design and construction process," Andy says. "With my background and design strengths, we also provide strong design and editorial collaboration during the design phases."

These days, buyers are better informed about home design than ever before.



They want energy efficiencies, trendsetting technologies and built-in amenities to help them enjoy life. "We realize that there are many decisions throughout the process that can be overwhelming for some clients," Andy says. "Therefore, our clients can spend as much or as little time on the project as they want."

Middlefork becomes so intimate with a client's goals that they can even be their representative when necessary. Partnering with quality service providers, Middlefork can walk a client through the entire home creation process from identifying a building site to designing the home to moving into the home when it's finished.

"That's the most enjoyable part of the process," Andy says, "watching a client see their dreams come true as their home comes to life." At each stage of construction—framing, drywall, carpentry, finish lighting and plumbing, painting, appliances what the client has only imagined becomes a little more concrete for them.

The joy he feels for his clients comes somewhat harder for Andy in his personal life. In 2018 his wife, Kate, was diagnosed with Stage 4 colon cancer and died nine weeks later. It shattered his and his four children's world. "She was the center of our universe and we've had to learn how to accept our lives



without her," he says. "We're still not 100 percent there, but we grow into our new lives a little more each day."

Kate was instrumental in growing Middlefork into the company it is today. After he built his first home in Lakewood, he did something that was fairly unique at the time: he staged it and every home after that. After a few years of acquiring furniture, Kate, who had her MBA, wanted to build a company. So she started MDesign, Middlefork's sister company, which offers staging, interior design and furniture acquisition services. "She was great at building relationships," says Andy, who still manages MDesign. She was so good at it, he says, that "she not only staged Middlefork homes, but also worked for my competitors as well as many agents in the city and on the North Shore." Mention this article and receive 15%off your next staging project - call MJ at 847-922-6775.

Personally, Andy loves to binge-watch TV and spends time gardening ("I find it therapeutic," he says), along with running and tennis. He and his three sons, Andrew (15), Charlie (13), George (11) and daughter, Grace (10), enjoy board games, movies, snow skiing and the beach. They also spend

time with the dogs, Lilly Pulitzer and Finn, two "horribly-trained" Bichons.

To what does he attribute success? "I think success is defined by your level of happiness," he says. "Do you live to work or work to live? Success is some combination of both." For Andy, it means you should love what you do and be proud of your work, but also take time to watch your children grow and be a meaningful part of their lives. "I think appreciating what you have and being happy with what you have are the real measures of success."

Asked how he'd like to be remembered, he says he wants to be successful in both family and business. "I'd love to be remembered as an incredible father who provided some other families an incredible environment in which to create a lifetime of memories."

There's evidence that he's doing just that. Recently a family walked through a home he built back in 2010 and contacted him about the possibility of building one for them. They appreciated the craftsmanship and care that went into the design and noticed



how well it had held up over the last decade. With his work speaking for itself like that and Andy investing in the lives of his children, the creative analyst is well on his way to seeing his own personal dream come true.

If you're a REALTOR® and know a potential client who would appreciate the analytical, client-centered approach that Middlefork takes in designing and building a home, contact Andy, who says, "We pay a commission bonus to REALTORS® who bring and help us close new clients." You can reach Andy at 312-560-3969.



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JCARLY N E S

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FORMER ATTORNEY FINDS SUCCESS AS AN INTEGRITY-FOCUSED REALTOR®

Carly Jones is a REALTOR® who represents what it means to work hard, have integrity, stay relevant, and always give her clients her best. Her experience as an attorney has led her to have a wealth of knowledge that contributes to the success her clients experience.

Her career began after graduating from the University of Michigan in 2003 and Loyola in 2006, and she continued her education at DePaul, while working, through 2010. With a degree of Bachelor's in English and Political Science, JD, and LLM in Health Law, Carly began working at an insurance defense firm as a litigation attorney and later transitioned to a large financial law firm in the general litigation group. During the 2008 housing market crash, Carly got her first experience with real estate and started doing foreclosures for banks on commercial and residential properties, residential subdivisions, and developments.

After having two girls, Carly had a passion to go back to work but felt the hours of a litigation attorney were too demanding. "I wanted something that is flexible so I can be near my girls and be involved, but still was challenging and gave me a lot of potential to grow and succeed," she said. Pursuing real estate was a smooth transition for Carly. Her background in real estate and experience in buying and selling of their own personal property contributed to her decision to pursue being a REALTOR[®]. In March of 2016, Carly received her real estate license and began pursuing her new career.

Upon receiving her license, Carly started at Coldwell Banker in Highland Park. In 2019, she transitioned to Engel & Völkers Chicago North Shore as a North Shore Founding Advisor, where she is currently. She has learned the business and excels at working independently while continuing to grow her brand and business. "I love connecting with my clients and being a source of comfort and help. It's exciting to me that I am almost five years into real estate and am proud of my success and where I am going."

Carly is married to her husband, Dan Jones. On Friday nights, pre-pandemic, you would most likely find them having a date night at their





. . .

favorite restaurant called Abigail's. Their two daughters, Emma (9) and Fiona (8), are girls who have clearly picked up on their mother's example of pursuing what they are passionate about. "It's important to me for my girls to see how hard I work and the benefits that come from it, so they learn good work ethic," says Carly. While Emma can be found painting, skating, and reading, Fiona can be found playing soccer or playing with their animals. In the Jones home, they have three dogs (collies), four cats, three guinea pigs, and a 12-pound rabbit. "I'm the crazy one in the family who loves all the pets and commotion," says Carly. When not at work, Carly enjoys spending time with her family at their house in Michigan, going on family bike rides, reading, playing tennis, and doing paint by numbers.

The success Carly has found in real estate comes from the mindset of "pushing yourself to do your absolute best and meeting or exceeding that expectation." She continues to encourage those around her that, "it is important to be true to yourself and to make sure you have integrity in everything you do."

Carly is someone who lives out her own advice and is an example of someone who values integrity and honesty above all else. She continues to have a high-quality reputation along not only with her clients, but also with her peers. Carly says, "I love being able to answer questions and provide assistance to my clients in so many different stages of life. For me, real estate is the perfect blend because it allows me use my law knowledge, my people skills and my compassion,



integrity and kindness." Her dedication, passion, and hard work have contributed to her being a successful REALTOR[®] in the North Shore.





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CHRIS STEPHENS, JAMESON SOTHEBY'S ow's the Market?

>>> thoughts of a managing broker Written by Managing Broker Chris Stephens

This is the age-old question asked by most consumers when they hear someone is a real estate agent. My classic response over the past five+ years has always been, "Well, it all depends if you own a two-bedroom condo in Chicago or a single-family home in Lake Forest." My, have those tables turned since I first started with that standard line and now during this pandemic! As we have all been faced with the challenges of this global pandemic, many REALTORS® are experiencing this in many different ways.

There are some agents who have not adapted to the changes that today's consumers and clients might expect in their real estate professional, and those people have or will be finding their way out of the business. These new normals could include: video conferencing for listing appointments, virtual open houses, digital marketing, electronic signatures, PPE at all showings, etc...I have always been a firm believer that if you do not adapt, you become extinct.

And we are starting to see many agents who are contemplating retirement or leaving the business because they have not adapted to these new norms or they are unwilling to adapt. In many of the suburbs surrounding the city of Chicago, we have seen a great increase in demand of people moving out of the city for more space. The lack of supply and the huge increase in demand has seen a surge in home values in most of the suburban towns. This has been a silver lining for many communities that we cover such as Lake Forest and Barrington that have acreage properties.

Over the past decade, we have seen a decline in young buyers and families moving to the suburbs. Many of those buyers chose to stay in the city and those with kids chose to raise their families in the city where they were closer to restaurants, bars, nightlife, shorter commute to work, etc..."Why pay ____able to adapt. \$75,000 a year to landscape a three+ acre property when I could take the family on an amazing European vacation and stay living in Lincoln Park" mentality. This created less demand and as many baby boomers were now becoming empty nesters

in these communities, we were seeing an increase in supply which ultimately lead to a decrease in home prices.

This is great right now for the suburbs, and many of the agents who work these areas have been having some of the best years! With supply being somewhat low (lower than the demand) and interest rates at ridiculous all-time lows, we have seen 10-12% increases in home values in many suburban markets. Where do we foresee this going from here?

I think that if the State of Illinois can get a grasp on its liability situation and we can reopen our city which was always known for our restaurants, theaters, museums and its hospitality industry, Chicagoland can be positioned for an AMAZING rebound! We have been seeing many buyers, investors and businesses coming here from places like NYC, Boston, Los Angeles, San Francisco, and Denver. The prices are outrageous in these places ad they are seeing huge values in what they can get for their money on the East and West coasts.

We continue to see HUGE increases in industrial and manufacturing demands, which seem to be the only type of commercial real estate that is doing well. Most investors have been shifting from retail and office space to multi-family residential properties, which has caused a major increase in demand and the prices for these types of properties. I think the high-rise condo market might see a slow dip as supply continues to rise and the demand has shifted to the suburbs for many of these younger buvers and even down-sizers.

So, with that all said, there is always ways to make money in real estate. My motto has always been, "People will always need a place to live." Maybe that place is not in the local market that we might work in, but that only means we always need to be



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GEORGE & KATRINA DE LOS REYES

BERKSHIRE HATHAWAY

HUSBAND & WIFE REALTOR DUO "DO THE RIGHT THING"



>> top producers

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Article written by Laura Zickert Photography by Laura Humpa // Cornerstone Photography

When it comes to finding a REALTOR[®] duo that is passionate about helping others and creating long-lasting relationships, Katrina and George de los Reyes are at the top. This husband and wife duo have partnered together to create a culture of trust, loyalty, and honesty among their clients and team. This has set them apart and contributed to their success in the city and North Shore. At the heart of what they do, they strive to always "do the right thing."

Katrina was born in Quezon City, Philippines, before her family moved to Milwaukee, WI, in

1980. She attended both Cardinal Stritch University and University of Wisconsin-Milwaukee and graduated in 2000 with a degree in Business and Marketing. After college, she began working in advertising at various firms in both Milwaukee and Chicago. "I didn't feel like I was moving up fast enough in advertising and wanted to start my own small business like my father and all my uncles and aunts who have their own businesses in the Philippines," said Katrina, "George told me it would be a good idea to look into real estate." In 2003, Katrina attended a REALTOR[®] panel to learn more and received her license the same year. Katrina has found her passion is mentoring and coaching others. She says, "If there's any friend or client that I can support with their endeavors, it brings me great joy to help them succeed or just help them...period."

Born and raised in Chicago, George stayed local and attended Loyola





....



University where he received his BA in 1995. After college, he went to law school at John Marshall and practiced law for 10 years. Seeing Katrina's success and the birth of his first daughter, he decided to work part-time in real estate in 2005. With real estate occupying more of his time and the joy he was having creating relationships and helping his clients buy and sell homes,

George fully transitioned into real estate in 2009. He started his career by joining Katrina at Baird and Warner. "The best part is seeing happy families building long-lasting memories in the houses I helped them buy and helping clients sell their home so they can move to the next stage in their lives," says George.

Katrina was independent until George got his license. Their careers took them to Rubloff, which is now present-day Berkshire Hathaway Chicago.

They officially partnered together in 2010 and started to grow their team in 2015.

Both George and Katrina have had people in their lives that have been instrumental in coaching them to be the best they can be. Their first manager at Baird and Warner and later at Rubloff, Mary Ellen Tainer, was key in setting up their basic

knowledge of how the business of real estate works. Another manager, Alan Zuber was key in expanding their business mindset and thinking bigger. Now with BHHS Chicago, Pat Vaughn and especially Joe Stacy have been real mentors in learning new techniques and systems to grow their business. Their business continues to be strong because of the effort they have put in to be mentored by individuals like the aforementioned, who continually encourage them to surpass their goals and grow their business systematically.

Family is a huge part of George and Katrina's life. Together, they have two daughters, Isabella (15) and Catherine (13). They also have two dogs, Xenia and Harry, who bring much joy to their home. George's parents also play a big part in maintaining balance and keeping a faith-centered life. As a family, they are involved in their kids' school and church, enjoy being active and traveling. Both girls play



club volleyball and it is obvious that their parents are their biggest fans! George coaches their girls in school basketball and volleyball teams, is a die-hard sports fan (Chicago all the way) and is an addicted golfer.

Katrina takes after her mom in propagating and collecting plants and gardening (thanks to Covid). She also enjoys cooking and looks forward to passing on traditional Filipino recipes to their girls with the help of grandparents who live close by. "Our Filipino heritage is very important to me and was also important to my parents who started new lives and new businesses when they immigrated to the states," says Katrina.

Currently Katrina and George lead a team of six agents including themselves. For the past six years, they have been near the top of the volume list for BHHS. With nearly 17 years in real estate, Katrina and George have held a reputation for going above and beyond to "do the right thing," do what's best for their clients, and create trusted relationships that are long-lasting.



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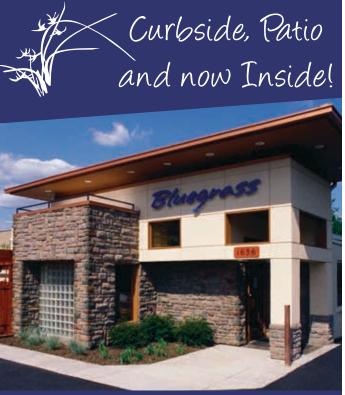
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KIM Home Warranty of America CHALEKIAN-BISAILLON

Account Executive Finds Problem-Solving Is a Tool to Excel at Customer Service

>> partner spotlight

Article written by Laura Zickert

Kim Chalekian-Bisaillon is passionate about using her expertise, experience, and problem-solving skills to help customers through the home warranty process. As an account executive for the Home Warranty of America, she excels at working with the HWA to "provide protection against the unexpected breakdown or failure to the major system and appliances inside the main foundation of the home."

Kim graduated college in 2009 with a BA in Early Education. She started her career working as a lead Kindergarten teacher in Deerfield. It didn't take long before she realized her talents and abilities would be better matched within a different career. After hearing about an available job position at the Home Warranty of America from her best friend, she

applied and was offered the job. "I then started my career at HWA and here I am 10 years later as the number two sales rep in the company," she says. After working in several different departments, she landed her ideal forever role of outside sales in the Chicago North Shore area. "I absolutely love what I do, and the flexibility of my job is super ideal with two babies under two!"

Kim is an expert at customer service and exceeds customer expectations. Her ability to educate agents and their





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clients on Home Warranty and knowledge of how it works is unmatched. "My passion is to save homeowners money and help make the best decision for their upcoming purchase," says Kim. This mindset has gotten her to the top of the company in less than five years. Kim has found home warranties are a great negotiation tool. She says, "I have many tips and tricks to incorporate the home warranty into your buyers and seller's presentations. Let's meet for coffee or virtually talk more. I would love to be a part of your real estate team!"

Together, Kim and her husband have two babies under two and two dogs. "Needless to say, our hands, hearts and laps are very full." Before kids, you would find them involved in sports and focused on their athletic abilities. They were known as "the power couple in social leagues for softball." Now, they prioritize their time in the stands and are huge supporters of Chicago Sports. "We are big Cubs fans and of course this is our first year as season ticket holders when there are no fans due to Covid," says Kim.

She has found success in, "achieving what you have set out to do." Every year Kim makes a vision board of her professional and personal growth. Throughout the year, she crosses off the visions that have become my reality. Celebrating the success of crossing off goals only fuels more of her passion to pursue her dreams and work hard along the way.

"I hate that homeowners sometimes have issues with warranties companies, but I love when I can jump in a fix or educate the customer right away." She has found that being able to problem solve is an excellent way to take customer service to a new level. Kim's insight, knowledge, and passion for customer care has contributed to her success within the Home Warranty of America.





Bob Floss II **Real Estate Attorney**

HWA 13



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ENGEL & VÖLKERS CHICAGO NORTH SHORE

Husband & Wife Duo Complement Each Other In Their Real Estate Careers

Featured agents

Article written by Laura Zickert

Married since June 6, 1982, Mark and Maxine Goldberg are a power team duo, who are Founding Advisors of the Engel & Völkers Chicago North Shore Office. Mark's passion for structuring transactions that maximize value for clients, mixed with Maxine's passion for creating relationships, has led The Max Group to be known as a team that helps people meet their life goals. Life takes people places and the Max Group helps them get there. Mark was born in and has always lived in the Chicago area. He attended Washington University in St. Louis and graduated in 1973 with a degree in History. For 20 years, he was a member of the Chicago Mercantile Exchange, trading financial futures for his own account. He then built a 20-year career in commercial real estate after receiving his license in 1994. He focused on investment sales and developing syndications. In 2014, Mark joined with Maxine to form The Max Group and expand their residential real estate business.

Maxine was born in Benton Harbor, MI, and grew up in Skokie, IL. She attended Roosevelt University where she studied Education and graduated in 1971. She began her career working as a teacher in Chicago Public Schools and Highland Park Schools. After deciding it was time for a career change, Maxine created a company that specialized in invitations and corporate event planning. Nevertheless, "Residential real estate had always been my desired career," Maxine says. Watching her husband's real estate career helped her see the ins and outs of the business before entering the field herself. She received her license in 2000 and began working for Coldwell Banker for the first 19 years of her career. Maxine's career aligned well with her husband's, and they found a solid foundation for their efforts to align. As Maxine's business



grew, it was a natural transition to join forces in growing an already thriving business.

The Max Group started at Coldwell Banker until moving to Engel & Völkers in November of 2019. Mark's financial background and communication skills have helped clients, both buyers and sellers, structure transactions that are beneficial to their variety of lifestyles. He is complemented by Maxine who has found real estate to be a natural fit for her outgoing personality and passion for people. "Every family has their own personality making each and every transaction unique. No two experiences

. . .



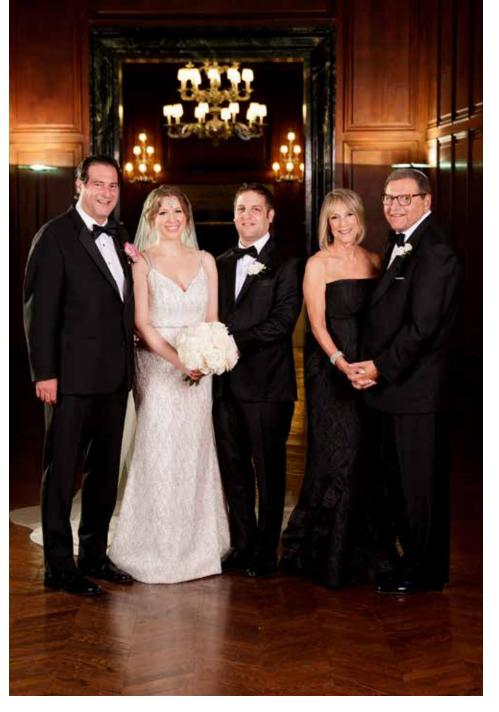


are the same! That is what makes my Real Estate career so satisfying," says Maxine. Over the years, their involvement in the North Shore community has helped them branch out their networking sphere of active clients.

Mark and Maxine have two sons, Jordan and Jeremy. Recently their son Jeremy got married to his wife Hannah and have brought to the family two grand-dogs. With family being a huge part of their lives, they say, "Our greatest gift is being together." They have found traveling is a great opportunity to spend quality time together. They are supporters of the Special Olympics, Moriah Congregation, Scleroderma Foundation, and the American Cancer Society, among other charities.

Maxine enjoys being a great listener to those around her. Her ability to communicate and problem solve has led her to create lasting relationships. Together they say, "We look forward to the continued growth of our business. We love our job!" Their teamwork and expertise have helped them give each client the full measure of personal attention they deserve. When working with The Max Group, you will find it true when they say, "We are not in the house business. We are in the relationship business."

At Engel & Völkers, an international real estate powerhouse, The Max Group has flowered even further. The group's passion is to exceed client expectations. Simply put, Maxine and Mark say, "It's only natural we align ourselves with an exceptional real estate organization, like Engel & Völkers to serve our clients' needs. It is why we are not just agents, but rather, trusted advisors who guide our clients through their home journey with precise knowledge, maximum care ... and a bit of fun."







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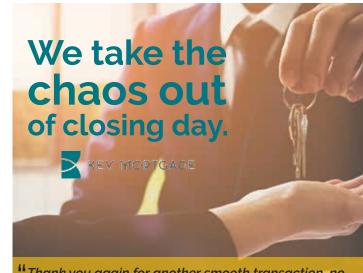
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MANAGING BROKER CREATES A LEGACY OF SERVING OTHERS



Article written by Laura Zickert

Steve Lawrence is a Managing Broker who sets the tone for excellence in how he leads his team and works with his agents. His passion to serve others translates into how he does business with those around him. When working with Steve, you will find that from the start to end of a transaction, he looks for opportunities to help you exceed your goals. Steve's family first took roots in Chicagoland in 1904 when his grandparents bought a family farm in Grayslake. He attended Grayslake Community High School and stayed local to Illinois when he attended Illinois State University. In 1984, he graduated with a degree in Social Science Education. "I quickly decided I didn't want to teach high school. I wanted more immediate results from a career." After his father suggested he pursue real





estate, he started on a journey that would lead him to a career where he has found his true passion.

Steve received his real estate license and in 1985 began working for a small brokerage in Grayslake. He was there until 1997 when he met Steven Baird and transitioned over to Baird & Warner. "Their values matched up with mine," said Steve. Currently, he has been with B&W for 23 years and is recognized as a leader with integrity, a servant's heart, and a driven nature to work hard. He has inspired many around him to pursue what they love to do, including his sister who saw his success and received her real estate license in the '90s.



CHANGING THE LIVES OF AGENTS IS MY PASSION. I DON'T LIST AND SELL MY JOB IS TO HELP SUPPORT AGENTS AND HELP THEM REACH THEIR GOALS AND DREAMS. THEIR SUCCESS IS MY SUCCESS.

"Changing the lives of agents is my passion. I don't list and sell. My job is to help support agents and help them reach their goals and dreams. Their success is my success." Steve has found that helping people get to where they need to be and helping them thrive comes from a passion to truly serve people, not just make a paycheck.

...



Steve says the key to success is "you have to like people and you need to have a servant attitude. It's all about how you help your clients." He is able to help others by following through, showing kindness, being up to date on market knowledge, and guiding people toward exceeding the goals they had set for themselves.

Steve has been married to his college sweetheart and celebrated their 31st anniversary in September. They have three adult children. One son is in Cincinnati, one daughter is in Chicago and their youngest daughter just started her first year of teaching in McHenry. Spending time together as a family has been important to Steve. When it comes time for family events or holidays, their favorite getaway is to Lake Geneva. There, they have a family lake house on Williams Bay where they have created many memories and traditions. In addition, Steve and his wife enjoy spending time together in Naples, Florida. "We are very low-key, and nothing can beat the ocean. Give me a beach and a book, and I'm happy." Outside of work, Steve also enjoys reading, bowling, movies, and biking.





When discussing future plans, Steve says, "I see myself right where I am. I love what I do and the people I do it with." Steve's passion to coach, train, plan, research, and serve others have all contributed to his success. His reputation continues to speak for itself among agents and competitors. "I do what I say, and I say what I do." As Steve stands by his word, he creates a culture that is founded on respect, honesty, and loyalty. He is recognized as a trusted managing broker in the North Shore and is consistently asking, "How can I serve you?"

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