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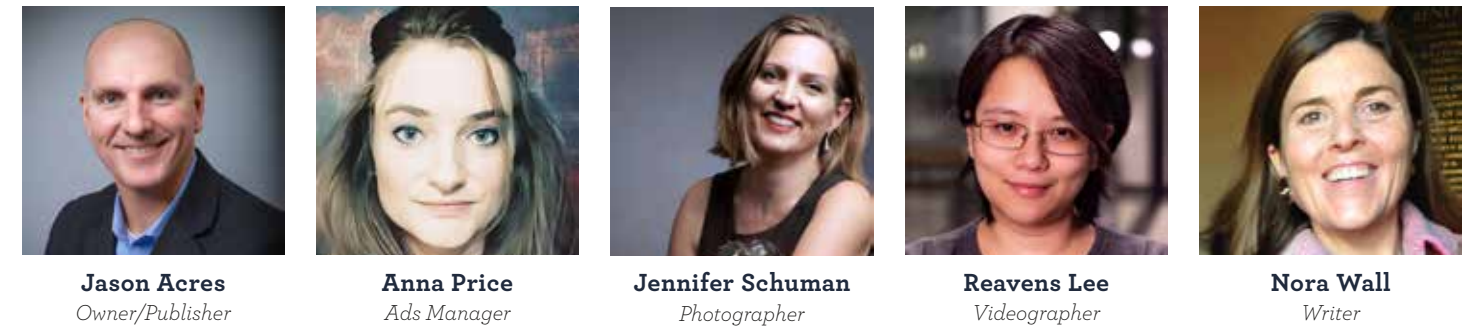
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MEET THE NORTH SHORE REAL PRODUCERS TEAM



Jason Acres
Owner/Publisher

Anna Price
Ads Manager

Jennifer Schuman
Photographer

Reavens Lee
Videographer

Nora Wall
Writer



If you are interested in contributing or nominating Realtors for certain stories, please email us at jason.acres@RealProducersMag.com

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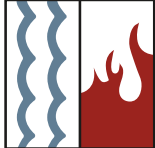
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WELCOME to NORTH SHORE REAL PRODUCERS!

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



Jason Acres
Publisher/Owner
jason.acres@
RealProducersMag.com

► publisher's note

Welcome to the North Shore Real Producers community! It is my honor to serve you and celebrate everything that makes you an outstanding part of the North Shore real estate community. I look forward to highlighting your accomplishments, encouraging your dreams, and recognizing you for your continued excellence in serving your clients.

Real Producers started as an idea in 2015 and is spreading across the nation like wildfire. We are now in 110 cities and changing the way the real estate community interacts across America. As we embark on this journey in the North Shore, I promise to create platforms to connect and forums to recognize and celebrate what makes each and every one of you iconic. In the years to come, I hope to get to know you on a personal level and hear your stories of success. I look forward to celebrating you at our events, providing tools to help you grow your business, and representing your passion for excellence in this dynamic industry we all share.

HERE ARE SOME QUICK FACTS ABOUT REAL PRODUCERS:

Distribution: This magazine is sent free of charge to the top 500 agents in the North Shore based on MLS productivity. Within this area, there are over 2,000 active agents but everyone who receives this publication is part of an elite group. You are remarkable and just to be in this group is truly a badge of honor!

Content: This is all about you, the North Shore real estate community. We will do personal and unique

stories on members in this community giving you a platform to inspire others. As we grow, we will add fresh content focused entirely on you. In the coming months we will be adding several other sections as well. It costs absolutely nothing for a real estate agent to be featured in the publication, but to be featured, an agent must be nominated by a peer or leader in the North Shore real estate community. We are always taking nominations and encourage you to nominate individuals who are making a huge impact in our local real estate market.

Our Partners: Anyone listed as a "preferred partner" in the front of the publication is a part of this community. They will have an ad in every issue, attend our events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication.

We do not meet with businesses until they are vetted by one of the agents in our community and receive a "stamp of approval." If you are looking to add to your arsenal of incredible vendors, look no further.

Events: Along with the monthly publication we will host various social

networking events where we, the best of the best, get together at reputable local venues to rub elbows, mastermind, have a good time, and strengthen our North Shore community. We will communicate information about the events through the publication, e-mails, and social media.

Contribution: If you are interested in contributing, nominating REALTORS® for certain features, know of top-notch affiliate partners who should be a part of our community, or would simply like to network, please e-mail me at any time. I look forward to hearing from all of you! I'd like to personally thank all of our business sponsors who partnered with us, as well as the dozens of REALTORS® I've already met with and helped bring North Shore Real Producers to life. We would not exist without you. I would also like to thank my team, who jumped on board this journey with me and bring passion to what we do every single day. I appreciate you all, and I'll see you at the launch party coming soon!

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

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KIM SHORTSLE

▶▶ rising star

Article written by **Nora Wall**

“SUCCESS TO ME IS FINDING A LIFESTYLE AND CAREER THAT IS FULFILLING.”



A fast-rising star amongst the North Shore real estate scene, newcomer agent Kim Shortsle closed \$20 million in sales in 2018. Real estate is a natural career for Kim, and she’s hitting the ground running.

A Chicago area native, Kim knows the North Shore well. She grew up in Lake Forest and studied liberal arts and interior design at the University of Michigan and Harrington College of Interior Design. After getting married and having her children, she was a stay-at-home mother for a few years. In 2014, she decided

it was time to return to work. A former marketing and interior design professional, Kim was searching for the right career. Real estate caught her eye. It combined her background in marketing and interior design, provided her with flexibility, and offered her performance-based compensation.

Kim received her real estate license in 2014 and in started working for Coldwell Banker as a rookie agent. She joined Berkshire Hathaway in 2017, and in 2018 she teamed up with Carleigh Goldsberry.



Kim says, “It was an automatic connection when we met. We both love to work hard and have so much fun doing it.” Kim is quickly gaining her stride in the industry and building on her successes. In her five years as a real estate agent, she’s won Rookie of the Year, Chairman’s Circle Gold, and Top Producer.

Kim says, “Success to me is finding a lifestyle and career that is fulfilling, and I am lucky enough to have found it.” She continues, “I work hard every single day to create a work/life balance. I call it my daily juggle.” Kim lives in West Lake Forest with her mom, her three sons, and a dog in the same house where she grew up. Her three terrific boys: Hayden 13, Griffin 11, and

Beckett 8, inspire her to reach for more. When she’s not working, she’s spending time with her family and her friends. She puts a lot of effort into developing both her professional and personal relationships.



Kim treats the people in her life with care. She says, “Real estate is about my clients. I work hard for them, hold their hand when they need it, and help them through their journey.” She continues, “Once you realize that every day is a gift, you become successful.” Kim says, “I’m good at what I do because my clients are like my family.” That’s the secret to success

for this North Shore rising star.



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By Shauna Osborne

Welcome to the new year! While many of us pin our hopes on resolutions for health and wellness, our professional lives, or new hobbies and skills when January rolls around, one crucial area that shouldn't be overlooked is our financial health. Take a moment to reflect on your family's 2019 fiscal year. If you set any goals for yourself, did you reach them? If you answered "no," the great news is, you get another crack at it, here and now. Here are a few beneficial economic resolutions worth pursuing in 2020.

Pay Down Credit Cards

Yes, the figures are shocking: Americans owe around \$1 trillion in credit card debt, as of 2019. Most consumers have some amount of credit card debt, and with the recent Federal Reserve rate hike, carrying a credit card balance is getting more costly by the day. This year, make it a point to get serious about credit card debt. Set a goal to pay off as much as possible, more

than your monthly minimum payment, by planning exactly when and how much you'll allocate for it each month. The sooner you are free from credit debt, the happier your wallet and credit score will be.

Check and Build Your Credit Score

Many people don't know you're entitled to three free credit reports each year, one from each of the three nationwide credit reporting companies. Considering this, be sure you regularly check your credit statement for accuracy via these reports or a credit monitoring service and address any errors you encounter. A poor credit report could have many adverse effects on your finances, including paying higher interest rates and being rejected for loans. Though building better credit takes time, paying your bills on time and using a low percentage of your available credit are two simple steps you can take to get on the right path.

Make a Realistic Budget

According to the National Foundation for Credit Counseling, only about 41% of adults have a budget, and, as noted above, our debt levels are steadily increasing. A realistic budget can be the answer, and January is the perfect time to get started. The best way to create a budget is to list all your recurring expenses, with necessities such as housing, food, and health care at the top and less-crucial items near the bottom; then, cut those items at the bottom until you have more coming in (with some left over to save!) than going out each month. Finally, keep track of your monthly spending throughout the year; there are many popular apps available, such as Mint and You Need a Budget, to help you assess your expenditures and stay on track. Understanding where your money is going each month is key to helping you reach all your other financial resolutions.

Consider Retirement Savings

Likely, you have a retirement plan (e.g., 401(k)) set up through your employer to which you're already contributing. This year, work toward maxing out your contributions to your retirement savings vehicle; if that's not possible, be sure to take advantage of your company's match contributions or aim for 6% of your yearly salary if your employer doesn't offer a match. Salary deferrals can be arranged through your employer to make your retirement contributions easy and worry-free.



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State Farm **Chad Arnold**

“Succeeding through Building Relationships One at a Time.”

▶ partner spotlight

Article written by **Nora Wall**

An entrepreneur at heart, Chad Arnold always knew he wanted to work for himself. A Regional Sales Manager with Avis Budget Car Rental Group, he was looking for a performance-based compensation position with more growth opportunity. The chance to open his own State Farm Agency was the perfect fit. He liked the flexibility State Farm Agents have to set their schedules and make their own decisions. In 2012, he became a contracted State Farm Agent and built his business from scratch.

Chad grew up in Winnetka, IL. Driven to succeed, his father inspired him growing up. He says, “My drive for success can be tied back to one person, and that is my father. With both an MD and a JD and two careers, he was a bit of an overachiever. He had his medical practice on the Northside of the city, and he had his legal practice in the loop. I never had the brain to do what he did, but I was driven to give my kids the lives I had growing up.” His family and his father inspired him to reach for more significant opportunities.

Chad works hard to ensure his clients receive excellent service. When a new



client comes to Chad, he takes great care in uncovering their needs and identifying their potential risks. With every new client, he does a thorough assessment of their situation. Next, he maps out the insurance and financial services they need to protect themselves, their families, and their assets. Over the years, he has expanded his services to serve his clients better.

The company has grown into a one-stop-shop for financial services, and insurance needs providing life insurance, disability insurance, retirement plans, mutual funds, and annuities mainly to clients in the North Shore. Through a partnership with Rocket Mortgage, his agency also provides lending services. He says, “Whatever the client needs, I can insure it, I can invest it, I can loan money, and I can help them realize their dreams.” Over the last eight years, Chad has built a successful business serving North Shore residents.

When Chad is not working, he’s at a game cheering on the Bears, Cubs, or Hawks, or he is on

a plane with his two daughters, Charlotte, 15 and Daisy, 12, en route to a vacation. With his dog, Walter, Chad splits his time between his house in Deerfield and his girlfriend’s house in Long Grove. He also spends a lot of time in Miami. His goal is to spend half the year in Chicago and half the year in Miami.

Always looking to expand, he’s playing with ideas for the next chapter in his life and how to further serve his clients. Today, Chad keeps his focus on client service and developing long-term relationships. Each client is an individual that Chad takes the time to get to know and then works hard to meet their needs. Developing long-term relationships with his clients is Chad’s secret to success.



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“Success is in the details and treating relationships with care!”

▶ celebrating leaders

Article written by **Nora Wall**

An industry veteran and respected deal-maker for investors, Chris Stephens' success stems from his close attention to detail and the ability to build strong relationships. A respected industry leader, he is a creative problem solver with keen emotional intelligence and a passion for transforming spaces.

A Chicago area native, Chris decided to pursue a career in real estate a few years out of college. After graduating from Eastern Illinois University, he worked as a financial advisor for a year and was planning on attending Law school. After taking the LSAT and applying to schools, he decided to forgo law school after calculating the student loan debt that he would accumulate. Offered an oppor-





tunity to manage a restaurant, Chris took the job. During this time, Chris purchased his first condominium, renovated it, and eventually sold it for a significant profit. This process ignited a spark in him to pursue a career in real estate that would continue burning inside him.

For about a year, a local Managing Broker urged Chris to harness his customer service and hospitality background in the real estate industry. In 2006, Chris decided to get licensed and become a real estate agent. Real estate was in his blood. Both his Grandfather and his uncle enjoyed successful careers in Chicago real estate. Following in their footsteps, he took a chance. At the height of the recession, he started his career as an agent. His wife was nervous about what appeared to be a big gamble, but it proved to be a wise decision.

Chris concentrates on developing client relationships. He says, "I take money and commission out of the equation and treat every client with the same amount of trust and respect.

I know that the money will work itself out." As one of the North Shore's top producers, it is a strategy that has worked well for him. From hosting client appreciation parties, moderating panels about home renovation or financing, to driving a car full of tools to a client's property to finish a renovation project gone wrong, he looks forward to always serving his clientele.

Early in his career, he did not have a mentor, but now wishes he had one. Today, he recognizes the enormous benefit mentorship provides to agents. As a Designated Managing Broker, his objective and focus are to support and develop his agents to help them grow their business. Chris gets a lot of personal fulfillment from his role. From mentoring rookie agents to business planning, Chris firmly believes in mentoring and coaching.

Chris says, "My biggest obstacle was that I was so young when I started in the business. I was 24." Potential clients were a little reluctant to trust a 24-year-old with one of their most significant assets. He had to work hard to prove he was up to the task. After a few years, he built his business and his reputation for excellent customer service. Over 90 percent of his business is referral-based. Investors, developers, and rehab projects make up about 50 percent of his deal flow. He enjoys rehab projects, as well as putting deals together for new construction.



He says, "70 percent of all rehab projects do not turn a profit, and I don't understand how this happens. I have every nickel and dime planned and accounted for when I work with investors. We know what the end value will be after construction or renovation, and I use very conservative numbers. It takes the guessing out of the process and makes for a safer and more strategic investment." This strategy ensures that his clients make sound investment decisions.

Outside of real estate, Chris coaches wrestling at Loyola Academy at the high school and kids' club levels. He wrestled competitively from high school through college. Wrestling honed his ability to set and achieve goals through determination and grit. Today, he continues to be active in the sport as a coach. With four children, including a newer baby, Chris is busy. His life is full of great friends, family, and clients. Life is good for Chris. Given a chance, he would not change a thing.



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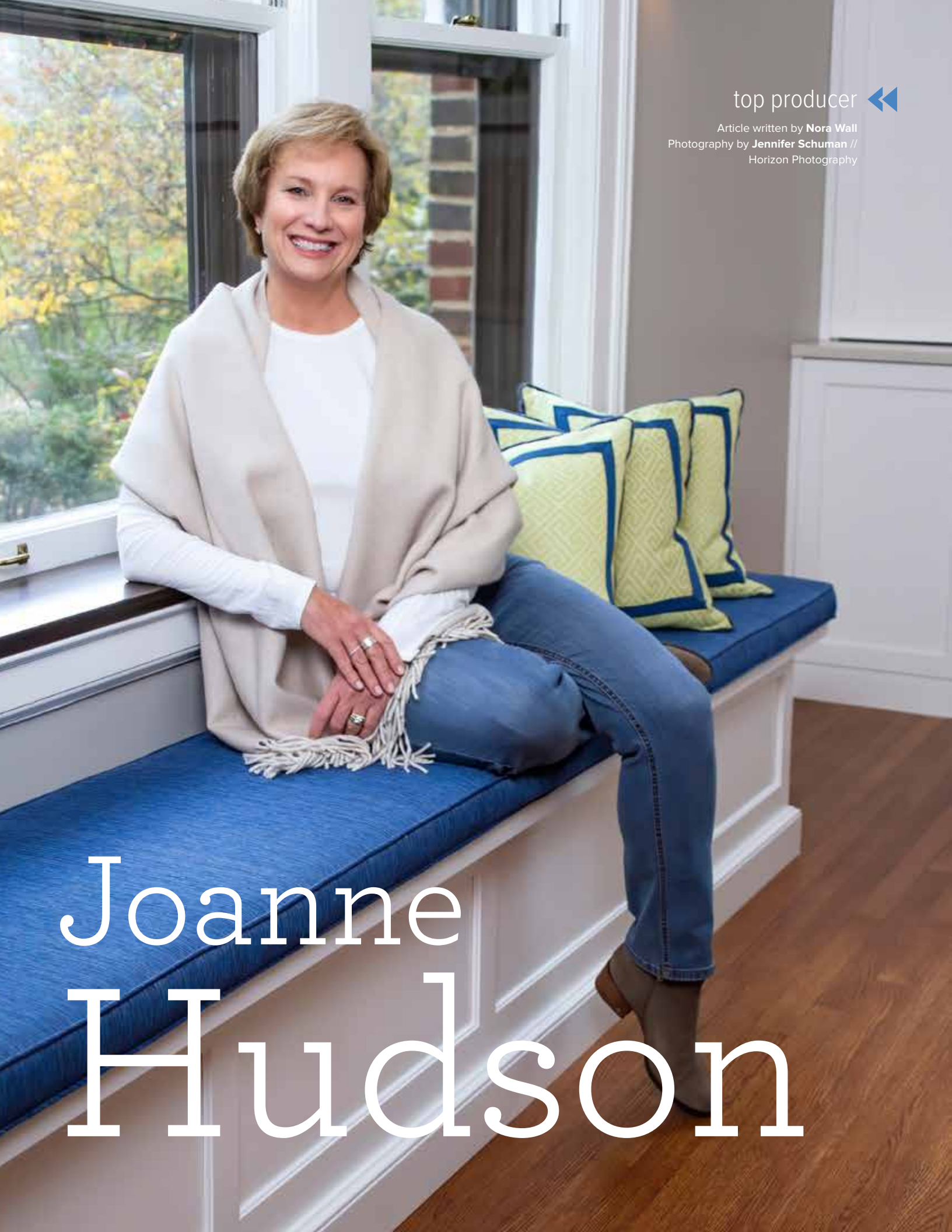
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Article written by **Nora Wall**
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Joanne Hudson



“The Harder I Work, The Luckier I Get”

Looking to expand her career and take on new professional challenges, Joanne Hudson left private banking for residential real estate in 1990. Joanne quickly placed among the top one percent of real estate brokers in the nation, and twenty-nine years later, she’s still at the top of her field. Her career volume to date is over \$500,000,000, and her total sales volume in 2018 was over \$40,000,000. She says, “The harder I work, the luckier I get.”

As a top North Shore producer, Joanne enjoys working with clients as diverse as the properties and scenarios presented to her. She thrives on challenges and helping her clients solve problems and achieve

their goals. In real estate, every deal is different, and there’s always something new to discover. The industry continually challenges Joanne to be an active problem solver as well as an advocate for her clients.

Born and raised in Fort Dodge, Iowa, Joanne studied engineering and business at the University of Iowa. After graduating with a degree in business, she moved to Chicago, where she began her career in private banking at First Chicago (Chase) in 1984. She met her husband, Steve Hudson, at First Chicago, and the couple married in 1988. They have two children: Forest, 24, and Amy, 22.

After six years in banking, Joanne wanted to switch careers to something where her hard work would be directly valued and compensated. Real estate caught her attention. After getting her real estate license in 1990, Joanne first worked for a small

boutique firm in Chicago, Rodenberg Otten, and then the North Shore firm Bradbury, Romey & Egan until 2001 when she and her husband Steve co-founded The Hudson Company.

When they were contemplating starting their firm, Joanne and Steve reached out to a former client who was also an entrepreneur who built his insurance business from scratch. He advised them to go for it and provided them with valuable advice and guidance. Years later, as a testament to their enormous success, Joanne and her husband sold the firm to Compass in 2018.

Mentorship has played a vital role in Joanne’s professional and personal





development. She explains that her parents, Dr. and Mrs. Herb Kersten, “provided a wonderful childhood for me. They valued education and hard work and were successful yet humble people. They were always supportive and gave me the confidence to set and achieve goals.” Her brother-in-law, Mike Bruno, who was also an entrepreneur, provided her with valuable guidance to achieve her. He showed her the limitless potential of where her career could go as well as how to get there when she was starting in real estate.

Recently, Joanne’s son, Forrest, has joined her firm. Joanne now gets to mentor her son, which is a wonderfully fulfilling process. She says, “I am very excited that Forrest has joined us in the business and know that he has what it takes to be successful in this field. He is committed to helping his clients achieve their goals. I look forward to supporting him in all of his efforts.”

Joanne also acknowledges that she learns a lot from her clients too. She explains, “Many of my clients are successful on many different levels and come from varied backgrounds, and I learn so much from them during the buying and selling process. I always appreciate their insights.” It is that willingness to watch and learn that has been key to Joanne’s success in real estate. She continually works to improve her approach, tactics, and strategy.



Joanne says, “I learned very quickly that buying and selling real estate is a very stressful process for many people and that my clients need support on many levels. I learned early on that I needed to be available when my clients need me, and that doesn’t

always match up with my schedule, so I had to learn to be flexible. Real estate brokerage is a very competitive business, so I also needed to add value, insights, and service in an intelligent, ethical manner, and I have always worked hard to do that.”

She believes her success is the result of genuinely enjoying her profession while working hard. Once she sets her goals, she works hard to achieve them. Joanne explains, “Success, to me, is being good at what I do, adding value to the people and the world in which we all live together, while never sacrificing my standards.”

Joanne values her professional relationships and works hard to maintain them. She explains, “My integrity and work ethic are critical to me. I care deeply for my clients, and I want them always to remember that I work incredibly hard for them so that they can achieve their goals. My reputation with my fellow REALTORS® is of utmost importance to me, and knowing that I always treat people fairly is paramount.”

Joanne’s top tip for real estate agents is to work hard and focus on taking care of your clients - the rest will come. Also, assume the best in people. One of Joanne’s uncles had a favorite saying, “I don’t like that man - I must get to know him better.” There is good in everyone.” It’s a piece of advice that has served her well over the years in an industry where the ability to work effectively with a wide range of personalities is critical to success.

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