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SPRING EVENT:

NSBAR
Thursday, June 9th
1 PM - 4 PM
Details on page 58

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Andy Burton
Publisher



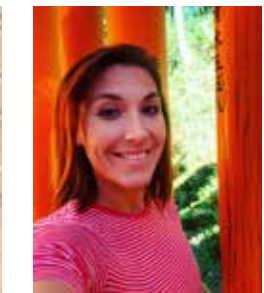
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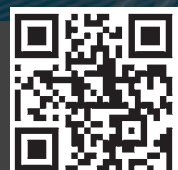
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Publisher's Note

I was recently reminded of what it felt like to go on vacation. Not a family trip; a real vacation. Those of you who have young children can probably relate to that statement. My wife and I earned a company trip to Cancún for a week. It was the first time we have been out of the country since 2019. God bless my parents for watching our four kiddos while we were away!

The more quality time I spent with her as our trip progressed, the more memories surfaced from our dating years together. As I processed these nostalgic thoughts, I questioned why it took traveling nearly 1,500 miles for me to think about her in this manner. There were no urgent obligations, no diapers to change, no meals to cook, and no kids to pick up and drop off at school for a full week.

As much as we are designed to work and produce, we are intentionally crafted to rest as well. The time we were able to unplug put me in a better headspace and resurrected my appreciation for my bride. I was grateful for the brief change of scenery and the positive mental state which was born from it!



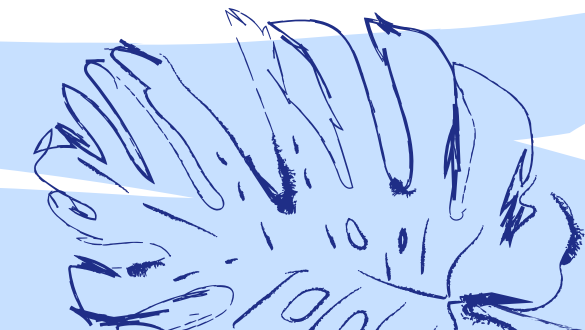
Andy Burton

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Richard HARTY

The Shoe That Fits

Thirteen years ago, when Richard “Rich” Harty decided to add REALTOR® to his list of credentials, he decided to work exclusively as a buyer’s agent, and with good reason. He knew his years of experience and expertise both in the industry as the co-owner of a residential construction firm would allow him to protect the best interests of his clients.

Rich’s brother, John Harty, started the John G. Harty, Ltd. construction company in 1980. Rich joined his brother in 1989, and over the years, they grew the business into the high-end residential construction company it is today. “Some of the finest homes in the north suburbs bear the John G. Harty, Ltd. name,” claims Rich. “For years we partnered with a wide array of real estate professionals, all the while wondering why we did not manage that part of the business as well.” But that idea just stayed on the

...



Photo credit: Morgan Rothschild

agent feature ◀◀

By Laura Zickert
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“
There is
no greater
joy in real
estate than
handing a
buyer the
keys to
their new
home.”

...

back burner until the market changed in 2009. That was when they decided they should not diversify, as planned, but add real estate to their service offerings instead. That same year, Rich obtained his license.

“Pursuing a career in real estate was a natural extension of the passion we already had for helping our clients find or create the space in which they will spend a large portion of their life,” he says. “I quickly look past the surface to the core of the construction. When my buyers get the key to their new home, my goal is to ensure they are well informed about every aspect of their purchase.”

Since 2009, Rich has amassed a career volume of \$70 million. He is thankful for the journey that has brought him to where he is today but is also looking forward to the future.

Rich grew up in the Deerfield/Highland Park area, and credits his late parents for teaching him “the importance of a strong work ethic, to treat others with respect, and to always do the right thing.”

The Deerfield High alum graduated from Northern Illinois University with a degree in marketing. Always interested in international business and travel, Richard joined AIESEC, an international internship program. He got to spend four months living and working in Helsinki, Finland, and that summer, was able to travel to the former Soviet Union, the North Pole, and much of Scandinavia. “The internship taught me the importance of having a global perspective in business and life,” he says.



He’s also learned a lot from running, his big passion, which he embarked on early in life. He would run his first of many marathons in 1998. “Each race brings with it a unique set of challenges, which I tap into in my everyday life,” he says. But two incredible races stand out in his memory. The 2007 Chicago Marathon taught him how he can rely on himself to stay motivated. The race was halted at one point due to extreme temperatures. Rich says, “Finishing the course that day gave me a tremendous sense of accomplishment and motivation. I think about that day often and how I had to dig deep inside to get back to the finish line.” The 2018 Ice Age 50K Ultra Marathon gave him insight into success. He recalls, “When I completed the course that day, the sense of accomplishment was like no other. I knew that is what success felt like.”

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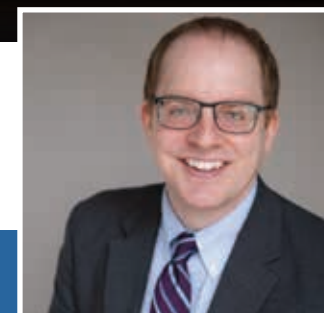
When he gets the chance to spend time with his partner, you'll find them lacing up their running shoes and hitting the trails. "That's when we can unwind and think about the past week and the week ahead. There is nothing like losing yourself on the trails for a few hours," says Rich. In addition to enjoying skiing, boating, running, golf, and tennis, they are also big Indy race car fans.

Rich supports several causes including Tunnels to Towers, Wounded

Warriors, and St. Jude Children's Hospital. "Giving back to those who have given so much is incredibly rewarding," states Rich. "I appreciate the sacrifices others have made to the country, and [I think] it is important to support them in their time of need."

But it's in helping his clients where Rich finds such satisfaction. "I love what I do," he affirms. "There is no greater joy in real estate than handing a buyer the keys to their new home."

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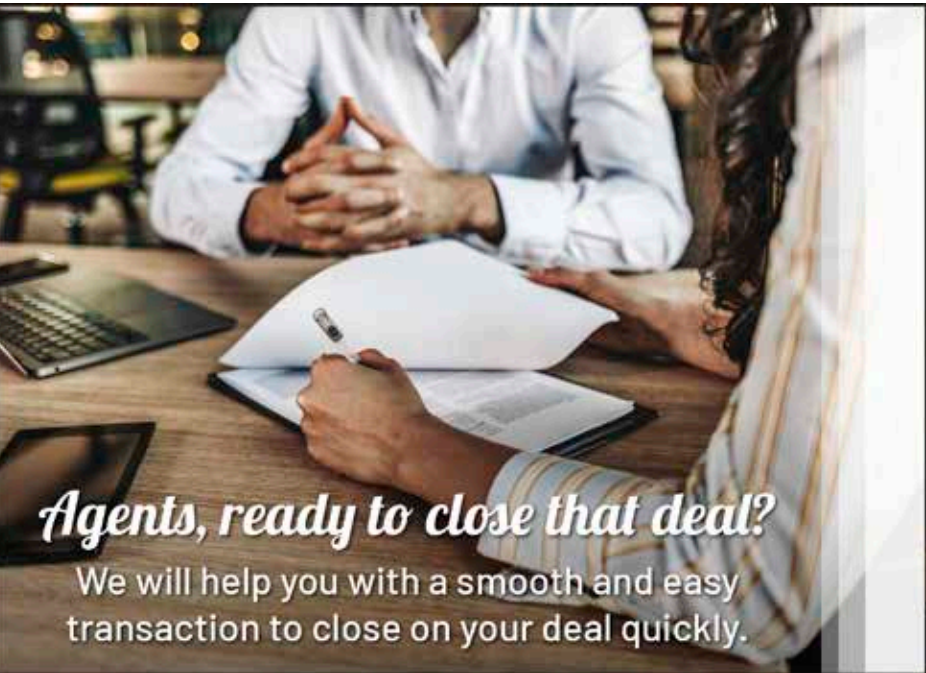
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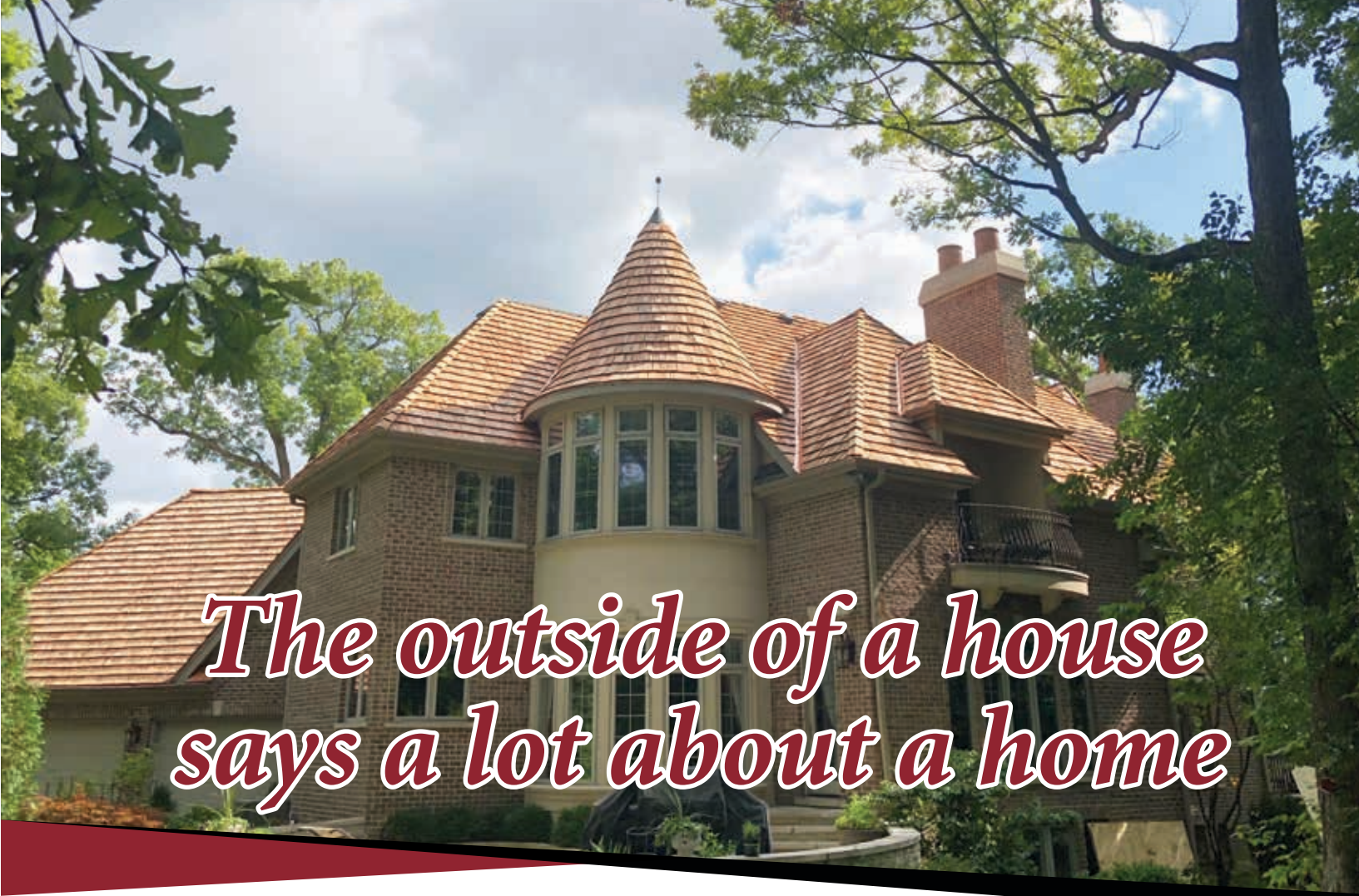
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Kevin Boggs

WITH GOOSEHEAD INSURANCE

▶ partner spotlight

By Lauren Young
Photos by KDE Photography

INSURING SUCCESS WITH CLIENT EDUCATION

“The idea that ‘the more action you take, the more reaction you’re going to get’ came to me early on. I realized that the harder I worked and the more I gave, the more successful I would be able to be,” says Kevin Boggs, owner of the Goosehead Insurance office in Bloomington. “That sort of ‘theory of relativity’ idea is how I approach life and business.”

Growing up in Park Ridge, Kevin credits his years playing football at Maine South High School with

teaching him that self-discipline is a key to success. After high school, Kevin worked for a brief time in construction, but he couldn’t see a clear career path for himself. Noting his frustration, one of Kevin’s friends encouraged him to talk to a guy he knew in the insurance industry.

That guy turned out to be the owner of one of the area’s largest Geico offices in Schaumburg, and he became Kevin’s mentor. Kevin also received help from family: his grandmother, who retired as the vice president of lending at LaSalle Bank, introduced him to key connections and gave him insights that would help him jumpstart his career.

And jumpstart it did. “I became the top salesperson almost overnight, and was managing the office by the time I was twenty-one years old.” During this time, Kevin also decided to attend night school to earn his degree in organizational management from Concordia University.

“Working at that agency was an awesome experience,” states Kevin. “I’m so thankful I came out of that office with a great mentor. I gained a ton of sales knowledge, insurance knowledge, important contacts, and professional growth.”

After nine years at Geico, Kevin felt it was time to run his own agency. He applied many times to open his own Geico office, but was, confusingly and surprisingly, repeatedly denied despite his success and sales record.

“When it feels like the world is crashing in on you, it turns out to be the best thing for your growth,” he adds. “It certainly was for me.”

Confident that the right fit would help him excel in his chosen field, Kevin began to look elsewhere and started interviewing at insurance agencies in the area—from small, independent offices to branches of some of the largest companies. That’s when Kevin discovered Goosehead Insurance.



Kevin with his family.

...

“I found this terrific company. It was publicly traded and a really good fit for me,” he says. “I would not be the agent I am today without them.”

Kevin opened his office in 2017 and staying true to his belief on how to become successful—that the more you put forth, the more will come back to you—he hit the ground running. He met with attorneys, REALTORS®, brokers, inspectors, and everyone else he could in real estate. He would visit the same offices many times until he earned their trust. Kevin won not only their trust, but also their referrals.

Beyond being publicly traded, what attracted Kevin to Goosehead Insurance is that the company differentiates itself by focusing on educating customers about insurance. Many people are under-insured because of a lack of knowledge, and Kevin aims to solve that one client at a time.

“Our industry is full of agents that don’t provide the right type of coverage for clients. Our focus is to do it right,” states Kevin. “We are a personal lines insurance agency that focuses on bringing help to our partners within the industry and working with clients by educating them on insurance,” adds Kevin. “We work directly with lenders and REALTORS® to help them build their business,



Kevin with Julita Drozd (Agency Manager).

help close files, help their clients, and help make them look great to their clients. We are also able to provide the power of choice to our clients because we work with over thirty-five A-rated carriers.”

When not working hard to serve his clients, Kevin is working hard to serve those in need and give back through his business. Feed My Starving Children is a favorite cause, and he often partners with local REALTORS® on charitable events.

He also loves and values spending his downtime with his wife, Patti, and their two young sons, Kaiden (five) and Liam (three). “We love hosting family get-togethers three times a month, at least. I also make it my goal to sneak away with my wife for regular ‘us time.’”

Kevin also finds working out and taking aimless drives great ways to relax. “Sometimes I don’t even know

“
WHEN IT FEELS LIKE THE WORLD IS
CRASHING IN ON YOU, IT TURNS OUT
TO BE THE BEST THING FOR YOUR
GROWTH...IT CERTAINLY WAS FOR ME.

where I am headed,” says Kevin. “I’ll hop in my car, turn on the music, and just drive. I feel like everything I do every day requires such focused consideration of so many details, so it’s important for me to just get lost and unwind a little.”

As Kevin looks forward, his ultimate goal is to become the number one Goosehead Insurance agency in the Midwest. “When I say I want to be the number one Goosehead, it means I want to be the number one rock star in insurance,” says Kevin. “Last year we were [ranked] number two in all of Illinois and number four in the region. It’s going to be a long road to do that, but with a focus on team development and a clear vision, we can do it.”

Kevin’s ambition is driven by what makes his work so fulfilling to him: “We get to help protect people’s assets and do it in a way that is educational. Helping people is what makes the world go round.”



To reach Kevin and learn more about the services his office provides their clients, email him at Boggsteam@goosehead.com or call 630-365-7248.

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JAMIE HERING

Cultivating Success and Creativity in Real Estate

Though Jamie Hering traded in her classroom for open houses seven years ago, she feels that she's never stopped teaching. Growing up in Elk Grove Village, Jamie was a confident kid. She loves making people laugh, but has also always been a hard worker—something she gets from her parents. And because she had such great role models in her parents growing up, she and her husband try to show their own kids what it means to work hard today.

While earning her degree in education at Eastern Illinois University, Jamie was the chapter president of Kappa Delta—an organization she's still involved with to this day. She then went on to teach high school and college English courses while earning her masters degree in education at Roosevelt University.

In 2015, Jamie moved back to Illinois after spending a few years in Texas and felt like it was time for a change of pace. After some long conversations with her husband, Aaron, she

felt that a career in real estate was the right move. During one talk, Aaron encouraged her to go for it, noting that she never does anything halfway. She quickly earned her real estate license and started hustling on day one. She hasn't stopped yet.

“Teaching was and still is something near and dear to my heart,” claims Jamie. “I enjoyed my years as a teacher, but as my kids got older, I was ready for a new challenge. So instead of teaching high school and college students, I now educate home buyers and sellers and guide them through the process of listing or purchasing a home.”

Jamie knew right away that she had made the right decision. She loves the flexibility and the fact that every day is different. “I love explaining the home buying and selling process to my clients and coming up with a timeline that works best for their situation,” she says. But most of all, Jamie loves creating unique social media content for her listings.

•••

cover story ◀◀

By Jennifer Mitchell
Photos by Travis Heberling





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“I’ve done everything from writing an original song to impersonating a celebrity,” says Jamie. “I’ve even had a few videos go viral, including one of a motorized butler’s pantry that went from the first floor down into the basement that amassed more than two million views. I think social media is such a great tool for connecting with clients and prospects.”

It’s likely that Jamie feels so comfortable in front of the camera because she was a proud speech team kid in high school. “Imagine waking up at the crack of dawn on a Saturday (as a teenager) and electing to compete in a public speaking competition. That was me. But it was a great experience that has allowed me to feel comfortable speaking in all settings today.”

(It’s a little-known fact that between her time on the speech team and creating viral videos for her listings, Jamie was also featured in a hot dog documentary that airs on PBS every year around the Fourth of July.)



Jamie with a client while she picked up a pie for thanksgiving.

Since getting started in real estate, Jamie has sold a career volume of \$200 million, and she has built and grown The Hering Homes Team with Coldwell Banker Real Estate LLC to include seven other agents and four support staff. They are a tight-knit group that has each other’s back. Jamie notes that they are like a family that encourages and supports each other in good times and bad.

When it comes to her family at home, the Herings have a lot of fun. Jamie loves boating and fishing at her house on Lake Summerset with Aaron and their three kids, Paige (seventeen),

...

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Parker (fifteen), and Tanner (thirteen). She also enjoys golf, bird watching, and gardening.

“You can often find me planting flowers or creating beautiful containers to put them in,” says Jamie. “There’s something about putting your hands in the dirt and transplanting flowers that is so rewarding.”



Jamie and her family.

Although Jamie still hustles every day, she also realizes the importance of hitting pause.

“REALTORS® tend to work every weekend and are always on call,” she points out. “But I’ve often found that if I’m feeling unmotivated or in a rut, it’s because I’m stressed and need to unplug for a bit. So every once in a while, I’ll look at my calendar and find an open day, and without guilt, I enjoy it. Sometimes I spend it visiting my parents, other times I use the day to get stuff done around my house. Either way, I try to step away from work without feeling guilty about it.”

But she never pauses for long. “Success is setting high standards for yourself and then working every day to achieve those goals,” states the ever-confident Jamie. “Part of success is also admitting when you make a mistake, but then learning from those mistakes to become even better.”

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Charcuterie, pronounced "shar-cu-tuh-ree," is a French culinary term referring to an assortment of (particularly smoked and cured) meats paired with accouterments such as crackers, fruit, cheeses, and sauces. Although the word has grown to encompass almost any selection of finger foods artfully arranged over the past few years, there's a certain flair to creating the perfect charcuterie tray, once considered a special-occasion dish.

The first rule to remember when preparing your charcuterie is ... **there are no "rules."** Want a breakfast board? Choose pancakes, muffins, and fresh fruit. Dessert charcuterie? A selection of truffles, cookies, and fruit with dippers will delight! A traditional charcuterie board, though, centers around the basics – meats and cheeses. Pick items – local, if possible – you and your guests will enjoy as well as those that will work well together visually, keeping in mind any known allergies. Here are some *key components of a good charcuterie tray*:

Meats: Choose a variety of snackable meats – at least three types – such as prosciutto, salami, pepperoni, ham, chorizo links, and a spreadable pâté or mousse; you'll need approximately 2-3 ounces per guest.

Cheeses: If space allows, make use of several soft and hard cheese options, playing with flavor and texture. Consider a creamy brie; a firm, salty cheese such as Parmesan or pecorino; and a wedge of blue cheese, along with a universal crowd-pleaser, such as cheddar or Havarti. You'll need approximately 2-3 ounces per guest.

Fruits/Veggies: Mix in a colorful assortment of (preferably in-season) fresh and dried fruits, such as grapes, berries, sliced apples, dried apricots, and figs, as well as herbs like basil, rosemary, or thyme. Olives and other pickled or cured vegetables delightfully complement the meats and cheeses, while sweet, bright fruits and veggies should balance out their salt and fat content.

Sauces, Breads, Crackers, Nuts/Seeds: Add a few spreads, jams, and a mustard; honey and olive oil with balsamic vinegar work well here, too. Marcona almonds, artisan breads, toasted seeds or baguette slices, and gourmet crackers with different shapes, textures, and flavors will keep things exciting.



home matters

By Shauna Osborne

Once you have your delectable ingredients chosen, decide how you want to assemble them. Begin with your cheeses and small bowls of various canapés, arranging the rolled-up meats around them. Scatter crackers and bread around the space, then add fruits, nuts, and herbs to keep the colors of your platter balanced and beautiful. Don't forget to choose a **lovely foundation** for your charcuterie spread, such as a large bamboo cutting board, marble slab, or ceramic platter.

Last, consider **beverage pairings** for your delightful delicatessen. Wine is most often paired with charcuterie to harmonize with the fattiness and saltiness of the proteins. Stick with less complex wines with subtle tannins and low alcohol, such as crisp, white wines (sauvignon blanc, pinot grigio, and sparkling white wines like prosecco) and lighter and fruitier red wines.

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Tami STOUGH



agent feature

By **Laura Zickert**
Photos by **Annette Patko**
with **Bordeaux Studio**

IT'S ALL ABOUT AUTHENTICITY

What are the most treasured qualities you look for in a source or friend? Is it loyalty, kindness, compassion, integrity, a sense of fun, or maybe all of the above plus some? North Shore REALTOR® Tami Stough holds all of these qualities but has found that authenticity is most important to her and is what defines how she does business and navigates relationships.

Tami grew up in Wauconda, Illinois, and was the youngest of six kids. She looks up to her parents—she saw the sacrifices they made to provide for their family and their strong work ethic, and is inspired by the fact that they retired debt-free. Tami adds, “That I’ve been able to go to college and have a fantastic career is a tribute to the fact that hard work pays off.” Tami spent her freshman year at Trinity International University in Deerfield, but she wanted the big school experience. So she transferred to the University of Oklahoma, which also offered her the chance to spend one term at their partner school, Université de Paris, La Sorbonne, and since then, Tami has been “a lover of all things France.”

After college, her public affairs career took off. For the next fifteen years, she would work for a public policy organization, as well as state and federal elected officials in both Washington DC and the Chicago area. After that, she became the public relations director for the Woodland Elementary School District in Gurnee, where she oversaw its massive growth and building campaigns.

In 2004, Tami returned to the political arena and was working as a press secretary for a US Congressman, but when he lost the election, she says, “It was a good point to make a change in my career.” When she considered real estate, she felt confident she could succeed because, “In my prior career, working on presidential campaigns, I spent a lot of time building coalitions, marketing, and communicating with the public. Selling homes is really the same idea, just on a local level,” Tami explains. In 2005, she made the move into real estate.

Tami’s experiences (as well as her determination and willingness to work hard) certainly helped set her up for success, but her worldview and approach to working with clients allowed her to stand out from the crowd. “I come from a simple home in a simple neighborhood. When I first started selling homes in the luxury range, I felt nervous because I didn’t have the same background as my clients. Would we relate to each other? But what I found was that everyone starts somewhere, and that the job I do for my clients is the most important thing.” She continues, “I am passionate about being authentic with my clients. Whether I am with a first-time buyer or a company president, I am the same person with both,” said Tami. “The seller of a \$300,000 house or a \$3,000,000 house should expect the same experience.”

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Her thoughtfulness for her clients reflects the thoughtfulness she also has for her community. Tami has long reached out to help those in need. When she was in high school, she started an organization called Informed Choices with some of the women at her church to help girls and women in crisis situations find life-affirming options. She says, "It is still going strong and now has several centers in Lake and McHenry Counties. I was at their banquet this past fall and it was amazing to see how many lives have been changed since 1986." Tami also supports Veterans Path to Hope, which provides transitional life services and recreational opportunities.

Tami has been married to her husband, Jeff, since 1994. (Jeff is also a licensed real estate agent and helps whenever he can.) The couple has hosted three foreign-exchange students—Nathalie, Elsa, and Estelle, all from France—whom they consider their "bonus kids." "They return often, usually every year (until the pandemic), and we have been able to visit them often in France," says Tami. "My life has been so enriched by these international students—my family expanded through this program." Tami hopes to one day be able to spend one month every year in France and believes real estate could make this dream lifestyle possible.

When she's not working or planning her next trip to France, Tami loves to kayak or paddleboard on Bangs Lake, bike along the trails in the forest preserve, decorate sugar cookies, and listen to Johnny Cash. She thinks his music is cool and timeless, but goes on to say that Cash grew up on a sharecropping farm next to where her dad

...

"The seller of a \$300,000 house or a \$3,000,000 house should expect the same experience."



Tami with her husband, Jeff. Photo credit: Marissa Roberts



Tami and one of her exchange daughters, Elsa, when she returned back to the USA to celebrate the Fourth of July.



...

lived. She then treated us to this family story: "When they [my dad and Johnny Cash] were boys, they and Cash's cousin stole a rowboat one night but forgot to steal the paddles. They took off down the river and realized they were in trouble for two reasons: no paddles, and the owner of the boat was walking down the river with a shotgun."

The stressful nature of the market right now can sometimes make clients (and REALTORS®) feel as anxious as being in a rowboat without paddles. Tami observes, "I think we would all do better as professionals if we showed each other a little grace. Just take a deep breath, give everyone a little room, and try to have some fun." And offers this advice to colleagues new to the industry: "Be authentic. Don't try to be someone you are not—people will see right through you. Also, don't buy services until you have exhausted everything you can do for free. When you start in the business you will probably have more time than money, so spend your time [working] to get business, not your money."

She adds, "Let's not kid ourselves, money solves a lot of problems. But if money were the only thing that defined success, I would be miserable. Having some freedom to travel and relax; to be healthy, to spend time with my family; to be able to serve my church and community—these are the truest measures of success." Vive la vie.

“

Be authentic. Don't try to be someone you are not—people will see right through you.

”



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TOP 100 STANDINGS FOR 2021

Teams and Individuals from January 1, 2021 to December 31, 2021.

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
1	Jane	Lee	322	\$179,113,566	81	\$46,468,450	403	\$225,582,016
2	John	Morrison	135.5	\$102,964,994	50	\$35,341,300	185.5	\$138,306,294
3	Paige	Dooley	40	\$65,945,998	16	\$25,430,500	56	\$91,376,498
4	Connie	Dornan	99.5	\$62,789,999	33	\$25,936,200	132.5	\$88,726,199
5	Anne	Dubray	62.5	\$53,180,600	22	\$17,545,400	84.5	\$70,726,000
6	Samantha	Kalamaras	99	\$49,987,150	24	\$12,394,300	123	\$62,381,450
7	Joanne	Hudson	36	\$50,794,768	9	\$9,942,369	45	\$60,737,137
8	Kim	Alden	85.5	\$40,610,664	39	\$17,736,400	124.5	\$58,347,064
9	Marlene	Rubenstein	48	\$30,319,813	28	\$26,001,000	76	\$56,320,813
10	Laura	Fitzpatrick	28.5	\$25,788,520	24.5	\$29,051,400	53	\$54,839,920
11	Mary	Grant	20	\$27,273,904	13	\$25,663,808	33	\$52,937,712
12	Missy	Jerfita	47	\$42,415,150	12.5	\$9,847,400	59.5	\$52,262,550
13	Pam	MacPherson	16.5	\$15,837,400	29	\$35,716,625	45.5	\$51,554,025
14	Dean	Tubekis	58.5	\$42,289,825	15	\$8,387,525	73.5	\$50,677,350
15	Rafay	Qamar	94	\$34,286,515	33.5	\$13,297,700	127.5	\$47,584,215
16	Megan	Mawicke Bradley	22	\$29,192,000	14.5	\$17,229,500	36.5	\$46,421,500
17	Margie	Brooks	28	\$26,531,500	22	\$18,837,500	50	\$45,369,000
18	Ted	Pickus	28.5	\$21,544,000	28	\$21,025,400	56.5	\$42,569,400
19	Robbie	Morrison	62.5	\$33,424,701	14	\$7,800,000	76.5	\$41,224,701
20	Kathryn	Mangel	12.5	\$23,460,625	11	\$17,473,500	23.5	\$40,934,125
21	Alan	Berlow	37.5	\$26,190,718	22.5	\$14,734,200	60	\$40,924,918
22	Michael	Thomas	38.5	\$23,097,920	25	\$17,818,000	63.5	\$40,915,920
23	Andra	O'Neill	32.5	\$29,153,363	12	\$10,504,250	44.5	\$39,657,613
24	Ann	Lyon	16.5	\$27,717,500	5.5	\$10,296,500	22	\$38,014,000
25	Connie	Antoniou	28.5	\$29,224,500	7.5	\$8,081,500	36	\$37,306,000
26	Jackie	Mack	52.5	\$25,227,800	16	\$9,935,400	68.5	\$35,163,200
27	Janet	Borden	35.5	\$23,842,400	15	\$11,047,500	50.5	\$34,889,900
28	Jean	Anderson	18	\$22,244,500	9	\$12,530,490	27	\$34,774,990
29	Maureen	O'Grady-Tuohy	33.5	\$25,721,651	12	\$8,680,000	45.5	\$34,401,651
30	Annika	Valdiserri	16	\$15,051,500	9	\$18,896,500	25	\$33,948,000
31	Lori	Neuschel	20	\$16,750,500	13	\$16,057,750	33	\$32,808,250
32	Frank	Capitanini	15.5	\$13,338,500	19	\$19,441,000	34.5	\$32,779,500
33	David	Chung	17.5	\$14,294,550	17	\$17,972,000	34.5	\$32,266,550
34	Dawn	McKenna	19	\$19,816,284	10	\$11,643,000	29	\$31,459,284

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
35	Tara	Kelleher	35	\$23,963,520	11	\$7,267,000	46	\$31,230,520
36	Dominick	Clarizio	33	\$22,211,972	11	\$8,330,572	44	\$30,542,544
37	Dinny	Dwyer	13	\$18,671,500	10.5	\$11,823,000	23.5	\$30,494,500
38	Nancy	Gibson	28	\$21,010,220	13	\$9,281,900	41	\$30,292,120
39	Kati	Spaniak	31.5	\$24,013,600	6.5	\$5,444,167	38	\$29,457,767
40	Susan	Teper	34.5	\$22,455,811	9	\$6,754,000	43.5	\$29,209,811
41	Jacqueline	Lotzof	19.5	\$16,143,170	15.5	\$13,032,500	35	\$29,175,670
42	Sheryl	Graff	28	\$23,357,800	5	\$5,735,500	33	\$29,093,300
43	Jodi	Taub	17.5	\$13,786,900	19	\$14,961,750	36.5	\$28,748,650
44	Marina	Carney	16.5	\$20,310,000	7.5	\$8,195,150	24	\$28,505,150
45	Beth	Repta	71	\$26,191,181	6	\$2,120,500	77	\$28,311,681
46	Lisa	Trace	20.5	\$15,780,674	11.5	\$12,303,500	32	\$28,084,174
47	Meredith	Schreiber	18	\$13,791,300	17.5	\$14,121,818	35.5	\$27,913,118
48	Denise	Curry	43	\$23,658,111	7	\$3,755,050	50	\$27,413,161
49	Susan	Maman	10.5	\$18,237,750	7	\$8,895,500	17.5	\$27,133,250
50	Sally	Mabadi	22	\$22,561,000	3	\$4,475,000	25	\$27,036,000

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Contact
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for event details

TOP 100 STANDINGS FOR 2021

Teams and Individuals from January 1, 2021 to December 31, 2021.

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
51	Vittoria	Logli	19	\$15,664,595	12	\$10,961,500	31	\$26,626,095
52	Marla	Schneider	32	\$17,605,650	16	\$8,947,520	48	\$26,553,170
53	Pam	Jacobs	30	\$19,296,000	8	\$7,015,800	38	\$26,311,800
54	Jena	Radnay	1	\$2,255,000	16	\$23,867,000	17	\$26,122,000
55	Abhijit	Leekha	47.5	\$18,036,200	16	\$7,974,700	63.5	\$26,010,900
56	Mary	Baubonis	18	\$23,622,000	4	\$2,334,000	22	\$25,956,000
57	Sara	Brahm	11	\$10,482,600	12	\$15,399,500	23	\$25,882,100
58	Gloria	Matlin	12.5	\$15,180,750	13	\$10,640,270	25.5	\$25,821,020
59	Beth	Wexler	0	\$0	31	\$25,689,700	31	\$25,689,700
60	Jody	Dickstein	10	\$13,566,000	7	\$11,092,750	17	\$24,658,750
61	Emily	Mcclintock	23	\$15,432,850	12	\$9,098,500	35	\$24,531,350
62	Nancy	Adelman	10	\$14,844,000	6	\$9,683,195	16	\$24,527,195
63	Kimberly	Shortsle	15	\$13,702,000	14.5	\$10,609,800	29.5	\$24,311,800
64	Elizabeth	Wieneke	12	\$16,039,500	6	\$7,881,000	18	\$23,920,500
65	Alissa	McNicholas	13	\$14,468,500	8	\$9,286,500	21	\$23,755,000
66	Helen	Oliveri	50	\$19,742,400	7	\$3,853,900	57	\$23,596,300
67	Andrew	Mrowiec	13.5	\$16,389,000	7	\$6,963,500	20.5	\$23,352,500
68	Susan	Amory Weninger	8	\$8,461,250	10	\$14,526,500	18	\$22,987,750
69	Betsy	Burke	9.5	\$14,304,000	8	\$8,490,000	17.5	\$22,794,000
70	Kelly	Dunn Rynes	12.5	\$11,585,500	9	\$10,742,900	21.5	\$22,328,400
71	Winfield	Cohen	44.5	\$18,480,900	11	\$3,700,000	55.5	\$22,180,900
72	Matthew	Messel	52	\$17,666,347	13.5	\$4,196,500	65.5	\$21,862,847
73	Carrie	McCormick	1	\$1,430,000	18	\$20,030,000	19	\$21,460,000
74	John	Baylor	14	\$17,206,000	4.5	\$3,458,500	18.5	\$20,664,500
75	C Bryce	Fuller	35	\$15,922,457	9	\$4,320,400	44	\$20,242,857
76	Louise	Eichelberger	14	\$17,047,000	5	\$3,110,000	19	\$20,157,000
77	Katie	Hauser	9.5	\$9,562,152	9.5	\$10,561,500	19	\$20,123,652
78	Sandra	Brown	15	\$8,503,545	14	\$11,345,000	29	\$19,848,545
79	Karen	Mason	8	\$9,848,500	7	\$9,942,500	15	\$19,791,000
80	Honore	Fru mentino	25.5	\$17,825,000	3	\$1,495,000	28.5	\$19,320,000
81	Lyn	Flannery	17	\$14,430,500	3	\$4,807,500	20	\$19,238,000
82	Kelly	Mangel	9	\$18,735,625	0	\$0	9	\$18,735,625
83	Suzanne	Myers	17	\$13,695,000	7	\$4,940,000	24	\$18,635,000
84	Deborah	Hepburn	14	\$15,586,500	4	\$2,898,000	18	\$18,484,500

#	First Name	Last Name	List #	List \$	Sell #	Sell \$	Total #	Total \$
85	Tracy	Wurster	13.5	\$13,771,750	5.5	\$4,651,500	19	\$18,423,250
86	Richard	Richker	0	\$0	15	\$18,363,750	15	\$18,363,750
87	Stephanie	Seplowin	27	\$13,429,011	10	\$4,878,900	37	\$18,307,911
88	Peggy	Glickman	12	\$8,742,500	8	\$9,491,000	20	\$18,233,500
89	Julie	Fleetwood	12.5	\$9,003,250	8	\$9,076,250	20.5	\$18,079,500
90	Katherine	Hudson	10	\$12,936,500	6	\$5,109,000	16	\$18,045,500
91	Chris	Veech	8	\$9,479,500	6	\$8,544,500	14	\$18,024,000
92	Sherry	Molitor	10	\$14,751,893	4	\$3,024,500	14	\$17,776,393
93	Lori	Baker	12.5	\$13,131,000	7	\$4,624,000	19.5	\$17,755,000
94	Barbara	Pepoon	21	\$12,388,250	9	\$5,199,999	30	\$17,588,249
95	Alyson	Tesar	4	\$3,098,500	9.5	\$14,039,500	13.5	\$17,138,000
96	Sarah	Lyons	6.5	\$12,680,000	3	\$4,328,000	9.5	\$17,008,000
97	Michael	Mitchell	12	\$10,810,000	7	\$6,037,000	19	\$16,847,000
98	Mona	Hellinga	7	\$8,555,250	8.5	\$8,272,501	15.5	\$16,827,751
99	Julie	Schultz	18	\$11,837,865	9	\$4,919,000	27	\$16,756,865
100	Emily	Smart Lemire	0	\$0	17.5	\$16,675,500	17.5	\$16,675,500

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By Shauna Osborne

FINANCIAL TIPS FOR NEW COLLEGE GRADS



Ah, spring is here! The birds are singing, the sun is shining, the flowers are blooming ... and your whole life is stretching out before you – congratulations! As a new college grad, you may now be launching into your career with your first serious job, bringing with it your first real paychecks, and, while exciting, deciding what to do with your money can be overwhelming. But no worries, you have the greatest financial advantage of all on your side: **time**. Embrace the following suggestions for new college graduates to get your new fiscal life off on the right foot!

MAKE A BUDGET

Establishing a reliable budget is a crucial first step, once you've acclimated to your new salary and lifestyle. Once you have

determined precisely where your money is going, you can confidently manage your expenditures, knowing what you can afford and when. For new grads, the 50/30/20 rule is appropriate: allocate 50% to needs like rent, utilities, transportation, groceries, and minimum loan payments; 30% to splurges, like trips and tickets; and 20% to savings, contributions to your 401(k) and an emergency fund. Overall, always *aim to spend less than you make!*

START SAVING FOR RETIREMENT

Contribute as much as you can to your retirement fund now, before significant expenses such as buying a house and raising children come into play. Indeed, make sure you reach your employer match if you have one (typically 3-6%) since it's free money.

BUILD YOUR CREDIT

Good credit is the key that unlocks many doors to financial success. A high credit score will help you get the best rates on loans, insurance, and a mortgage, and many employers and landlords also check credit scores when making employment/tenancy decisions for due diligence. Now is the time to begin building your credit. Start by reviewing your credit report on a free, helpful website such as Credit Karma, both to see where you stand and to access their personalized suggestions for building your credit. In terms of debt, tackle all high-interest balances first.

ESTABLISH AN EMERGENCY FUND

Set aside an emergency fund of three-six months' worth of living expenses. While you may never need it, having this cushion in place just in case you become injured/ill or lose your job is great for peace of mind. Also, putting those funds into a money market mutual fund or a high-yield savings account will make your money work for you.

Some final words of advice: Amid all these responsible behaviors, don't forget to **have fun!** Put aside a portion of your money each month to save/invest (20% or so), and then spend some guilt-free on adventures – eat delicious food, go to that concert, take that trip you've wanted to take. Now's your chance!



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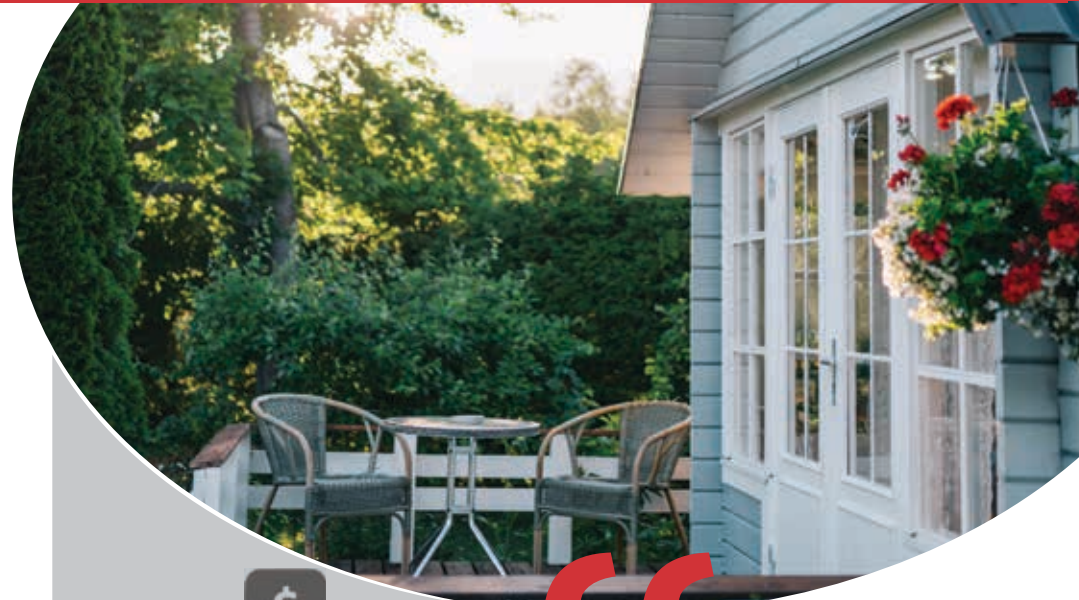
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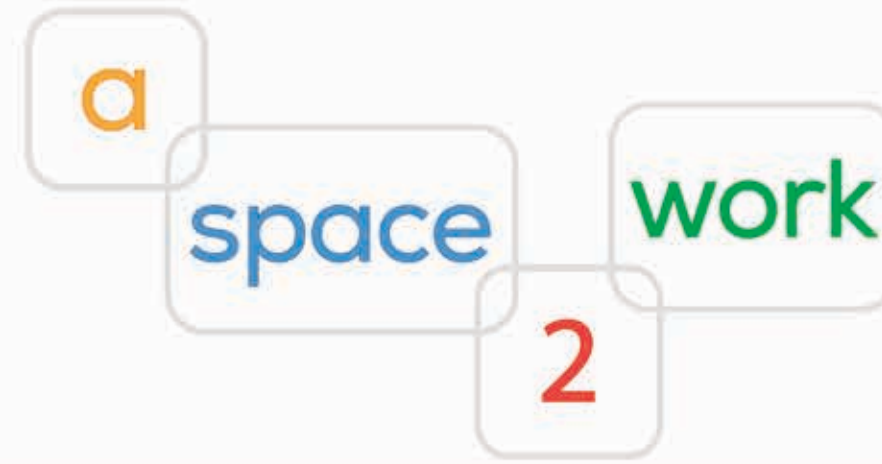


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