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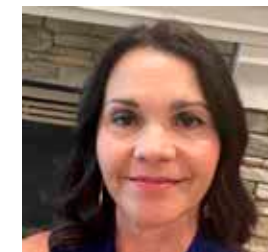
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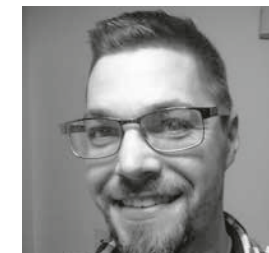
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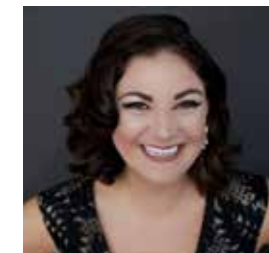
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MIKE HARTKE

HOWARD HANNAH

▶ REALTOR® spotlight

Article by: **David Cornwell**
Photography by: **Adore Studio**

For 30 years, looking at the world through a windshield was a way of life for Mike Hartke, a top producer for Howard Hanna Real Estate in Buffalo, NY. These days, you'll often find him looking at the world from homes atop the rolling hills of Franklin, TN, and on the tranquil harbor of Nantucket Island, MA.

"In Buffalo you hear firetrucks, ambulances, city noises of a bustling downtown," Mike says. "But in Franklin, the only thing you hear might be a train rolling through the valley. Their horns in the distance at night are better than a rain machine for getting to sleep." The couple's home on Nantucket also gives them a secluded summer getaway to relax and unwind.



In the top percentile of Zillow agents for both New York State and the nation, Mike spent 30 years driving an oil tanker for his family's transport business, with the last 10 years of them driving at night and working real estate during the day.

"I was the oldest of four and at the time the responsible one," he says of his career behind the wheel, one he still occasionally finds himself missing.

His driving days were numbered after moving to Buffalo in 2001 from the Colden area and making his first real estate investment, a seven-unit apartment building on Richmond Avenue, which he then called home for a while.

A friend suggested that getting a real estate license might be helpful if he planned to keep buying investment properties. Mike did and has since helped a myriad of clients buy and sell homes as well as strategically helping investors build their portfolios. He and his husband, Ken, have also purchased a considerable number of investment properties themselves.

"Clients can get stressed and when people get stressed, they may make hasty decisions," he says, adding his job is "to make sure every buyer and seller is completely informed about the transaction at hand."

As a Realtor, he says being understanding, empathetic and friendly keeps the working relationship not only professional but fun. "Many of my clients have become my closest and best friends, and for this I am blessed."

Over the years, Mike has represented some of WNY and Buffalo's most iconic properties, most recently the well-known Castle at 21 Mayfair Lane in Buffalo, built-in 1880 in the style of an old English castle.

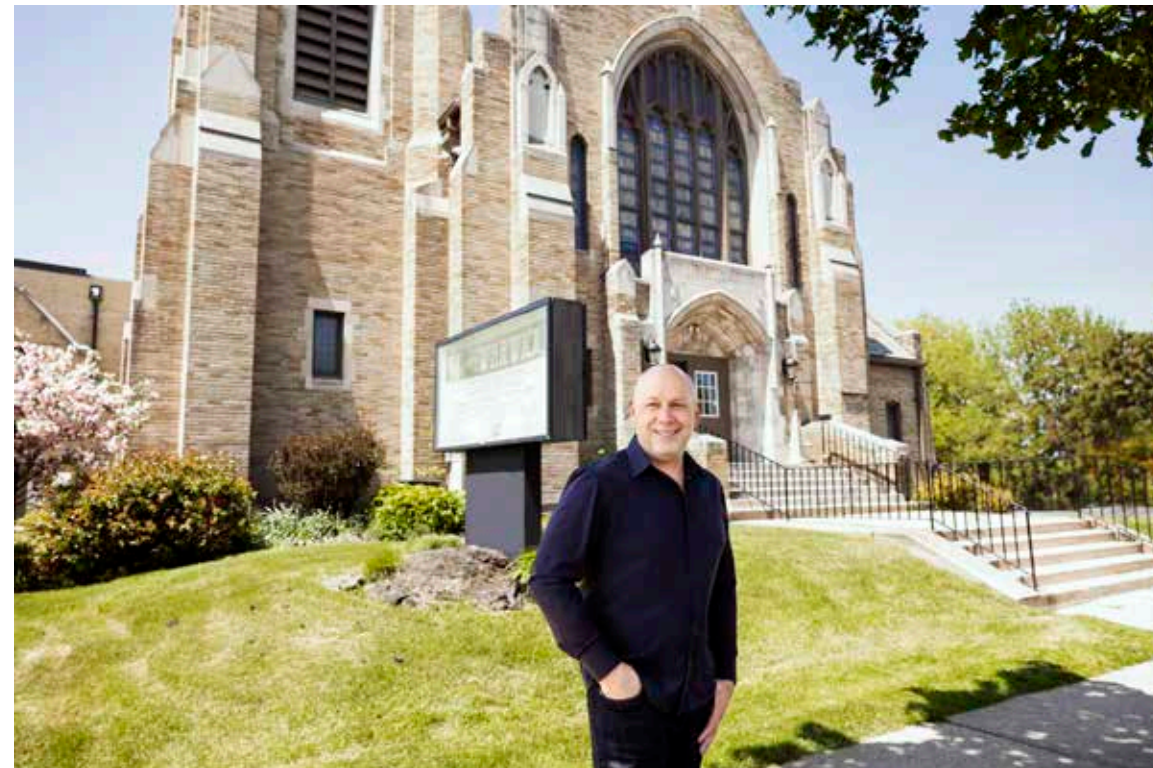
A particular area of expertise for Mike is apartment buildings. "As a seasoned investor myself, it's important to locate the right properties for my client's particular investment strategy. This is crucial because each investor has individualized goals."

He and Ken have owned multiple apartment buildings through the years, providing their own property management for 200 units at one time. Through years of firsthand experience, he has developed relationships with the best businesses for maintenance, leasing, marketing, finance, legal representation and other services, resources he's more than happy to share with investor clients.

"My goal is to get the best property for the client, period."



“MY GOAL IS TO GET THE BEST PROPERTY FOR THE CLIENT, PERIOD.”



MANY OF MY CLIENTS HAVE BECOME MY CLOSEST AND BEST FRIENDS.

His years of experience also help clients avoid potential mistakes, some of which he made early in his investing career. One of those is investing in a property only to sell it a few years later because it's simply too far away to properly maintain and manage, usually only an issue when clients are just starting to build their portfolios. "My goal is to make sure people are methodical and steadfast in their investments."

He says he and Ken's Buffalo investment properties are typically within 15 minutes of each other and when working with investors, he focuses on target areas he knows are in their comfort zones.

A native of the Colden area, he remembers growing up with "so much snow and cold that what we get now is nothing. People laugh on cold days when they see me out in shirt sleeves."





“
I KNOW IT MAY
SOUND CORNY,
BUT I BELIEVE IN
BEING AN HONEST,
ETHICAL PERSON.
”

As an idea of how rural the area was, he says, “When the school bus dropped you off every afternoon, you didn’t see anyone again until the next day at school. If it was Friday, you didn’t see anyone until Monday.”

Those days have long gone. When they’re in Franklin, Mike and his husband love to take advantage of live music and local honky-tonks in Nashville, about a half hour up the road. They are also big supporters of animal rescue shelters and have designated a percentage of their profits for that cause.

He also recently received his Tennessee broker’s license and has begun expanding his career in both Davidson and Williamson counties there.

“I know it may sound corny, but I believe in being an honest, ethical person,” Mike says. “It’s the only way you’re going to do it right. I work hard, make people happy and make a nice living at it, God bless.”



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CORNERSTONE COMMUNITY FEDERAL CREDIT UNION



▶▶ preferred partner spotlight

Article by: **David Cornwell**
Photography by: **Eagle 1 Photography**

Consistently placing the community at the heart of its operation is the biggest reason for Cornerstone Community Federal Credit Union's success, says its CEO, Eric Hepkins.

An example of that deeply rooted commitment to community is Community's innovative Golden Ticket Mortgage Loan, one he says defies traditional banking practices and is designed to cater to the needs of both credit union members and the broader community.

He explains the non-traditional product is a 30-year fixed-rate mortgage that provides members with the unique option to modify the rate to the market rate plus one-eighth point at any time during the loan term.

"It's a product that typifies the determination of Cornerstone's leadership team to put the needs of members and the community over the maximization of profits or ease of management," he says.

"Unlike banks, we don't have shareholders. Our members are our owners. We're a not-for-profit co-op," he says of Cornerstone's core distinction. "Each depositor is an owner and their voice, their access to products and services and their share of dividends are no different whether they have \$5 or \$5 million in their account."

That democratic structure, along with a local focus, is what differentiates credit unions from traditional banks and other for-profit financial institutions, he says.

And the Golden Ticket program along with a commercial loan program focused on supporting small businesses, “exemplify Cornerstone’s commitment to promoting thrift and financial access for its owners, especially those of modest means.”

Since 2018, Cornerstone’s assets have grown by more than \$150 million and its workforce by 10 percent, while net income has consistently risen, gains he says that can be attributed not only to the unique financial products offered but also to Cornerstone’s dedication to strengthening community ties.

Cornerstone’s commitment to the community extends beyond just offering innovative financial products.

Cornerstone teams support various community organizations and events. Those include Real Men Wear Pink, Roswell IceCycle Ride, Feedmore of WNY and Sleep in Heavenly Peace. It also helps sponsor more than 50 local organizations such as Cornerstone Arena, Kenan Center, Palace Theater, Miracle Jeans, Aquarium of Niagara, Niagara Hospice, and Habitat for Humanity.

“Serving trust is who we are; that will never change,” Eric says. “When times are tough and the economy is uncertain, people need trust more than ever.”

Combined with its innovative financial solutions, its ongoing commitment to empowering members and nurturing the community, he says “Cornerstone stands as a testament to the transformative potential of credit unions.”



“

Serving trust is who we are;
that will never change.
When times are tough and the
economy is uncertain, people
need trust more than ever.

”



From left: Amanda Lovewell, Director of Real Estate; Molly Mayers, SVP-Director of Lending & Marketing; Eric Hepkins, CEO; Nicholas Granchelli, Residential Mortgage Coordinator; Heather Case, Mortgage Specialist

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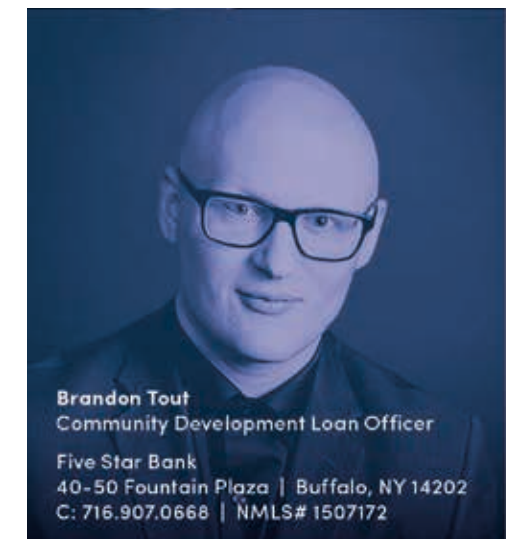
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LISA LANNON

Great Lakes Real Estate

▶ REALTOR® on the rise

Article by: David Cornwell
Photography by: Glass Forest Media

Lisa Lannon is proof positive that nice folks don't finish last. If anything, they finish first.

Last year's top-producing agent for Great Lakes Real Estate with \$10.7 million in sales, Lisa joined the brokerage in 2019 after a lengthy career in the non-profit sector where she solicited community and corporate support through fundraising and special events.

"I'm a nurturer by nature. I always take care of people so I feel that relates well to taking care of clients."

She says she's always had an interest in real estate and seriously thought about it as a career 20 years ago.

"But to be a good agent, you've got to be responsive," she says. And with two small children and other factors working against that responsiveness, she knew then wasn't the right time and continued in her career path working for the common good.

As it turned out, that career also doubled as on-the-job training for her future success in real estate.

"Those jobs were sales positions because you're selling your cause," she says. "And you have to make people want to give to your cause. It transfers beautifully into real estate."





The strong community network she built through those years has also been invaluable. “Finding sponsors for various causes and events, you get very familiar with business owners and their businesses.”

After she got her license, she says “it took a little while for people to get it in their head that ‘Oh yeah, Lisa is in real estate now.’” But once they did, everything clicked. “Because they know me, they know I have integrity, I’m kind, I’m patient.” Her first three years’ sales of \$16 million attest to that.

Working with buyers, sellers and investors, her patience is a key differentiator from many agents.

“I’m not pushy. I encourage my buyers to see many houses and I’ve actually talked clients out of listing their homes because it wasn’t right for them personally. I encourage folks to interview other agents,” she says. “I put people ahead of the sale.”

Her emphasis on educating clients is another thing that sets her apart. That education starts with detailed buyer and seller packets she leaves at her first meeting with clients to serve as a resource for any questions or concerns they have along the way.

“It’s a process that can be overwhelming,” she says of real estate transactions. “And I like to let them know I’m there for the whole process and beyond.” Part of that beyond includes referrals to home and professional services for just about anything new owners might need.

“You can’t rubber-stamp a transaction,” she says. “Every client’s different, every property is different, every situation is different, every transaction is different. So you’ve really got to be fluid and flexible.”



“ I PUT PEOPLE AHEAD OF THE SALE. ”



“ YOU’VE REALLY GOT TO BE FLUID AND FLEXIBLE. ”



Helping her maintain that fluidity, she says, is the cooperative camaraderie of the people she works with at Great Lakes, saving her highest praise for broker Bruce Andrews.

“He’s always available, always there for us,” Lisa says. In addition to creating the company’s atmosphere of collaboration and cooperation, unlike many brokers, he’s also given agents the flexibility to negotiate details.

Her favorite role in life is outside the office where she gets to be nurturer-in-chief for her two daughters, Taylor, 22, and Alyssa, 19. Her favorite time in life is when the girls are home from college, joining her and her “sweet companion,” Moxie, a Sheepadoodle she adopted about a year ago.

“I enjoy taking care of the girls, friends, people in general,” she says. “I love meeting new people and have been told I’d talk to a wrong number for a half hour. And I could.”

Getting together with friends and meeting new people are two of the reasons she joins the weekly Tips and Sips get-togethers each golf season at Niagara Falls Country Club.

“I use to despise golf, but this makes it fun,” she says of Tips and Sips, which begins with cocktails and ends with dinner, “with a little golf lesson in between.” She’s also hoping to get back to sports she loved and enjoyed BC (before children)–skiing and sailing.

Lisa is a board member of the Upward Niagara Chamber of Commerce and a member of Zonta, an international organization working for women’s rights and equality, especially important to her raising two daughters.

Prior to joining Great Lakes, she served as executive director at HART (Home Assistance Referral Team), Inc. a non-profit working to help residents maintain quality of life in their own homes and as the Annual Appeal & Special Events Manager at Niagara Falls Memorial Medical Center Foundation, as well as several other profit and non-profit positions over the years.

“I love where I’m at,” she says regarding what lies ahead. “I love the support, the flexibility and I just want to keep growing. But then I’m one of those people who says ‘When opportunity knocks, answer.’”

Before getting her license, she remembers how competitive and cutthroat she heard real estate could be. And while she enjoys the competition, it’s just not in her nature to be overly aggressive and cutthroat to win at any cost.

“If don’t make a cent this year, I’d rather build up my clientele and do it with honesty and integrity. I believe in karma.”

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ERIC WINKLHOFER TEAM

▶▶ REALTOR® team spotlight

Article by: **David Cornwell**
Photography by: **Eagle 1 Photography**

CENTURY 21

Century 21 Winklhofer has the unique distinction of being family owned and operated for nearly 60 years in Western New York.

Founded in 1967 by Bob and Judy Winklhofer, the reason for the firm’s longevity is its commitment to excellence and maintaining high ethical standards, says broker/owner Eric Winklhofer. With his sister, Amy, he continues to instill those values and continue the legacy his parents started.

Under their leadership, the company has grown to three offices in Williamsville, Lewiston and Grand Island.

“We were very fortunate to have such wonderful parents to lay the foundation and now we have taken it to the next level,” says Eric regarding the agency’s humble beginnings and continued success.

“No one can run an agency alone,” he says. “If you’re a Realtor at one of our firm’s offices, you are family. We find this to be unique in an industry that can be very competitive.”

Valuing people over dollars has allowed the Winklhofer firm to consistently place in the top 6 percent of WNY brokerages for volume. In addition, it has been recognized nationally by Century 21 corporate as a top-producing brokerage.

The bedrock of the Winklhofer team’s success is a corporate culture based on integrity and respect, Eric says. Choosing the right agents begins with the interview process, which is different from other companies.

“We really need to know more about them than numbers can tell us,” Eric says, adding that prior sales and experience are far from the most important criteria. “If they don’t fit our culture, it is not going to work.”





One of the reasons agents join the Winklhofer team is to enjoy the name recognition and “the best tech tools” of Century 21, a worldwide corporation. Beyond that, agents can rely on the firm’s solid reputation that has been built over the last five decades.

He says the high level of tech tools from Century 21 are designed to help buyers and sellers at every phase of the real estate transaction. “We strive to keep our agents up to date on the current technology and position them for future growth, never forgetting the client is the most important part of the transaction.”

The Winklhofers have a firm belief in giving back to their community, including Eric having coached high school and travel hockey. “When it comes to being a true leader, teamwork is paramount,” he says. “Coaching isn’t just about the outcome of the game. It’s about encouraging the best in your players and working toward a common goal. These are great life skills from which everyone can benefit.”

One piece of sage advice Eric received from his father when Eric first joined the firm was “do whatever it takes to get the deal closed.”

“There is no room for ego when it comes to helping a client purchase or sell a home,” he says, a philosophy that has proven beneficial time and again throughout the years.



THERE IS NO ROOM FOR EGO WHEN IT COMES TO HELPING A CLIENT PURCHASE OR SELL A HOME. ”



“Everyone works together for the good of the client,” he says. “Our agents are good people who truly care deeply about every transaction.”

Growing up, neither Amy nor Eric intended to follow in their parents’ footsteps. As a child, Eric wanted to be an architect and play hockey. After he earned a business degree from Buffalo State University, he was offered a lucrative position at Kellogg’s. But an uncle told him he was crazy and badgered him to take advantage of the opportunity to work with his very successful father.

Now with 35 successful years of experience in real estate, Eric is confident working with his Dad was the right decision.

Active with the Buffalo Niagara Association of Realtors for more than 30 years, Eric has served on a myriad of committees and held various positions on its board of directors.

He is particularly proud of serving as the Association’s president in 2019. The Winklhofers are the first to have three members serve as president, beginning with Bob in 1983, Amy in 2012 and Eric in 2019.

Outside the office, Eric enjoys golf with a circle of friends that stretches back to his childhood and college days. He tries to sneak away as often as possible with his sons to his family’s cottage in Canada.

Hockey remains an important part of his life as well. He continues to play twice weekly in the winter. Just like the kids he coached, it is rewarding to watch team members’ personal and professional growth.

“There’s nothing so great as watching our Realtors succeed in the industry while still enjoying their personal lives.”

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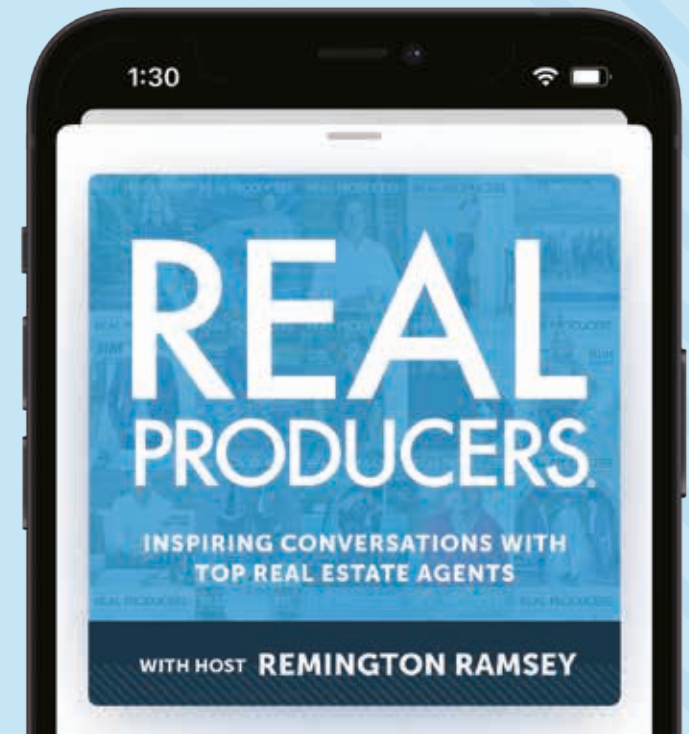
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