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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at andrew.schindler@n2co.com.

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cover story
By Jess Wellar
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MCDERMOTT

REAL SERVICE

It's hard to imagine Zach McDermott being ruffled by anything. As a father of four children under the age of 10, Zach readily admits he doesn't get much sleep, but his even temperament allows him to just 'go with the flow' with his young brood and client care alike.

A devoted father, husband, and man of faith, Zach blends his passion for serving others with his role as an exceptional Realtor at Red Door Realty.

"I am not trying to promote myself, I'm just here as a servant leader to help clients through the process," Zach shares. "I also know there's so much more to life than just my job."

FAITH-BASED BEGINNINGS

A Lincoln native, Zach went on to study psychology at the University of Nebraska-Lincoln, earning his degree in 2011. His early career was spent in a faith-based role, working for FOCUS (Fellowship of Catholic University Students) as a campus missionary, team director, and eventually overseeing men's recruitment on a national scale.

Zach's work with FOCUS took him to the University of Kansas in Lawrence, a move that changed his life.

"That's how I met my wife," Zach recalls with a smile. "We got placed on the same campus at the same time."

The couple married in 2014, and soon after, started a family. With the arrival of their first child in 2015 and their second in 2017, Zach began to reconsider his career path.



“At that point, I wanted to find a job that didn’t require travel and fell into real estate,” he explains.

The decision was further sparked by his enjoyment of the home-buying process when Zach’s family moved back to Lincoln from Kansas.

“Real estate just kept coming back to me,” he reflects. “I really enjoyed how fun buying a house was and told my wife I could actually see myself doing this for a living.”

THE BIG PIVOT

As a provider of a large family, Zach admits it was a tough decision to transition into a new career. But the move was eased by the support of his wife, Megan, a nurse who provided a financial buffer while Zach built up his business.

It was also during this time that an old high school friend, Tony Milana, played a significant role in Zach’s career path.

“Tony really helped me when I started out at Bancwise with him in 2017,” Zach shares. Tony, now an Associate Broker at Red Door, mentored Zach as he took his first steps in the real estate world.

“Tony and a few other people from Bancwise then decided to create Red Door and Tony invited me to join him at the beginning of 2018,” Zach recalls. “I liked Bancwise and it was a difficult decision to leave — but I wanted to continue learning from Tony.”

Zach’s mentorship and consistency has certainly paid off over the past seven years. In 2023 alone, he closed 29 transactions, totaling \$9 million in real estate sales. This year, he’s on track to match or exceed those numbers, with 20 transactions and \$8 million already under his belt by October.

True success isn’t about stats for Zach though — it’s about diligence. He notes this personal philosophy has served him well in all aspects of his life.

“Success is not defined by the outcomes, but by staying dedicated and faithful to whatever task is in front of you,” he shares.

A LAID-BACK APPROACH

Real estate has a tendency to be characterized by high pressure and competition; but Zach’s laid-back demeanor couldn’t be further from that description.



“

I WOULD HOPE MY CLIENTS AND COLLEAGUES WOULD SAY I’M SOMEONE THEY CAN DEPEND ON AND COUNT ON, ALWAYS IN THEIR CORNER. ”



His approachability and responsiveness make him a favorite among clients, particularly first-time homebuyers who appreciate his patient and straightforward manner.

“Personality-wise, I’m pretty flexible and my temperament is to roll with the punches,” Zach chuckles. “But I won’t get pushed around negotiating either. I’m also quick to respond; I understand it’s a time-sensitive business.”

Moreover, Zach’s humility and servant leadership are at the core of his professional ethos.

“There’s no ego with my work,” he emphasizes. “I would hope my clients and colleagues would say I’m someone they can depend on and count on, always in their corner.”

This attitude not only endears him to his clients but also sets a strong example for newer agents. His advice to them?

“Be patient — building a business doesn’t happen overnight. Also be true to yourself and don’t be someone you’re not,” Zach suggests.

DEVOTED FAMILY MAN

Despite his demanding career, Zach has his priorities straight. He and his wife, Megan, have been married for a decade and are the proud parents of four young children: Gracie (9), Ella (7), Maris (4), and Louis (1).

When he’s not working, Zach enjoys staying active, spending his free time on the golf course or playing basketball in his church league.

“I’m borderline obsessed with golf; I would play it year-round if the weather let me,” he admits with a laugh.

Zach makes it a point to actively be involved in several charities as well, including Catholic Social Services, FOCUS, and St. Joseph Catholic

Church. At St. Joe’s, Zach leads a small men’s group that meets regularly, and he also finds time to coach his daughter’s soccer team.

“Work is good to build character and virtue and it allows me to provide for my family, but I’m a lot of other things before I’m a Realtor,” he reflects, highlighting his well-rounded life.

Looking ahead, Zach remains focused on his family, faith, and personal growth. His short- and long-term goals are clear: to be the best version of himself, a better husband, and a better father, all while remaining grounded in his professional endeavors.

“Down the road I might consider pursuing my broker’s license; but presently, I’m just trying to perfect my craft,” he concludes. “I don’t want to ever get too comfortable; I want to always look back and see how I could improve to be more efficient for my clients.”

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LOIS KOHMETSCHER

For Lois, the most rewarding part about working in real estate is closing day. “But it’s both a happy and sad day,” she admits. As the process to close on a home can sometimes be lengthy, Lois says it only makes sense that her clients become friends along the way. “Especially when working in new construction, I sometimes meet with clients several times a week for months on end, so I consider my clients my friends. Closing is both happy and sad – sad in that I won’t have the opportunity to connect with them as regularly, but obviously happy that they’ll finally have the opportunity to start making their house a home.”

“Make it happen” is a mantra that guides her business success. “If you think you can sit back and have everything come to you, you’re in the wrong business,” says Lois, who admits that it took her five months to close her first sale in the down market of 2009. “I wasn’t sure that it was ever going to happen, but I wanted it badly enough that I made it happen.”

Lois speaks about the importance of putting others first, both in her personal and professional life. “You have to be very caring about others,” she says. “I respect how [my clients] feel – sometimes just the tone of my voice or how I deliver my message can make a huge difference.” The feeling of satisfaction she gets from helping people through a difficult time is what has made real estate fit so well into the goals and dreams she has for herself and for her future in the industry. “My favorite part is having the opportunity to help others, while doing what I love,” she expresses. In an industry where making connections is key, Lois says, “I want to be known as someone who is hard-working and not afraid to go the extra mile.”

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“Noelle and Tiffany are absolutely amazing! They will get it done, no matter what. They were incredibly helpful, easy to reach, very responsive, and made the entire process so easy and fun! I would and have recommended them to everyone I know. I will never use anyone else! — Sarah H”



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GRACE

HARTWEG

By Jess Wellar
Photos By Corey Rourke Photography

Making It Happen

“Once, I was the seller’s agent and there was a debacle between the buyer and seller,” Grace Hartweg recalls with a good-natured laugh. “It was an early closing, scheduled for 7:30 a.m. before the buyer went to work. My seller was understandably annoyed with the buyer, so I went over at 6 a.m. and cleaned the house — even venturing under the deck — to make the closing happen.”

As an energetic young Realtor at HOME Real Estate, Grace takes her commitment to making her clients’ lives as stress-free as possible quite seriously. By providing such above-and-beyond service, Grace has managed to double her volume from last year while snagging her brokerage’s Rookie of the Year award.

Entrepreneurial Roots

Growing up in Waverly, Nebraska, Grace was surrounded by the influence of her parents, Carol and Jed, who were deeply involved in the real estate business. Her parents even started their own home improvement company, Midwest Home Designs, about eight years ago, which focused on buying, renovating, and selling properties.

“Given my family background, I always knew that I would eventually pursue a career related to real estate; I just wasn’t sure when it would happen,” Grace reflects.

After high school, Grace attended Doane University, where she initially balanced track and rodeo before realizing that it was too much to manage. She then transferred to Southeast Community College, where she completed her associate’s degree in business before venturing into the family business.

“I became a real estate agent because I love meeting new people and helping others,” Grace shares. “I also enjoy how every transaction has different obstacles to work through, and it’s not the same thing every day.”

A Quick Study

Grace officially began her real estate career in January of last year, and with the guidance of her mentor, Gary Tharnish, and others, she hit the ground running.

“Gary really helped a lot to teach me the ropes, and my brokers have also been amazing and super helpful,” she acknowledges, emphasizing the importance of having a strong support system.

In her first year, Grace completed five transactions totaling \$1.6 million in volume. By the end of 2024, she projects to blow past those numbers with seven properties already closed and several more under contract, pushing her volume to at least \$3 million. As her brokerage’s Newcomer of the Year in 2023, Grace also joined the prestigious Million Dollar Club.

Despite the challenges of starting out in a tough market, Grace says her trust in God gave her a sense of peace.

“I have leaned on my faith a lot throughout life, which has taught me to always trust God’s purpose, even when things don’t go quite as planned,” she adds. “It helped me last year when I wasn’t very busy and I prayed and knew that it would all work out.”



“ I have leaned on my faith a lot throughout life, which has taught me to always trust God’s purpose, even when things don’t go quite as planned. ”



Serious Service

What truly sets Grace apart is her relentless willingness to assist others. From cleaning houses at 6 a.m. before a closing to staying on top of every detail, Grace is always ready to roll up her sleeves.

In addition, Grace has leveraged social media savvy to stay top of mind with her clients and prospects. She posts almost daily, sharing updates, tips, and insights that keep her engaged with her audience. Her ability to connect with people from all walks of life, especially first-time homebuyers her age and younger, has been a significant factor in her rapid rise.

Grace’s “secret sauce” as an agent though is simply showing up when others don’t bother.

“What has really helped me grow my business is making sure I go to the office almost every day and not putting my real estate work on the back burner, even when I’m not busy,” she points out. “In this line of work, your efforts directly correlate with your results.”

Beyond The Office

When Grace isn’t helping clients, she’s busy living a full life outside of work. She remains deeply connected to her close-knit family, which includes her

parents and her younger brothers, Garret (18) and Gavin (15).

“One of our favorite activities as a family is participating in rodeos,” Grace shares. The whole family is involved, with Grace and her mom competing in barrel racing and her youngest brother in team roping.

“We’re pretty spoiled here in Lincoln to attend events almost every weekend if we want to,” she adds.

Grace also has a deep love for animals. She recently got a puppy named Tillie, an Aussie-Corgi mix toy, and is the proud owner of three horses: Dorothy, Gertie, and Raven. On top of



Carol Hartweg

Grace Hartweg

everything, she teaches riding lessons to all ages — a side gig that she’s passionate about, with a waitlist to prove it.

Grace’s faith also plays a significant role in her life, and she’s actively involved in her church.

Looking ahead, Grace is excited about the limitless opportunities her new career affords, while continuing to count her blessings each day.

“Despite my young age, I was raised to appreciate the little things in life and always find something to be grateful for, even when times are tough.

“I plan to continue teaching lessons as a side gig because it brings me joy. Additionally, I intend to focus on improving my skills in barrel racing,” she grins.

Professionally, her goal is to continue expanding her real estate sphere and eventually start her own team.

“Ultimately, I aim to invest in rental properties and build equity through real estate,” Grace concludes. “My dream is to acquire land to house my horses and build a home not too far from town.”

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JULY

Kurt Agena,
Burrows Tracts Real Estate

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SEPTEMBER

Heidi Brandt,
HOME Real Estate

"Heidi has been an amazing advocate for mental health awareness and making the conversation around mental health an open discussion. While many of us have a dream or an idea of something that we would like to accomplish, most of us don't take the initiative to act on that idea. This past year Heidi did just that and created a non-profit organization called the Healing Heights Foundation. Her organization aims to make mental health resources available to those in need. It is an open space where people can find support and understanding.

Through the Healing Heights Foundation, she created an event called Hell on the Hill that is designed to be analogous to the challenges we often face in life. The event occurred in late September and was to



have taken place at the sledding hill at Pioneers Park. (Hence the name, Hell on the Hill.) Hell on the Hill required you to complete 50 laps up and down the hill. (10 miles) As you were completing this challenge, there were volunteers standing by that were willing to take a lap for you or take a lap with you if you just needed some encouragement. The concept being you can rest, you can ask for help, but you can never give up. Just like in life. And in typical life fashion,

Mother Nature threw her a curve ball with heavy rain in the forecast for Sunday. On Saturday night she pivoted and moved the event to Canoyer Garden Center in their green houses and the event went one without missing a beat.

It was a huge success! (See the story on 1011now.com). Heidi brings this same passion to her real estate clients and her career. She is making an impact on our industry, our community and everyone around her."

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CUTTING SPENDING

can help boost retirement savings

Like most of us, you may someday want to enjoy a comfortable retirement. Your ability to achieve this goal will depend on how much you save — but it also matters how much you *spend*.

And saving and spending are certainly related: The more you can reduce your spending, the more money you could have available to save for retirement through your IRA and your 401(k) or other employer-sponsored retirement plan. Over many years, even relatively small amounts diverted from spending to saving and investing could add up substantially.

How can you go about potentially reducing your spending? Here are a few suggestions:

- **Use a budgeting tool.** If you're not already doing so, you might want to consider using a free online budgeting tool. Among other capabilities, these apps can place your spending in categories — groceries, travel, entertainment, and so on — which can reveal redundancies that, once eliminated, could save you money. For example, you might find that you're spending a not-insignificant amount on streaming services you rarely use. Or you might be surprised at how often you go the grocery store, rather than consolidating your visits and reducing the likelihood of "impulse" purchases.
- **Take advantage of employee benefits.** If you work for a mid-size or large company, you may have an extensive employee benefit plan, which could include discounts on some products and services. Also, if you are enrolled in a high-deductible health plan through your employer, you might have access to a health savings account (HSA) or flexible spending account (FSA), either of which may let you lower your out-of-pocket health care costs by using pre-tax dollars to pay for deductibles, copayments, coinsurance and some other qualified expenses.
- **Shop around for insurance.** To some extent, we are all creatures of habit, which can be good in some

circumstances and not so good in others. In the "not so good" category, many people stick with their auto, homeowners and life insurance policies year after year, even though they might be able to save some money by switching to another company. But even if you stay with your current company, you might find ways to save money by taking steps such as adding a home security system. Check with your insurer to learn more.

- **Compare credit cards.** There's a piece of financial advice that essentially says: "Pay cash for everything" — and this isn't a bad idea. Ideally, you might want to use a credit card strictly for items such as car rentals or hotel reservations, and you should pay off the bill each month to avoid interest charges. Sometimes, though, you may need to use your card for other purposes, and it may not always be possible to pay your bill in full. That's why you'll want to review credit cards periodically to find one with lower interest rates, a favorable balance transfer offer and a better rewards program.

It's not always easy to cut down on your spending, but when you do, it can provide more peace of mind — and an opportunity to boost your savings for what could be a long and active retirement.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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2024 RP GALA

On Friday, October 11th, we gathered at The Champions Club for the 3rd annual RP Gala, and it was a night to remember!

This event was made possible by many of our generous partners - a special thanks to our Headline Sponsor: BB Roofing.

We dressed up and went all out and enjoyed a wonderful evening filled with cocktails and wonderful food, AND gave out some amazing awards to some amazing people! On top of all the fun, collectively, we were able to raise over \$20,000 for VisionaryYouth!

Congratulations to the 2024 RP Gala Award

Winners:

Sunshine Award — Sandi Osterman (Nebraska Realty)

REALTOR® on the Rise — Alyssa Weber (Woods Bros Realty)

Ultimate Connector — Matt Kirkland (Giving Realty)

Service Award — Heidi Brandt (HOME Real Estate)

Funniest Real Estate Story — Kim Soucie (Coldwell Banker - NHS Real Estate)

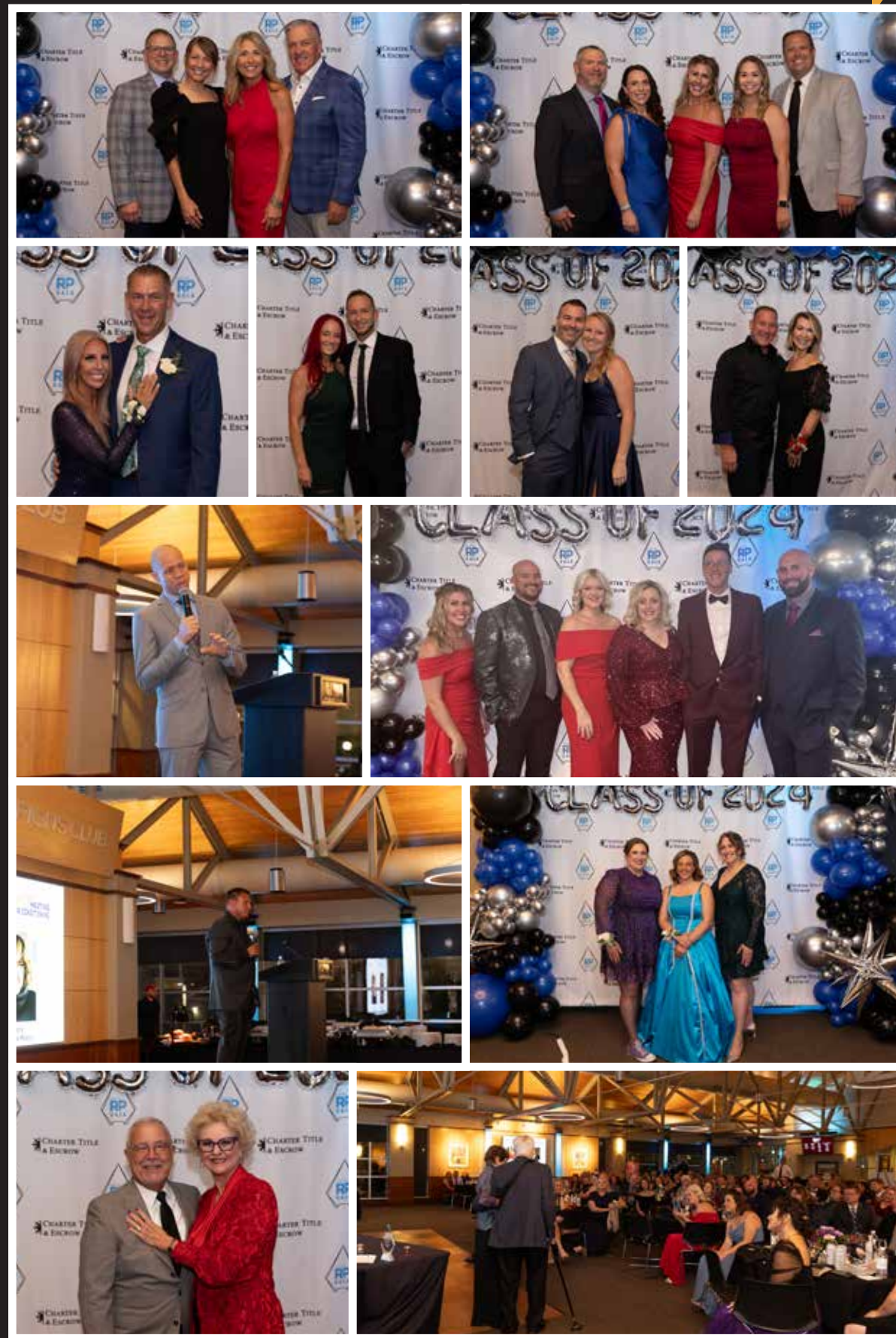
Best Cover Story - Amy Fries (Woods Bros Realty)

REALTORS® REALTOR® — Rachel Rentschler (The 1867 Collective)

Partner of the Year — 402 Title

ICON Award — Paul & Madonna Kardell (HOME Real Estate)

Thank you to everyone who attended and made our 3rd Gala an amazing night. *Lincoln Real Producers* is proud to provide an opportunity and atmosphere for Lincoln's Top REALTORS® and preferred partners to network, collaborate and strengthen relationships. We're excited to see you at our next event soon!





Realtor on the Rise - Alyssa Weber (right)



Service Award - Heidi Brandt (left)



Funniest Real Estate Story - Kim Soucie (left)



Best Cover Story - Amy Fries (left)



ICON Award - Paul & Madonna Kardell



Realtors Realtor Award - Rachel Rentschler (right)



Partner of the Year - 402 Title



Ultimate Connector - Matt Kirkland



Sunshine Award - Sandi Osterman (right)

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NAVIGATING INSURANCE TOGETHER

When it comes to navigating the world of health, life, and Medicare insurance options, the myriad of choices can be overwhelming. It's little wonder most people put off making a decision as long as possible.

That's where Travis Lebo of HealthMarkets Insurance in Lincoln thrives on making the process easier for locals. With 28 years in the insurance industry, Travis's passion for helping clients find the right insurance plan is fueled by his desire to empower people to make the best decisions for their health and financial well-being.

"I am a problem solver and an analytical thinker, and I enjoy being able to use those skill sets in helping other small business owners and entrepreneurially-minded folks," Travis explains.

ROOTED IN EDUCATION

Travis attended Concordia University, earning a degree in mathematics and actuarial sciences. After graduation, he spent the next two-plus decades in the corporate insurance world before deciding to take the leap as a small business owner.

"Breaking away from the corporate world and into being a small business owner was a huge step; but this decision has given me the most gratifying experiences of my professional career," Travis emphasizes. "It was scary, but that's why I love working with other small business owners and trying to help them manage their risk to be the best version of themselves every day."

Travis joined HealthMarkets four years ago and loves being part of their national platform, as he notes they do a terrific job



of adapting to constant legislation changes in the industry.

"Health insurance and Medicare regulations continue to change regularly," he points. "It's still a little bit of a political football. One stroke of a pen can change things for subsidies, tax credits, plan availability — but no matter what changes come in, it creates opportunity for us as trusted advisors."

A PERSONAL TOUCH

Travis's primary focus is on helping individuals find the best life, health, and Medicare insurance plans. Whether it's short-term or long-term plans, supplemental coverage, or accident protection, Travis has a solution tailored to match each client's unique needs.

One of the key advantages of working with Travis is the personalized service he provides. This attentive approach extends to every aspect

of his business, from helping clients make policy changes to reviewing coverage details or finding tax credits.

"I'm not a salesman," Travis says. "I work on referrals. I want every initial point of contact to be informative and not a product sale."

He adds, "If you try to do something online, you're not really going to understand what policy you're buying versus another policy and I can lay out expectations. The worst thing is to buy a policy and then go to use it and it doesn't fit — then I didn't do my job to meet your needs."

NAVIGATING CHANGE

The insurance landscape has seen significant changes in recent years, particularly with the introduction of the Affordable Care Act. For Travis, staying ahead of ever-evolving legislation changes is crucial to providing the best service to his clients.



“Health insurance regulations have completely reshaped our industry over the past decade or so,” he affirms.

However, Travis believes that these ongoing changes are what make his role as an insurance advisor so necessary and valuable.

“I like to look at these changes as the reason I’m here,” he offers.

BEYOND THE BUSINESS

When he’s not busy helping clients navigate their complex insurance needs, Travis enjoys spending quality time with his brood. Travis and his wife, Renae, who works as a teacher and financial assistant at a church, have two sons — Tanner, who just graduated with a degree in Cybersecurity and is preparing for law school, and Logan, who is a freshman at UNL and competes on the track and field team.

The Lebo family also includes Wrigley, their 8-year-old mini Goldendoodle, named in honor of their love for the Cubs after their World Series win in 2016.

“Sports and sporting events are a big part of our lives; personally, I enjoy golf but do not get out to play nearly enough,” Travis says of his hobbies. “We are foodies though and love a fun food experience. A trip to the Amalfi Coast in Italy this summer has sparked an interest in pizza-making (from scratch) and my wife and I enjoy hosting a pizza-making and wine experience with friends.”

Looking ahead, Travis remains optimistic about the future of his ever-changing business.

“As a trusted advisor, it’s my job to stay on top of the changes and help my clients make the best educated decision on their health insurance needs,” Travis concludes. “I am also a free resource!

“There are no bad questions, and I have built my business on helping people protect themselves and their loved ones, first and foremost, from the devastating effect that unexpected medical expenses can have on their families and the ability to provide for them moving forward.”



As a trusted advisor, it’s my job to stay on top of the changes and help my clients make the best educated decision on their health insurance needs.



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