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"I DO MY BEST WHEN I TALK TO PEOPLE IN THE INDUSTRY TO GIVE GRACE AND BE RATIONAL. WE ALL HAVE THE SAME GOAL - TO GET PEOPLE INTO HOUSES THEY WANT."



For broker-owner and Realtor Rachel Rentschler, this empathetic approach to real estate has earned her peer recognition such as Realtor's Realtor and Ultimate Connector at the Real Producers Gala.

Rachel's road to success certainly wasn't without a few bumps, but her determination to prove others wrong while creating a kinder industry has been the driving force behind her flourishing career.

A Silver Lining

Rachel has always had a knack for sales. During college, she sold makeup for Clinique, mastering the art of customer service and relationship-building. After earning her business and marketing degree from the University of Nebraska-Lincoln, she spent a decade in property management while mulling over the idea of becoming a Realtor.

"Around year seven, I thought I'd get my real estate license,

but after interviewing brokers, I decided it wasn't the right time," Rachel explains. Instead, she continued in property management, where she excelled.

But when it came time to fill a promotion, Rachel was passed over. While frustrating, that experience became the catalyst for her making the big leap to real estate.

"It is absolutely the reason I'm where I'm at today," Rachel affirms. "It gave me the inspiration to try something new, and it also gave me the empathy to treat people the right way."

Fuel To The Fire

Determined to chart a new path, Rachel began interviewing brokerages and received a dose of skepticism from one broker who told her she wouldn't pass the licensing exam, and even if she did, she'd fail as an agent.

"Once I was told I wouldn't succeed. I decided I needed to do this," she remembers.

Rachel obtained her license in 2016 and hasn't looked back. She quickly learned the ropes while proactively gleaning advice from as many industry professionals as possible.

"I had so many great teachers," she acknowledges. "I went out for coffee and lunch with people every chance I had to absorb as much knowledge as I could."

Today, Rachel is a co-owner of The 1867 Collective, a brokerage she launched in October

2021 with fellow Realtor and designated broker Brad Hulse.

"We wanted to create a brokerage where agents had a bit more autonomy," Rachel says with pride. "Clients buy houses from the agent, not the logo on the agents' shirt. It was important to give agents the ability — myself included — to have minimal guidelines to build their own brand."

The brokerage's name pays homage to Nebraska's founding year and reflects the collaborative spirit of their team by "fostering an environment of inclusion and problem-solving, not agents pitted against each other," as Rachel describes the environment.

With 23 agents in Lincoln, a growing presence in Omaha, and a recently opened North Platte office, Rachel and Brad are building something special.

"We're very selective to make sure the culture stays intact as well," Rachel adds.

Empathy And Connection

There's no doubt Rachel's ability to connect with others is a hallmark of her success. Whether it's mentoring agents or working with clients, she brings a unique blend of empathy and professionalism to every interaction.

"I always try to put myself in other people's shoes," Rachel elaborates. "I want to be kind when I speak with other agents, no matter if it's in person, text, or email."

Her leadership style reflects this considerate mindset as well.

"I'm hands-on, easily accessed, very positive, and real," she continues. "I open up the playbook of my business, and



agents can choose whether they want to use it. I am the coach, the mentor, and the cheerleader."

Close-Knit Bunch

When Rachel isn't working, she's spending time with her loved ones which includes her parents, Bill and Kathy Rentschler, two sisters, a brother, a half-brother, and six nieces and nephews that she loves spoiling.

"We're lucky to all live locally and we get together a lot," Rachel smiles. She's also a proud pet mom to Marley, her Golden Retriever who doubles as the office dog, and Ernie, her "Garfield" cat who famously once graced a Lincoln billboard with her. In her free time, Rachel enjoys every opportunity to travel, with upcoming adventures including a cruise to the Bahamas and Jamaica. She's also planning a trip to Hawaii in May to celebrate her birthday with family.

As she looks to the future, Rachel's focused on growing The 1867 Collective into a recognizable brand while helping her agents thrive. Her ultimate goal? "This business is not hard if you do the work. Showing up every day, reaching out to new contacts, and putting yourself in foreign situations is crucial to growing your business," she concludes. "I want to leave real estate better, kinder, and more inclusive than how I found it." I want to leave real estate better,



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We have the greatest group of people in real estate in this town."

As an Agent with Red Door Realty, Jayme takes pride in putting it all together for his clients.

"It's one of the things I like most about what I do ... that sense of problemsolving and planning," Jayme explains. "There's always something new every

day. That's the most challenging and fulfilling part of the job—not knowing what's going to happen, working with people (friends, family and strangers) and coming up with a plan to get them into or out of a house, whether it's now or two years from now...and helping them realize their dreams.

"We have the greatest group of people in real estate in this town. When we treat each other beyond professionally, take care of each other, and realize we're all on the same side, we can get to the same place together," Jayme emphasizes. "This is the most fulfilling type of work I've ever had a chance to do."





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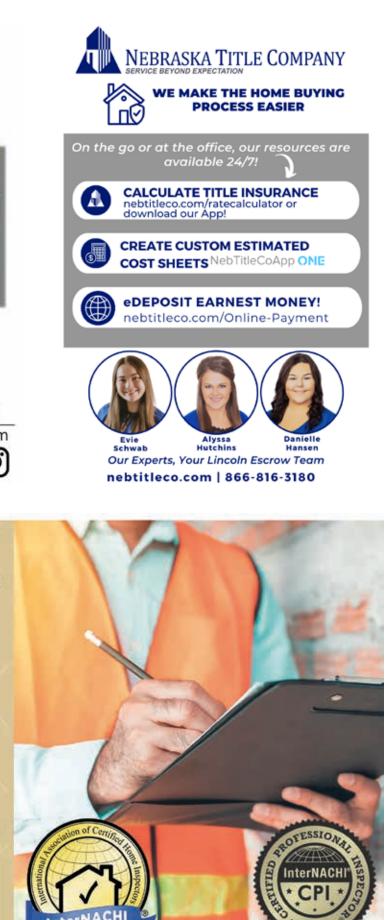


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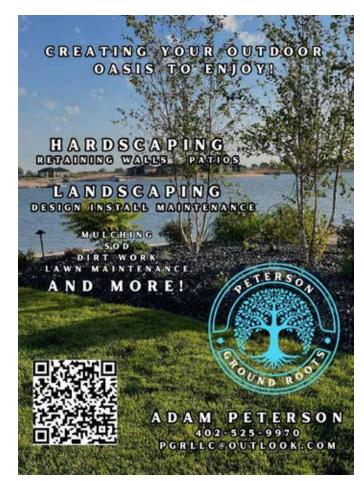
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FIVE MOVES FOR YOUNG INVESTORS

BY EDWARD JONES

If you're just beginning your career, what are your financial priorities?

You might have student loans to deal with. And you may even be thinking about saving for a down payment on a house. These are certainly significant issues, and yet, you shouldn't ignore your long-term goals, such as retirement which is why you may want to get started as an investor.

And as you invest, consider these suggestions:

1. Take advantage of your opportunities.

Even while addressing your other concerns, such as loan payments, you may well have space in your life to invest — if you take advantage of the opportunities presented to you. For example, if you work for a business that offers a 401(k) or other retirement plan, try to put in as much as you can afford, or at least enough to earn your employer's matching contribution, if one is offered. And you may find that contributing to a traditional 401(k) or similar plan is more affordable than you think, as your contributions may be deductible, lowering your taxable income.

2. Think long-term.

Some people make the mistake of seeking short-term gains by trying to "time" the market — that is, they try to "buy low and sell high." While this is a great strategy in theory, it's almost impossible to follow, as no one can really predict market highs and lows. The most successful investors follow a long-term strategy and don't jump in and out of the market.

3. Know your risk tolerance.

Your investment choices should be based partially on your risk tolerance. Typically, the more investment risk you take on, the greater the potential reward, but it works the other way, too — riskier investments can result in greater losses, at least in the short term. You need to find a risk level with which you are comfortable. Also, your risk tolerance can change over time — when you get close to retirement, for instance, you might want to invest more conservatively than you did when you still had decades ahead of you in the working world.

4. Diversify your investments.

The financial markets affect different investments in different ways, which means that, at any given time, some investments will perform better than others. But if you only owned one type of investment or asset class, your portfolio could suffer if a market downturn had a particularly strong effect on that investment or asset. By spreading your investment dollars among a range of

investments, you'll have more opportunities for success, and you can help reduce the effects of market volatility on your holdings. Keep in mind, though, that diversification, by itself, can't guarantee profits or protect against all losses.

5. Prepare for the unexpected.

You don't always know when you'll face a large expense, such as a medical bill or a major home repair. If you're not prepared, you could be forced to dip into your long-term investments, such as your 401(k), to pay for these costs. To help avoid this problem, you may want to take steps such as keeping a cushion of cash in your portfolio and building an emergency fund containing several months' worth of living expenses, with the money kept in a liquid account.

By putting these moves to work, you can help yourself make progress on an investment journey that could last a lifetime.

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



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Michelle BY JESS WELLAR PHOTOS BY MICHELLE HALL

"I started my real estate career after I turned 50, and it has been so fun and rewarding to show myself and my daughters that you can be successful at any stage of life," Michelle Hall begins.

"This is the time when some people are thinking about winding down and retiring, but I feel like life is just beginning for me."

This joyous statement offers a glimpse into Michelle's rise as a talented Lincoln Realtor. A key player on the Premier Real Estate Team at Nebraska Realty, Michelle is living proof that it's never too late to follow one's heart.

Winding Road to Real Estate Michelle credits her diverse career history to her ability to adapt, learn, and excel in new challenges. Starting her working life at just 14 as a waitress, Michelle has worked as a paralegal to managing and designing for an interior design firm. After years spent helping her husband, Dave, as an admin, event planner and bookkeeper with their muscle car restoration business, Michelle decided to revisit her own dream of becoming a Realtor once their daughters had graduated high school.

"I had always thought about taking the next step into real estate after doing interior design for years," Michelle shares. "But life pulled me in other directions. Once the timing was right, I decided to go for it, and I haven't looked back."

She's also quick to point out that her years in interior design have served her especially well as a Realtor.

Finding Her Groove With Wonderful Support Michelle hit the ground running in the fall of 2021, and joining the Premier Real Estate Team made all the difference. With team leader Tony McTaggart as her guide, she's been able to seek guidance, gain insight, and build confidence in her abilities.

"Tony is always available to answer my questions, even the silly ones," Michelle says with a laugh. "He's such a calming force, and his knowledge helps me look good in front of my clients."

Michelle also credits her early days in real estate to the mentorship of Miranda West, a fellow agent who quickly became a trusted confidante.

"On my very first day in the business, I sat next to Miranda, and we just clicked immediately," Michelle remembers. "She walked me through my first listing and sale step by step. She's someone I still admire and look up to now as my fellow teammate."

Last year, Michelle closed 18 transactions for a total volume of over \$11.2 million — a significant achievement for someone who entered the industry just a few years ago. She also claimed the #1 spot in volume and units sold for Nebraska Realty's Lincoln office in March 2024 (out of 250

Just the **BEGINNING**

"I stage homes for my own clients now to set myself apart. I love making spaces feel cozy and advising on decor," she offers. "It's a great way to relieve stress for my clients and help them sell their homes faster while showing them that I am there for them."

agents), as well as consistent recognition as a top leaderboard contender for most units and volume last year.

From staging homes herself to solving last-minute problems, Michelle's secret weapon is that she's not afraid to go the extra mile for her clients ... and then some. This hands-on approach has helped her foster deep connections with her clients

"I've painted garages, moved washers and dryers, you name it," she explains. "I want to be the Realtor that I would hire. My clients know I'll do whatever it takes to make their lives easier."

Proud Mom

While Michelle is thriving professionally, her greatest joy is her family. Married for 28 years to her husband, Dave, the couple has raised two wonderful daughters: Jaidyn, 22, who will graduate as a registered nurse this spring, and Emerson, 19, who is finishing business school with plans to enter real estate herself.

"I'm so excited that Emerson wants to pursue real estate," Michelle beams. "It makes my heart burst that she's watched my joy in this career and wants to follow in my footsteps. It's a testament to how fulfilling this journey has been."

The Hall family is all about balancing work with quality time together. They love water sports, traveling, and participating in car events for their business, Restore a Muscle Car, which specializes in restoring classic vehicles for clients worldwide. Their next family trip will hopefully be to Hawaii or someplace tropical

later this spring to celebrate both daughters' college graduations.

"My husband and I take great pride in the amazing women our girls are becoming," Michelle shares. "They are both hard working and driven, but also respectful and funny. I am loving the relationship we are able to enjoy as mom and adult daughters. It is so special and rewarding."

Michelle is also passionate about giving back to the community that has given so much to her family. She and her husband sponsor and participate in two worthy local causes — the Team Jack Foundation and the Git-R-Done Foundation and are active members of Waverly First United Methodist Church.

The family also dotes on their two beloved pets: Izzi, a 17-year-old Malti-poo who rules the house, and Hank, an Aussiedoodle with a unique name and boundless energy. "Yes, Hank is a girl," Michelle says with a laugh. "It's a long story!"

Bright Outlook

A self-described curious person with a passion for learning, growth keeps Michelle motivated and giddy.

"The future holds endless possibilities for success and new opportunities," she smiles. "I'm excited to embrace all the new experiences along the way, and this new chapter has sparked a renewed confidence and zest for life."

As Michelle looks ahead, she's focused on continuing to grow her business and make a meaningful impact while remaining incredibly grateful. Reflecting on her success thus far and where she's headed, she sums it up perfectly with a favorite quote from inspirational psychologist Lee Jampolsky:

"Ask yourself what is really important, and then have the wisdom and courage to build your life around your answer'," she concludes. "I feel like I have the best of both worlds; I can focus my energy on my clients while still being present for my family. It's such a fulfilling balance." "I'm excited to embrace all the new experiences along the way, and this new chapter has sparked a renewed confidence and zest for life."







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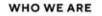


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We had 20 teams this year - our largest group to date. On top of the fun, we were able to raise money and awareness for

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NAR 2024 YEAR IN REVIEW

A New Era Begins

2022

SUBMITTED BY REALTOR® MAGAZINE

The Sitzer-Burnett settlement was a focal point as national, state and local associations worked together to keep members and consumers informed—and association leaders laid the groundwork for the path ahead.

The National Association of REALTORS® released its 2024 Year in Review on Tuesday. The 33-page report is an assessment of the organization's past year, highlighting member benefits across eight areas—and promising a new mission-driven era.

Last year brought significant milestones for the association, including settlement of the Sitzer-Burnett lawsuit, implementation of residential practice changes for members, and approval of Culture Transformation Commission recommendations to bring greater accountability and transparency. All this came as members worked to navigate a challenging market, with limited inventory, higher interest rates and shifting living and work patterns.

"The past year tested our resilience as an industry, as an association and as individuals," NAR President Kevin Sears said in a letter that opened the report. "As we embark on

2025, I want to express my gratitude to you—our members, the broker community, the local and state associations, and our MLS and industry partners—for the incredible work you've done to push through these challenges and help set the stage for our industry's future."

Building Trust, Collaboration

NAR CEO Nykia Wright said the association must evolve to meet the needs of members "today and tomorrow" while building on the momentum generated last year.

"In 2024, we cut costs and passed our first balanced budget in at least 10 years," Wright said. "We also conducted in-depth research to begin laying the groundwork for a new member experience."

She added: "The work to redefine our broker relationships; better leverage our relationships with state and local associations to optimize member value; build on our strategic partnerships with aligned Institutes, Societies and Councils; demonstrate our appreciation for the many volunteer leaders who are instrumental to driving our mission forward; and reposition our staff to meet the ever-growing needs of these stakeholder populations will shape our 2025 activities."

Wright has engaged two new partners in the effort: In early January, NAR announced that Sherry Chris, former CEO of Better Homes & Gardens Real Estate and ERA Real Estate, would join the association as a special advisor to help strengthen relationships, build trust and enhance collaboration with brokerage leaders. On Jan. 15, Jarrod Grasso was named senior vice president of industry relations for NAR, a role dedicated to enhancing the association's relationship with state and local association leaders.

Grasso joins NAR after serving the New Jersey REALTORS® for more than two decades, most recently as their CEO.

Supporting Member Success

In 2024, to assist members in preparing for practice changes outlined in the settlement, NAR launched facts. realtor to provide updates and guidance. The resource includes more than 120 FAQs, a legal video series that garnered more than 800,000 views, and more than a dozen consumer guides, in English and Spanish, for members to use while working with clients. The association also provided its Accredited Buyer's Representation (ABR[®]) designation course at no cost to members; nearly 162,000 REALTORS[®] took advantage of that benefit.

More than 1,000 NAR members joined a grassroots effort—as surrogates—in 2024 to help educate consumers

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More than 1,000 NAR members joined a grassroots effort—as surrogates—in 2024 to help educate consumers about the practice changes.

about the practice changes. Those interested in joining the program can email surrogates@nar.realtor.

In the advocacy arena, NAR scored significant wins: defending private property rights, securing the OK for VA buyers to compensate their brokers directly as the Department of Veterans Affairs studies the issue further, and supporting industry-friendly policies and candidates at all levels of government. The REALTORS® Political Action Committee—which backed

50% Democratic and 50% Republican federal candidates achieved a 97% success rate in the 2024 election cycle.

Underpinning NAR's advocacy success is a highly regarded research team that provides thought leadership and produces key housing market data and research reports. In 2024, NAR Chief Economist Lawrence Yun, Deputy Chief Economist Jessica Lautz and their team spoke at more than 400 inperson and virtual visits across our 1,100-plus local and state associations, brokerages and third-party organizations. NAR's research content generated 1.9 million website visits, 240,000 report downloads and 100,000 social shares in 2024, signifying the appetite members and consumers have for reliable housing data and research reports.

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