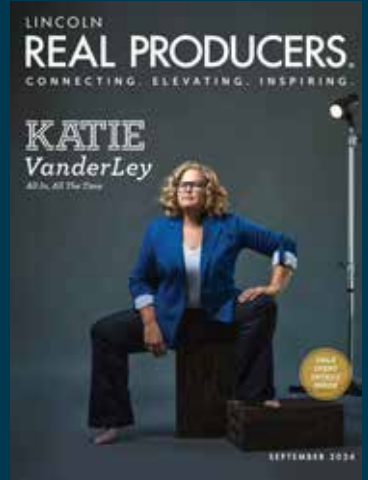
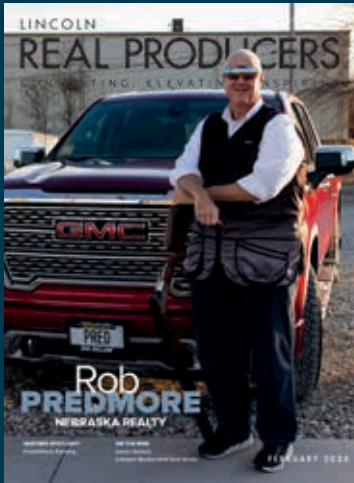


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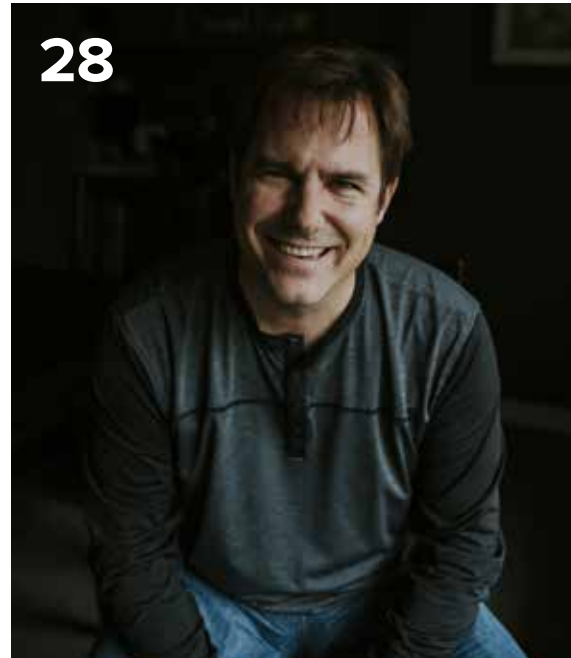
We will also have updates on mortgage rates and more!

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Cover Rewind | January 2018: Matt Kirkland



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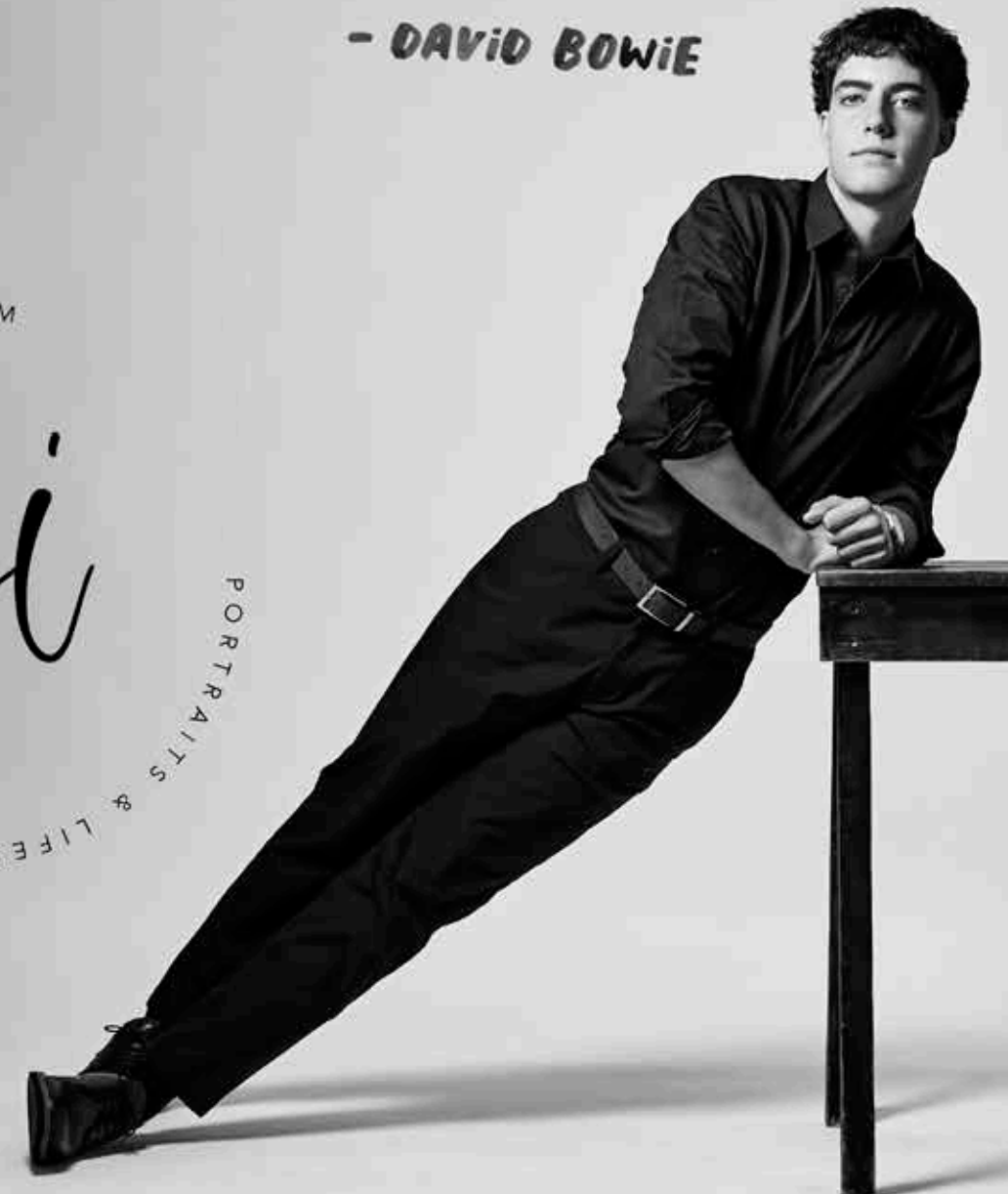
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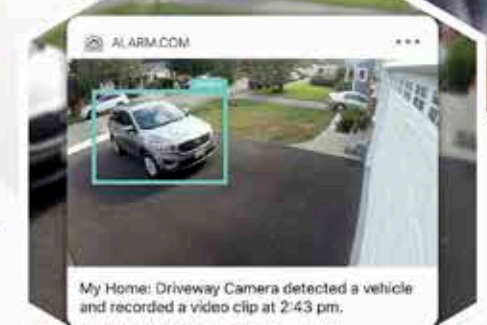
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PUBLISHER'S NOTE

Welcome 2025!

“The two most powerful warriors are patience and time” — Leo Tolstoy

As I write this note I find myself slipping into a cliché - wondering how we are once again at the beginning of a new year?! Time, for me, seems as though it passes at an alarming speed. It's becoming harder to explain, but more obvious the older I get. If I'm being honest, I'm not sure that I enjoy the speed of it.

January 2025 is an important mark for me professionally. I've been fortunate enough now to be the Publisher of *Lincoln Real Producers* for 5 years and 2025 kicks off my 6th. I'm proud of what we've done and where we are, but I can't help but to think there's more to accomplish. I'm as excited for my 6th year as I was in my 1st and cannot wait to continue to elevate this platform for all of you.

As we've done in years past, we enjoy reflecting before we move forward - so please enjoy one last glimpse of all of the incredible people and stories who made 2024 special! Thank you to everyone who was featured and participated in this amazing community. Please take some time to look through this issue because there's a good chance you might find yourself in a place of excitement as you look ahead to 2025.

If you've taken the time to read this note, thank you. I want to end by telling you that your participation and engagement in this platform is what matters most. Without you we wouldn't have stories to tell or a platform to bring this community together. So the next time you get invited to an event, see a social media post about someone featured, or talk with one of our amazing business partners who supports you, I humbly ask you to engage. Attend our events in 2025, encourage others whose stories we share, and reach out to our business partners when you need them.



Cheers to 2024 and to what lies ahead in 2025!

Andrew Schindler
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Year in Review

2024 is gone, but before it's too far in the rearview, please take some time to look back at the amazing stories we were able to celebrate last year! The pictures you will see are a snapshot of the amazing Top REALTORS® and Partners that are the catalyst for this community that seeks to *connect, elevate and inspire.*

2024

COVER STORIES



Rob Predmore

February 2024



Jess Hustad

May 2024



Tamera Toof

April 2024



Jared Nielsen

June 2024



Holly Buss

March 2024



Amy Fries

July 2024



Don Dahlquist

August 2024



Katie VanderLey
September 2024



Connie Reddish
October 2024



Zach McDermott
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Shanna Gibson
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February 2024



Kara Baxter
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Alysha Dupsky
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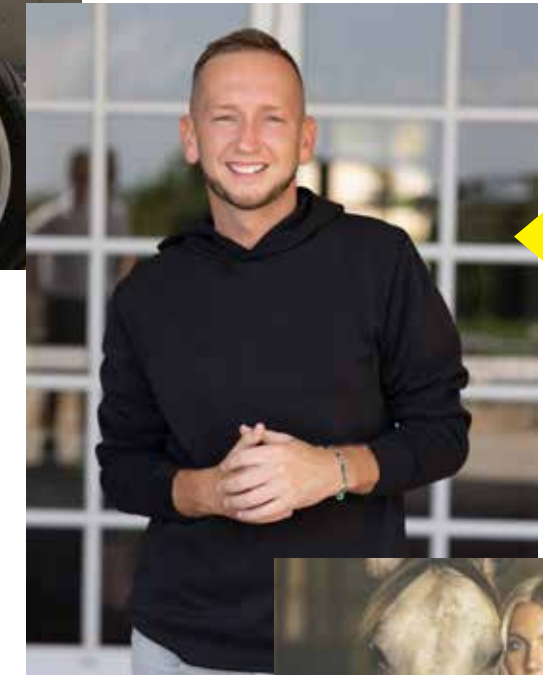
Tucker Velder
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April 2024



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July 2024



Josh Beyer
October 2024

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November 2024



Dorothy Mcmanaman
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Joslyn Brinkman
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“
 I am genuinely a people person. I love people, all kinds. Real estate is such a relationship business that I am very lucky in that.”

Matt Kirkland

As a child growing up in Lincoln, Matt Kirkland used to ride his bike through his favorite neighborhoods to look at all the houses. That admiration for real estate always stayed with him, even though it took years for him to realize the passion he would have for the industry.

Although he got his license in 2002, it took Matt a little bit of

time to work up the courage to stop being a “part-timer,” to quit his job and give up his steady salary plus commission, company car, and benefits. “To quit that and go to zero income, zero car, zero insurance and go into business for myself took courage and a ton of support from Jennifer. But of course, I look back now and wish I had done it years earlier,” says Matt.

For Matt, the most rewarding part of being a REALTOR® is seeing his clients get excited when he hands them the keys to their new home. “I am genuinely a people person. I love people, all kinds. Real estate is such a relationship business that I am very lucky in that. I think it gives me a huge advantage,” he says.

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Time for New Year's financial resolutions

BY EDWARD JONES

Now that the calendar has flipped, it's time for some New Year's resolutions. You could decide you're going to exercise more, lose weight, learn a new skill, reconnect with old friends — the possibilities are almost limitless. This year, why not add a few *financial* resolutions to your list?

Here are a few to consider:

- **Reduce your debts.** It may be easier said than done, but if you can cut down on your debt load, you'll increase your cash flow and have more money available to invest for your future. So, look for ways to lower your expenses and spending. You might find it helpful to use one of the budgeting apps available online.
- **Boost your retirement savings.** Try to put in as much as you can afford to your IRA and your 401(k) or other employer-sponsored retirement plan. If your salary goes up this year, you've got a good opportunity to increase your contributions to these retirement accounts. And once you turn 50, you can make pre-tax catch-up contributions for your 401(k) and traditional IRA. You might also want to review the investment mix within your 401(k) or similar plan to determine whether it's still providing the growth potential you need, given your risk tolerance and time horizon.
- **Build an emergency fund.** It's generally a good idea to maintain an emergency fund containing up to six months' worth of living expenses, with the money kept in a liquid, low-risk account. Without such a fund, you might be forced to dip into your long-term investments to pay for short-term needs, such as an expensive auto or home repair.
- **Keep funding your non-retirement goals.** Your traditional IRA and 401(k) are good ways to save for retirement — but you likely have other goals, too, and you'll need to save and invest for them. So, for example, if you want your children to go to college or receive some other type of post-secondary training, you might want to invest in a tax-advantaged 529 education savings plan. And if you have short-term goals, such as saving for a wedding or taking an overseas vacation, you might want to put some money away in a liquid account. For a short-term goal, you don't necessarily need to invest aggressively for growth — you just want the money to be there for you when you need it.
- **Review your estate plans.** If you haven't already created your estate plans, you may want to do so in 2025. Of course, if you're relatively young, you

might not think you need to have estate plans in place just yet, but life is unpredictable, and the future is not ours to see. If you have already drawn up estate plans, you may want to review them, especially if you've recently experienced changes in your life and family situation, such as marriage, remarriage or the addition of a new child. Because estate planning can be complex, you'll want to work with a qualified legal professional.

You may not be able to tackle all these resolutions in 2025. But by addressing as many of them as you can, you may find that, by the end of the year, you have made progress toward your goals and set yourself on a positive course for all the years to come.

THIS ARTICLE WAS WRITTEN BY EDWARD JONES FOR USE BY YOUR LOCAL EDWARD JONES FINANCIAL ADVISOR.

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Jeff Wagner was SO GREAT to work with!! With his knowledge and experience, he made our home buying process so much easier. He was patient, communicative, and gave great advice all the way through! So thankful for Jeff and Gershman Mortgage!

-Patrick R.

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