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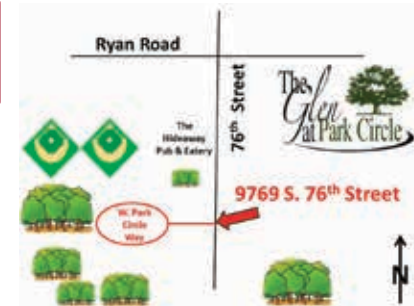


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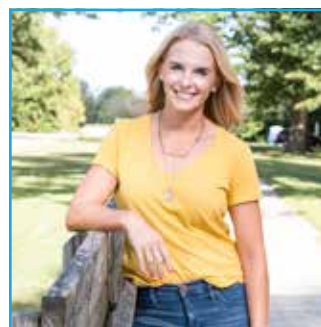
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Bell Bank Mortgage, located in Waukesha, Wisconsin, aims to educate buyers on the financing process, explaining the different types of financing available and which ones are the best fit for their situation. From that point on, the buyer makes a decision and Bell Bank Mortgage handles the rest to close.

Paul Kozak, senior loan originator at Bell Bank Mortgage, wasn't always planning on being involved with the mortgage world.

"I was working in the construction industry for over a decade — first as a hardwood flooring specialist and then as a finish carpenter," he said. "My back, due to scoliosis and the nature of construction work, was hurting more and more every day. The writing was on the wall. My father, Roger Kozak, was in real estate for most of his professional career — first as a REALTOR®, and then later as a loan originator. He suggested looking into loan origination, and now here I am."

What makes Bell Bank Mortgage stand out in the banking industry is its commitment to excellent communication skills.

"Great communication isn't just about returning calls and emails quickly, it's about taking the time to explain the situation in a way that the buyer or REALTOR® can understand," Paul said. "It's about asking questions rather than making assumptions. Bell Bank Mortgage supports me in this effort, as all of my co-workers share this attitude. Therefore, when I have a question or need an answer or update, Bell provides me the same great communication."

...



...

Outside of their communication skills, Paul and his team are able to go above and beyond for their clients.

“We close on time, every time,” he said. “And, if you call or email, you will get it returned within minutes.”

It’s that kind of customer-first attitude that Paul finds most fulfilling about his work.

“I love helping my customers find a solution and getting feedback from them,” he said. “They put their trust in me to do what is right and to do it well. Hearing that I’ve succeeded in earning their trust and that they are thrilled with my service is what swells my heart. Many of my clients have become personal friends to me.”

Since he’s been in the industry, Paul’s seen the biggest changes take place in the technology space.

“We used to drown in paper and now I hardly see any,” he said. “Everything has become digital. Soon enough, your digital signature will be accepted for legal documents. The other big change is qualifying standards. While they do tighten and loosen from time to time depending on the risk in the market, the overall movement during my career has been a loosening of qualifying standards.”

FREE TIME WELL-SPENT

Outside of work, Paul spends much of his free time with his son, Julien.

“Julien is an aspiring musician,” he said. “We both love the outdoors, so we’re out there hiking, canoeing, fishing, biking, cross-country skiing, camping, or more hunting as often as we can be. My larger family gets along very well, so we’ll often have dinners or take little vacations together.”

Paul enjoys relieving stress by enjoying some unplugged activities, like tending to his garden.

“It’s just me, the bugs, and a few resident toads,” he said. “Yes, I talk to my plants. It’s my place of zen. If I’m looking for adventure, then my favorites are snowboarding and fishing. These are all things I’d prefer to do with friends, but I will not hesitate to do them alone.”

But with a full home life and work life, Paul wouldn’t exactly describe his life in terms of success.

“Success is a word for those looking for the finish line,” he said. “I prefer happiness. I will be successful on my very last day here on earth. Prior

to that, I prefer to be happy and to make others happy. Happiness for me means the majority of my life is in a place I want it to be. I am blessed to be able to say that I’m happy.”

And in the end, he wants to be remembered for making people’s lives better in one way or another.

“For some, that might be a life-long friendship and for others, it might only be a five-minute conversation where I was able to share something insightful for them, or just provide them with a listening ear and caring heart so that they can just let it all out and cry,” he said. “I lead with my conscience and my heart, so I hope people can see that and remember me for it.”

Not only that, but Paul’s also known for his steadfast dedication to his work and his clients.

“If you’re working nights and weekends, so am I,” he said. “I understand that the client is ready when they say they’re ready — and not a moment before — and when they’re finally ready, they don’t like waiting. You need a referral source that’s ready when they are. With the patience of a turtle and the speed of a hare, we’re the perfect place for your clients’ needs.”



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Suburban Lens Real Estate Photography provides excellent and reliable photography — and always with a smile.

“We strive to challenge the status quo of the industry — mostly with our attitude,” said owner Rebecca Gumm. “We believe that true professionals leave their egos at home and are able to simply provide excellence every time.”

Though Rebecca wasn't always in the photography business, her career always seemed to have a certain level of creativity required.

“Before I founded Suburban Lens, I started my career in the music industry in Nashville, TN, where I was able to serve a robust network of celebrity clientele,” she said. “I was mentored by some incredible leaders who challenged me to do everything with excellence and creativity. I've also worked in the media world since then on many independent projects, working on national and regional corporate videos as a set designer, marketing strategist, production assistant, and more.”

Years later, Rebecca noticed that there was a great need for some professional real estate photography in the Milwaukee area that was more affordable, but that also pro-

vided a process that would easily fit into the real estate agents' workflow.

“Having a background in branding and marketing has helped us to be able to act as a mentor for our clients in their own businesses,” Rebecca said.

And what sets her team apart from other real estate photographers is their dedication to being positive.

“When you're looking for a real estate photographer, we know that they are a dime a dozen,” she said. “We strive to be a breath of fresh air with our attitude, focus, and ease of use.”

Perhaps more than anything, Rebecca wants all of the top producers out there to know that they're not just photographers — they're business people who understand the position you're in.

“We know the pressures you face and the mental strength that it takes for you to

succeed in this industry,” she said. “You can rely on us for more than photos — you can rely on us for moral support from people who understand and care.”

After all, the most fulfilling part of Rebecca's work revolves around her clients.

“The most rewarding thing we have seen is watching our early clients grow with us,” she said. “We had some very new REALTORS® when we first started out who are now industry leaders in their areas. We took pride in getting to know the beautiful people of Milwaukee and their families. We sincerely love people and love getting our hands dirty to help our clients achieve their goals.”

Since its launch in 2014, Suburban Lens has seen more growth than they ever thought possible.

“I remember being so proud because we had completed a total of 24 photoshoots that first year,” she said. “The next year, I

was in for a huge surprise when we rounded off that year with 508 and continued to double yearly. The sense of humility and blessing that you feel after extremely hard and honest work is indescribable.”

HOMELIFE

Rebecca and her husband, Kyle, have a 10-year-old daughter and, more than anything else, they love spending time together.

“We love to explore, eat amazing food, hike up mountains, cry on the way down, and dream about puppies,” she said. “We love our family, we love our church, and we love our country.”

Outside of family time, Rebecca enjoys interior design, hosting girls' nights, reading U.S. history books, and giving her friends relationship advice. She doesn't base her success on materialistic ideals when it comes to her life.

•••





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“We all learned what true success is in elementary school,” she said. “Success cannot be found in money, but doing our best and not violating our conscience. Many dismiss this due to its simplicity and the suspicion that it will not truly fulfill you. I challenge you to take the plunge into this simple truth and see what return you get.”

In the end, Rebecca wants her business to be remembered as a team of people who inspired you to “go for it” in your own business and to serve your community with pride and love sacrificially.

“Please visit us or call us at any time,” she said. “We would love to share with you how we can help make your listing workflow even smoother than it might be right now.”



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▶▶ publisher's note

Selling LEMONADE

The Power of Positivity



As most of you know, I reside in Kenosha, WI. You may also be aware that last month we had numerous nights of protesting, devastation, and frankly, weeks of anxiousness about what is happening in our city. Most of us have seen this happening in other towns around the country, but when it is brought to your front door, it is a little unnerving. The first few days of the unrest I spent time with my wife's family boarding up buildings and actually had Tricia and my stepdaughter, Ariana, stay at my brother-in-law's house for a few nights in Wauwatosa.

We spent a lot of time trying to figure out what was happening and how to make sure our family was safe. For those of you that don't know, Kenosha is a medium-sized town of 100,000-plus residents, but it feels like everyone knows everyone here. It seemed like the whole town was on social media making comments, arguing, and trying to place blame on the events that were taking place. To me, this was not the city I grew up in. The city I grew up in was a town of people that would always come together in the face of adversity no matter your race, religion, or background. You were from Kenosha and that's all that mattered.

A few days after the protests and riots, Tricia, Ariana, and I were driving through town. Ariana said to us, "I feel bad for all of the businesses who have boards on their windows." Tricia and I didn't know exactly how to respond, but it was clear to us that even a 6-year-old knew that something was off and even she felt bad for all of the people affected in our town.

Fast forward to the weekend after all of the unrest. I wake up on the morning of Saturday, August 29, and my wife asks me if we can do a lemonade stand with Ariana. Last summer, I had built Ariana a lemonade stand so she could open up her own store. For the past couple of years, Ariana will try and sell anything she can to make money. Even when we have friends and family over, she will walk into her room and come out with gel pens and candy and sell to anyone she can.

To my wife's credit, she realized that we could use this as a teachable moment and asked Ariana if she would like to raise money for the businesses in our downtown and uptown areas. Ariana was 100% on board and became extremely excited that she could sell lemonade and help people in her city at the same time. She called her cousin Lilly, and before you knew it, they had raised over \$3,000 in two days. Since the inception of Ariana and Lilly's Lemonade stand, they have raised almost \$5,000, which is being donated to businesses affected by the protests and riots that happened.

After all the events that transpired in my town, I was given a sense of hope after seeing what those two girls were able to do in our city. I am beyond grateful that I have a wife that took action to try and promote positivity in a world of negativity. Ariana and Lilly's Lemonade Stand may only be temporary, but our community was faced with adversity, and once again, the power of positivity will always outshine the negative.

For those of you that would like to see Ariana and Lilly's news debut check out this link: <https://www.fox6now.com/news/kenosha-cousins-hope-to-help-their-hometown-by-selling-lemonade>.



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Finding Happiness in Homes

with ERIN ROGOSIENSKI

She's been in the real estate game for less than three years, but Erin Rogosienki has already made her mark in the industry.

Since April 2018, Erin has a career volume of about \$27 million, with \$12.4 million of that just from last year. She's achieved numerous recognitions including being a member of the Rookie Club and Best First Full Year — a new award created for her at First Weber.

Though she's a thriving REALTOR® and a member of the National Association of REALTORS®, she worked in sales for a large portion of her professional career.

"I was in direct sales and marketing for over 15 years alongside a part-time career in dental hygiene," she said. "But I just felt pulled towards real estate oddly enough and people kept saying to me, 'you should get into real estate.' So, I did!"

While she loved her career in direct sales and was successful, relying on others wasn't something she was willing to commit to long-term. Erin was ready to control her own destiny, and she's been loving life as a REALTOR® ever since.

GROWING UP AND ACHIEVING BALANCE

Erin was born and raised in Mukwonago and has always loved the area, so it's no surprise that she continued her life path in the small Wisconsin village. And she's had plenty of role models to admire along the way.

"I had always looked up to my sales leaders and what they did and I always loved the accolade that goes along with being successful," she said. "I think when you realize that you not only need financial satisfaction from your job but also you need to get personal satisfaction from it, I needed to do something bigger. I wanted to help people in the process of making this huge financial, sometimes emotional, and exciting part of their lives. I've also always looked up to my grandfather and father for their entrepreneurial spirits."

Since then, Erin's had to work hard to overcome the idea that there's something more out there.

"If you're not 100% happy where you are, all you have to do is change," she said. "Find something that you're passionate about and make it into a career. I love helping people find their homes. They sometimes don't even know what they are looking for, and when we find the one, it's very fulfilling for me."

FIRST WEBER
REAL ESTATE

▶▶ rising star

By Anne Matteucci
Photos by Kyle Jewell



“

Truly helping people is the goal. It's not about me or my financial gain, it's about helping people make that next move. ”



Erin and her family

And along with her clients, Erin said the most rewarding part of her business is the First Weber community.

“The people there are like family,” she said. “They were so helpful when I first started and I knew right then and there that I picked the right place to be!”

Looking towards her future, Erin loves the real estate industry because it's flexible and allows her to achieve balance in her life.

“People laugh that I picked real estate because it's flexible, but my family and my boys come first,” she said. “After a move a few years ago, I am now their transportation to school, and during the pandemic, I was home with them daily. So, I love that I can work from home full-time if needed, but I also have an amazing office to go to when needed as well. I feel like my clients have always been great about realizing that I have a life and kids and that I will make time for them also.”

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For Erin, success means happiness — and nothing makes her happier than her family.

“My husband, Jake, is one of the hardest-working people you'll ever meet,” she said. “We have three handsome boys, Evan (13), Brody (11), and Ryder (9). We love to be outside, on the lake, playing baseball, and traveling when we can.”

Outside of her busy home life, Erin makes time to support various charities, including Make-A-Wish and Dress for Success, and also donates blood when she can.

One thing you might not be able to Google about Erin: her love of learning.

“I love science and space exploration,” she said. “It's part of my nerdy side.”

And given her expertise in real estate, Erin's learned quite a bit in the short amount of time that she's been a REALTOR®.

“The best advice I could give anyone just starting out is to just be yourself,” she said. “Respect your time, and others will, too. Truly helping people is the goal. It's not about me or my financial gain, it's about helping people make that next move.”

While she's helped so many people find their forever home, Erin hopes to be remembered for living life to the fullest while reminding people to be kind.

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Lyle ALBRO

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National Association of REALTORS® member Lyle Albro has a lot to be proud of after 18 years in the industry.

“On a career level, it was in 2009 when Shorewest had acquired C-21 Savaglio and Cape in Racine,” he said. “At the time, I was an assistant sales manager for the Shorewest REALTORS® office in Racine, but with the acquisition, I was no longer needed in that capacity. There was an opening for a sales manager in Burlington and I was asked if I would consider running that office for a ‘few months’ — 11 years later, I’m still there.”

On a personal level, Lyle’s most proud of his children.

“Although I didn’t have as much to do with it as their mother, I will still take some credit for them,” he said.

For those just starting out in the real estate industry, Lyle recommends treating your business like a business and having a business plan to back it up.

“Most agents do not have a written business plan — most of them have an idea of the amount of business they want to achieve but do not have an idea of expenses they will need to attain that business. A business plan is the road map to where you need to be and what you will need to do to get there.”

But not everything has to be strictly business.

“Have fun, because if you’re not enjoying your career, you will not do well,” Lyle said. “Ask questions because it’s the best way to learn. Not just questions to your broker or manager, but to other agents as well. Agents are very helpful to new agents and give great real-world advice. Practice listing appointments, presenting contracts, and just talking to people in general about real estate because answering their questions will help you.”

Right now, Lyle believes there are two things that are the most important things to focus on in the real estate industry: technology and personal contact.

“These two things are often in conflict with each other, but agents need to improve and keep on top of both,” he said. “The technology that agents use can give them an excuse to not have the personal contact with clients or potential clients, but personal contact is a must in sales and every successful agent I know masters it. I’ve known agents that were successful that lacked in technological skills, but I can’t remember meeting one that relied only on technology and became successful. The world is changing, and younger clients and agents do use technology to a greater degree, but finding the balance between personal contact and technology is the key to success.”

Speaking of success, it’s challenging for Lyle to not limit his idea of success to closed sales.

“I’m a competitive person and sales is the easiest way to define success, so I struggle not to think that is the only parameter for success,” he said. “I’ve learned over the years to find success in those actions that create sales because the end result of those actions will be more sales.”

He continues to challenge himself in this industry despite being in it for over 18 years — he said it’s never been a problem for him.

“Finding ways to challenge myself is not an issue — agents take care of that for me on a daily basis,” he said. “The thing I love most about this industry is that it is not boring. Every day, we do many of the same things, but every transaction is different and brings new challenges to the agents, which then filters to me. Beyond that, technology is ever-changing and improving, which can be challenging for me. I started back into RE in 2002 and technology has moved leaps and bounds since then.”

...



•••

To Lyle, being a leader means being there for his agents, supporting them, and being their advocate when needed.

“I’m there for them to vent to, to seek advice from, and then sometimes they just need to let it out and they know they can do that with me,” he said. “I’m honest with my agents. If they make a mistake, I tell them and then we fix it.”

Prior to managing, Lyle was a full-time agent for years, so he can empathize with what they’re going through.

“I understand that feeling when a transaction seems to be out of control and I understand when you are in the middle of what looks like insurmountable chaos, it’s sometimes helpful to talk it out with someone — I am that person to them,” he said.

And even though the agents in his office come to him for wisdom, he’s equally inspired by them on a daily basis.

“I find myself in awe of their skills in dealing with issues that come up in transactions in their work ethic and in their ability to balance a work and home life, which is probably the most difficult thing some of them have to do,” he said. “The best I can hope for is that they are inspired by my commitment to them and to their success.”

Right now, the biggest challenge that Lyle’s facing in the real estate industry is making sure that 85 agents — all with different personalities and at different places in their careers — are having their needs met.

“This would be easy if there was one answer to the building of an agent’s business, but personalities enter into this and one answer does not work for all,” he said. “An agent can spend years working on what works best for them. The challenge for me is to shorten that time, learn their personality, and work within their personality to come up with a plan to help them reach their goals.”

And even still, Lyle manages to have a handle on his work/life balance.

My ability to balance has changed for me throughout my life,” he said. “When my



children were young, balance was a huge issue, and I probably failed at it as much as I succeeded. Now, I love where I work and what I do. I have much more time to spend in my career because I enjoy it; I don’t feel like I am balancing anything. Agents are not just people I manage or work with, they’re also my friends.”

When he’s not working, you can find him with his beloved family and friends.

“My son, Peter Albro, lives in Madison, and then my daughter, Rachel Neil, and son-in-law, Chris Neil, live in West Allis,” he said. “Put me someplace warm and on the beach with friends and a good book and I’ll be happy. I’ve spent many years going to the U.P. of Michigan with family, just not in the winter. I love animals of

 @realproducers



almost all kinds and gardening. I don’t have time to do much of either lately, but I will again at some point. When I was younger, I trained dogs in obedience and showed them in obedience trials. It’s something I’d like to get back to doing at some point. I have seven siblings and I’m number six out of the eight of us. I like having a large family because there are always things to do, and people around that know me well. I also enjoy driving and I take long driving trips often. I’m the old guy in the car next to you singing at the top of my lungs to ‘70s music on a blaring radio!”

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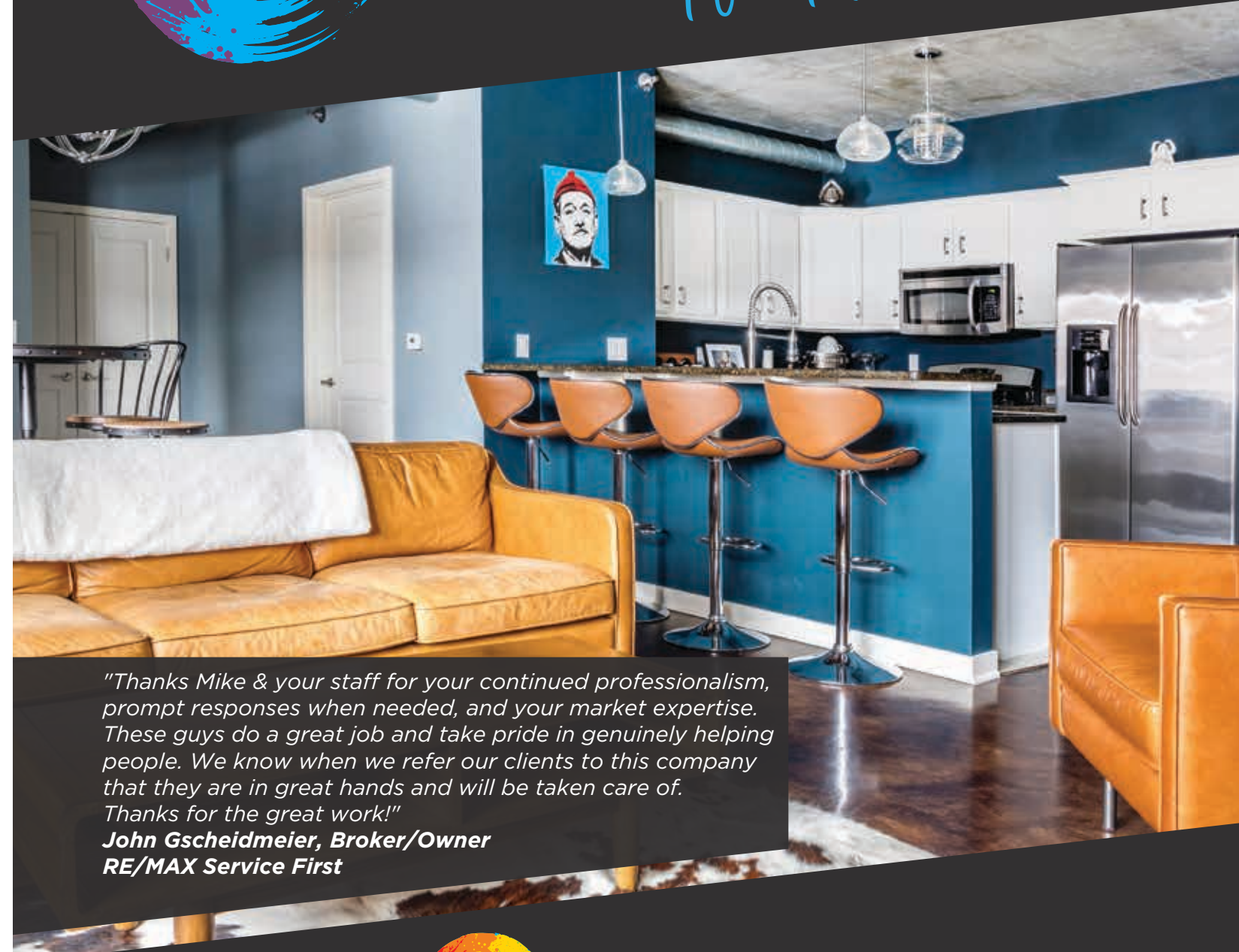
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MILWAUKEE REAL PRODUCERS EVENT RECAP



Last month, we hosted our *Milwaukee Real Producers* event on the patio at the Ivy House. This was the first real estate event that had been hosted in our area since almost March. With the effect Covid-19 has had on gatherings as of late, it was absolutely fantastic to see top agents and our preferred business partners together once again. As always, the Ivy House helped us host a fantastic event and I can't thank their staff enough for all of the time and energy they spent helping us pull off an amazing outdoor event for our agents and preferred business partners.

We would also like to give a huge thank you to our event sponsors who made this event possible: Lori Jasicki with Fairway Mortgage, Ian and Katie Scott with Home Team Inspection Service, Jordan Karweik with Karweik Insurance, and Quinn Smith with About time Moving Systems.

Thank you to everyone who participated in this event, and we look forward to seeing everyone at our next event this winter!

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beth

JAWORSKI

Powerhouse REALTOR®

After 28 years in the real estate industry, Beth Jaworski's seen her share of success. With a career volume of \$247 million and last year's total volume of \$22.9 million, you could say that Beth's become somewhat of an industry expert. Prior to her booming career as a REALTOR®, Beth held down a few other jobs in various industries.

"I started as a paper girl in high school and then was a bus girl at Village Inn and then a waitress at IHOP, and later, I was a waitress at the Wauwatosa Chancery," she said. "I also worked behind the counter at Estee Lauder at Boston Store, then sold cars for a year or so at Ewald's, and lastly, I was the finance manager at Capitol Infiniti from 1989-1992."

Then in 1992, everything would change for Beth.

"I'd been a finance manager at an Infiniti dealership when the Gulf War happened in 1990 and then the luxury tax hit in 1991," she said. "It was a nightmare because they cut back on staff and myself and one other finance manager were doing a job that four managers had before. I finally quit one day, but then one of the owners talked me into staying. It turned out he only wanted me to stay until he could find a replacement, and then he fired me. I sent out resume after resume, but I was a college drop out, who had been making great money at the dealership, and so no one wanted to give me a shot. My best friend's mother sold real estate, another good friend's mother-in-law sold real estate, and my then-boyfriend's father had

been a builder. All of them thought I would do well in real estate, and since I had nothing to lose, I started the classes the summer I was fired and got my license."

And though all the signs pointed to real estate, Beth said she never would've guessed that she'd end up where she is today.

"My parents divorced when I was three years old and I never saw my father after that, even though he lived just on the other side of town," she said. "I was the only

child, and while my mother adored me and spoiled me when she could, she really struggled financially, mentally, emotionally. She had many challenges, so I grew up with a lot of insecurity."

But all of her past experiences prepared her for what would be her long-term career: real estate.

"I was comfortable with contracts as that's all I did as a finance manager, and I had lots of sales training from Estee Lauder and from Ewald's and selling cars," she said. "The one thing I had to really overcome, however, was my shyness. Many people who know me today may find it hard to believe, but I used to be terribly shy and really had a hard time going up to strangers and talking to them. Somehow, I persevered, however, taking lots and lots of floor time, doing mailings and lots and lots of open houses. I also always kept a database and mailed to my past clients."

Even with all of Beth's successes, she said most people don't see the sacrifice that goes on behind the curtain of a top producer.

“The best is when I become their ‘family REALTOR®’ and help multiple generations of a family with their housing needs — to watch families form and grow and then to help the children who have now become adults buy their first home.”



•••

“We work nights, we work weekends, we often work 60 to 80 hours a week,” she said. “We miss weddings, parties, dinners - it can be a brutal business in the beginning - and even after many years if you don’t set boundaries. Most people see the rewards - and there are many - but we earn every one.”

Fortunately for Beth, there were many successful REALTORS® who influenced her along the way, showing her the path to success.

“I have been blessed to have many people that helped me succeed,” Beth explained. “Rick Bohmann was my manager for almost 20 years and was my biggest cheerleader. I feel I owe him a lot. Sara Dreyer, who was featured by Real Producers in a prior issue, also has played a big part in my success. Sara got me into her mentor group many years ago, inspired me to buy my first duplex and to max out my SEP every year, and has always motivated me to be the best I could be.”

Beth also remembers the first Star Power conference she attended, which she believes completely changed her life. “Howard Brinton created and ran an organization called Star Power, which was an incredible group of top agents from all across the country that he hand picked, that shared everything that worked for them,” added Beth. “I went to my first Star Power conference in 2003, which really opened my eyes to all that was possible.”

Through Star Power, Beth met many top selling agents that she learned so much from, many who have become friends that she still networks with



and learns from today. “One amazing agent named Alexis Bolin stands out, however,” Beth recalled. “Alexis is commonly known as the ‘queen of real estate.’ She took me under her wing about 10 years ago and has opened many doors for me since. For that, I will always be grateful. I am honored and blessed to call her my friend.”

Right now, Beth’s sights are set on improving herself every day so she can give her absolute best to her clients.

“I want to continually up my game so that I always give a higher level of service to my clients than any of my competitors,” she said. “The most rewarding part of my business is getting to know so many wonderful people. I always say I have the best clients and I really believe that. I work with the nicest people.”

Along with having the best clients, Beth loves being referred to her past clients’ family members and friends.

“The best is when I become their ‘family REALTOR®’ and help multiple generations of a family with their housing needs — to watch families form and grow and then to help the children who have now become adults buy their first home,” she said.

Moving forward, Beth’s goals include investing in more rental properties.

“I know it’s the key to financially secure retirement and I can’t

imagine ever doing anything else, other than being a REALTOR®,” she said. “Selling real estate really is a dream come true for me. This business has helped me fulfill every dream I have ever had. It has allowed me to meet the most amazing people, be my own boss, and travel the world. I really feel that I am living the dream every single day. I could not be more blessed.”

And by her own definition, Beth defines success as being happy — something she experiences every day.

FAMILY TIES

“My better half and partner is Mark Blumenberg,” Beth said. “We love to travel, see live music, go to concerts, go to movies, and we especially love the Milwaukee Film Festival. We also love to get together with friends and neighbors, especially over a meal at one of our wonderful locally-owned restaurants — but not this year of course. We both share a love of real estate also and own three duplexes and want to buy more.”

According to Beth, a top producer needs a partner that’s extremely supportive and understanding — and she’s found that Mark is both.

“He helps me in so many ways, like putting up new listing signs, carting staging materials to listings and back home again, making meals for me to take with me on busy days, doing grocery shopping and laundry when I am swamped, and putting up



Beth presenting at state convention when she was WI CRS Chapter President. This year, she was named WI CRS of the Year at the WRA Convention.

with my crazy hours,” she said. “I could not ask for a better partner.”

Beth and Mark have two “furry children,” a ginger cat and a tabby cat affectionately named Farley and Harlee that they share their home with.

When Beth isn’t busy with work, she’s busy supporting various charities and her community, including The Wauwatosa Historical Society, MKE Film, The Milwaukee Art Museum, 100 Women Who Care, The Olde Hillcrest Neighborhood Association, along with many other local community events.

In her free time, Beth loves reading, among other activities with friends and family.



SURVIVING COVID-19

Our professional lives as we know them have undeniably been thrown for a loop this year – a period some economists are calling the “most disruptive” in recent history. At what seems like a moment’s notice, companies were forced to take a hard look at the way things have always been done and either pivot, hang tight with fingers crossed, or...throw in the towel. Indeed, the COVID-19 pandemic has sparked a broad change in the way America does business; its associated economic fallout has meant enormous struggle for many industries (and individuals) – and maybe a slow death for a few.

For example, the travel industry: Most forms of travel have been ground to a halt since early March, and at the time of writing, travel from the U.S. to many countries (and even between some U.S. states) is restricted. Unless absolutely necessary, people just aren’t traveling, and certainly not for pleasure, which means *airlines* and *cruise ship operators* have taken a huge hit. In fact, CNN is estimating a loss of over \$110 billion for airlines globally, companies that often operate on very small margins with hefty loans to finance their pricey equipment. Likewise, cruise companies have been among the hardest hit, especially in the stock market, with already-wobbly reputations (see: recent emergency evacuations and norovirus outbreaks) worsened by news reports earlier this year of entire ships full of panicked passengers being quarantined. The image will be hard, if not impossible, for cruise lines to shake.

Similarly, the entertainment industry is grappling with most venues for public amusement (e.g., amusement parks, theaters, casinos, sports arenas) being shuttered for months now, meaning no revenue is coming in. In fact, some experts are foretelling the *death of the movie theater*, a much-loved American institution for over a century. During the shutdown, streaming services have been booming, with major filmmakers releasing hit films directly to streaming, bypassing the 90-day exclusivity window for theaters for the first time in history. With this exclusivity period gone and many consumers still wary of shared spaces, millions will choose to view new films from the comfort of their couches for the foreseeable future. Another hallmark of American recreation, *bowling alleys*, was already declining in popularity before the pandemic. After months of lost business, lingering anxiety around confined spaces and shared equipment certainly won’t improve survival chances for this beloved industry.

While it’s dark, it’s not all gloom and doom – some businesses are unexpectedly thriving. For instance, while we may lose movie theaters, we could see what NPR has called a “new rise” in *drive-in movies*, with pop-up showings of films appearing all over the country (and built-in social distancing!), much like during the polio crisis of the 1950s. Sadly, the COVID catastrophe is far from over in the U.S., and economists are predicting it will be 2023 before everything begins to bounce back. Fingers crossed, we come out on the other side, perhaps, a little worse for the wear but more resilient, adaptable, and business-savvy than before.



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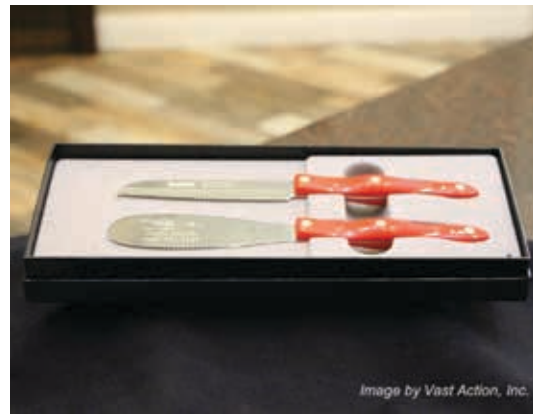


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