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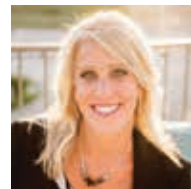
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DOG DAYS OF SUMMMER

▶▶ publisher's note

July Fourth hot dogs are behind us, and we are into the dog days of summer.

The summer is in full swing, and our market is still HOT, with no slowdown in sight. Regardless of where your role fits into the real estate process, you are no doubt putting in long hours. Take advantage of the longer days to schedule some downtime for yourself.

If you're like me, you might be laughing and wondering what structured downtime is! We go-getters are always thinking about our business. When we are constantly on the go, we can't sustain our focus indefinitely. As a publisher, I'm a networker, a salesperson and a creative thinker. You, too, are a creative thinker. You wouldn't be reading this if you weren't! Carve out some time in the cooler, quieter evening and grab your favorite beverage, get comfortable and let your mind wander.

Believe it or not, this is the time to start setting your goals for next year. Give yourself the space and time to brainstorm. What has worked for you in the past? How has your business grown and flourished? What could you have done differently? How will you avoid the mistakes you've made and learned from? How will you apply that knowledge to developing your business strategy for next year?

Yes, it's early to plan your next year. I hope you find some inspiration within the pages of this issue, reading about your fellow agents and partners in the real estate industry, celebrating their successes and learning from their experiences. Stay cool, hydrated and productive as we reach the peak and homestretch of summertime.



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FOCUS LESS ON SPLITS OR “CAP” AND MORE ON THIS

Put more money in your pocket by focusing on something other than splits

In my nearly 20 years of real estate brokerage and team leadership, I have been involved in hundreds of conversations with agents who are constantly chasing companies that will give them a higher “split.” Anytime an agent asks what my thoughts are on the topic of splits, I sort of chuckle inside and think to myself, “Wow, do you have a lot to learn.” You see, the question the agent should be asking the broker or leader of a company is not “What is my split,” but instead, they should ask, “What is my net?” And, quite frankly, I am not just talking about money. The real estate veterans and the most successful business people understand that “net” is much more important than “split.” Net is a more complicated datapoint to calculate, and split is surely a factor in the calculation, but net is the bottom line. There’s so much more to my team’s value proposition than splits, so the agents that I attract and retain tend to be high producers who understand how to utilize our systems to maximize their time and efficiency.

Time and time again, I see agents make the decision to leave a successful company or team to “do their own thing” or to “build their own company,” and what I have observed is that in over 90% of those cases, the agent actually ends up netting less money, or even worse, spending less time with their family AND making less money! This brings me to my next point with the agent in question; are they making a move because it makes business sense, or is it because their ego is being stroked during the recruiting (aka court-ing) process? Unfortunately, ego is a major player in the decision-making process today, as too many agents are focused on the recognition they’ll get versus the headaches they’ll acquire. One of my first mentors used to say, “You can feed your ego, or you can feed your family — pick one.” As a leader, before I get too far in the weeds with an agent about why a higher split is important to them, knowing full well that they think higher split equals more money, I walk them through what I mean by “net” and why it’s critical that they shift their focus from split to net.

HERE ARE FIVE REASONS WHY NET IS MORE IMPORTANT THAN SPLIT:

1. YOUR TAXABLE INCOME AT YEAR’S END

Not what your 1099 says, but your income minus your expenses. This is an important one because many agents who chase a higher split are so desperate in their attempt to find it that they forget to calculate what everything else will cost them. You see, if you are paying a split to a company, you are generally getting something in return, either in terms of marketing, office space, training or some mix of perks. If a company offers a higher split to the agent, as a general rule, the company has no money to offer the agent anything in return, thus increasing the agent’s actual business expenses.

I’ll never forget the first time I had this conversation with an agent several years ago. He was sitting in front of me, asking what his split would be, given his years of experience. Not surprisingly, the gentleman asked the question in an entitled way, expecting that he should be favored. Before I responded, I asked him what his current split was, and he responded with the following; “I pay my broker \$15K, and after that, I get 100%.” I said OK, that’s fair, and then asked him what his GCI was the previous year, and he responded proudly with \$240,000. I congratulated him and then asked if he pays taxes. Of course, his response

was “yes,” so I followed it up by asking him what his taxable income was after paying all of his expenses. He responded with a little less enthusiasm this time: “About \$120,000.” I said, “OK, great,” and then I pointed out to him that he’s essentially on a 50/50 split. As he shrank in his chair, the pieces started falling into place. He asked, “OK, what would my net be here?” Now, he was beginning to think like a true business person.



2. YOUR ABILITY TO LEARN AND GROW

I have yet to find a high-split, low-cap commission model that also offers a training and coaching program designed to increase your net. Want to know why? Because it doesn’t matter how much you sell. They will never make more, so what’s the incentive for them to make sure you succeed? That’s right, there isn’t one. You want to be with a company that has a vested interest in every transaction you do — it’s called the lattice effect. The lattice effect in the real estate industry means that you will go further faster when you have something to wrap your “stems” around. In this case, the fencing is the brokerage or team that is continually offering training and coaching (because they have a constant vested interest), and the plant is the agent. The more training and coaching, the higher the fence, which means the taller the plant. The taller the plant, the more net for the agent.

3. YOUR SUPPORT AND RESOURCES

I don’t care whether you’ve completed 100 or 1,000 transactions; you will always have a situation where you need questions answered or help with a task. Generally speaking, companies that offer a higher split have a very lean budget and therefore one of the first positions to go, or to not get filled at all, is in the support department. Salaries are the largest cost of a successful real estate company, and if there’s no money to pay talented staff, unfortunately, you



are on your own. By the way, this is not just limited to administrative help; I am also referring to your wealth determiner. One of my first mentors, Gary Keller, has always said that in order for an agent or leader to achieve their highest potential, they need to pick the right wealth determiner. Meaning, does the person you generate revenue for pour into you to live your best life? Does the person you determine wealth for have the type of life or lifestyle you'd like to have? Are they considered successful in their field and therefore can help you to become successful? If the answer to the above questions is, "I don't determine wealth for anybody; I determine wealth for myself," we've got bigger problems.



4. YOUR CONVERSION RATES

Everything we do in this business, including the company we affiliate with, impacts our conversion. I am referring to contacts to appointments set, appointments set to appointments gone on, appointments gone on to contracts signed and closings to future referrals gained. Of course, most experienced producers will look at this one and say, "No way, it makes no difference," while the greats all know that it does make a difference today more than ever. Why now more than ever? Because today social media is the new pre-listing package, and consumers aren't just checking you out before agreeing to meet with you; they are also stalking your company and digging deep to explore your company or team's reputation. So what does any of this have to do with split versus *net*? Generally speaking, the companies that generate more revenue from agent commissions (or franchise fees) take a large portion of that income and they put it right back into advertising, branding, community events or things that lead to positive PR, thus putting more *net* money into their agents' pockets from their higher conversion rates. Every study under the sun

tells us that consumers prefer to do business with local or national brand names they know or have heard positive things about in the past, and companies or teams with larger advertising budgets use this to their and their agents' advantage.

5. YOUR TIME

Companies that promote the high-split, low-cap model just simply do not have the resources to provide world-class systems, technology, marketing and people to help you be more efficient (and effective). Many teams or companies that use the high *net* model put you in a position to actually work smarter and not harder because everything has been put into place to make your life easier and ultimately give you back more time.

In the high *split* model, you will spend anywhere from 20 to 50% of your time each day completing low dollar-per-hour tasks, taking more money out of your pocket. Sure, you can hire an assistant, but who's going to train them? Who's going to manage them? Who's going to spend time retaining them in today's job market? All of these take precious time, and while I do believe hiring staff and building a team is meant for some, it's not meant for most. Leave that for those that actually enjoy hiring, training, developing and managing others in the industry. When you do the math and look at what you're worth per hour (for most of you reading this, probably somewhere between \$75 and \$200), you'll discover that taking on all of the above is not worth the extra 10, 20 or even 30 percent in your split.

Hopefully, now, you'll have an easier time explaining to prospective agents the reasons for your team's split and that the true value is in your agents' net. Even after considering all five points above, sometimes a higher split does lead to netting more money, and in the end, it might just make the most sense for the agent to move on, but you'd be doing the agent in question a great disservice by not opening their eyes to all the factors at play as it relates to their real estate career.



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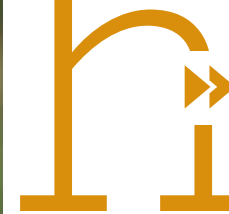
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rising star

By Danielle Kidwell
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FROM HOMEOWNER TO HOMESELLER

Kirsten Kroh knows a thing or two about some of the pitfalls of homeownership. While it is the cornerstone of the American dream, being a homeowner can take on a nightmarish quality when things go wrong. That's what happened to Kirsten and her husband, Aaron.

to inspect the property. "It was a lot of money," Kirsten recalls. "It was just devastating. We were at our lowest of lows, and it caused financial and relationship stress." She vowed right then and there that she would never let this happen to another family, and she made good on that promise.

...

High school sweethearts, Kirsten and Aaron grew up in South Lyon. Kirsten played softball her whole life and grew up with three brothers in the house that her parents still live in. After high school, Aaron spent four years in the Marines as a machine gunner, which was certainly a challenge for a young couple just starting out. Fast forward to 2013, and Kirsten was pregnant with their first child, Payton.

In 2015, they took the plunge and purchased their first house. They were just starting out, and used a VA loan and emptied their bank account. When move-in time arrived, they were in for a shock. The house had suffered extensive termite damage, and they discovered that the pest inspector the seller had chosen and paid for was neither licensed nor insured. In fact, Kirsten suspects they never even went out



I LIKE TO FAIL FORWARD IF I DO FAIL.

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...

The following year, Kirsten got her real estate license and got to work. She was young, and looked it. That presented some challenges, and she was often met with skepticism by others saying, "Are you old enough to work in real estate?" She worked at a daycare full time while building her real estate career and also working as a server here and there. "I would show houses with my daughter in tow during the lunch hour, after daycare, anywhere I could make the time," she remembers. "While I looked young, I had a goal in mind and was learning from some of the best in the business."

Still, Kirsten persevered. She's a hard worker and believes in keeping her goals and dreams at the forefront. She constantly reminds herself of those and doesn't like failing. "I like to fail forward if I do fail," she says, "The only time you actually fail is if you stay down. Get back up and go at it again!"

Nowadays, Kirsten's focus is on getting buyers into houses and getting sellers top dollar. She loves to help veterans, especially given the situation her family experienced. She goes a step above by paying for pest inspections herself on veteran-involved transactions



instead of having the seller do it. She is an advocate of understanding how VA loans work and is very good at getting VA offers accepted, as they are so often stigmatized and misunderstood.

In 2018, the little family grew some more. Kirsten, Aaron and Payton welcomed little brother Jax to the fold. The family loves the outdoors, and they can be found riding four-wheelers, playing with animals, playing at parks and cheering Jax on in his baseball games. The family is thrilled that this month they will close on 28.5 acres located 4 minutes from their current house. Their dream of living the farm life is one step closer to reality. "The kids love farm life," Kirsten says. Payton rides horses, Jax loves bull riding (and occasionally sheep!), and Aaron has extensive experience in raising swine, having grown up on the biggest pig farm in Washtenaw County. "Our first house was a fixer-upper. The kids enjoyed helping with that, doing various

projects and chores. Honestly, they are excited about a house that won't require extensive home projects!" Kirsten laughs.

Kirsten's top tip for anyone looking to pursue a dream is, "When you're scared, that's the best time to do it. Keep at it, put yourself out there and jump outside your comfort zone." She advises others to be confident and keep learning. "There are some amazing REALTORS® in our area who are just the best at lifting you up and motivating you," she says. Kirsten's own mom got into the business after her daughter inspired her to do so! Kirsten hopes to inspire others as well. She says there is no reason for trying to be better than others, but rather, treat them with kindness. She is completely sincere when she says to other REALTORS® who she may not even know personally, "Feel free to call me if you ever need anything."

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FOR SUCCESS
IN LIFE AND
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HELMSMAN

By Ruth Gnirk • Photos by TresPiña Photography

Josh Henderson, J.D., is an attorney and the owner of the legal practice J Randall Henderson Law PLLC. He has great skill and experience in legal practice and law office management. However, Henderson has even greater skill, and a unique talent, for helping others open their minds to new opportunities for strategic growth. Henderson's passion is sharing principles and strategies that empower people to get better results in life and in business. His passion led him to create Ellison Helmsman Inc.

Ellison Helmsman's choice to partner with *Ann Arbor/Brighton Real Producers* was intentional. Henderson believes that top-performing REALTORS® and preferred partners in the region are uniquely positioned to take advantage of the growth strategies that Ellison Helmsman creates for its clients.

"Most REALTORS® focus on trying to get to a seller before anyone else does," said Henderson. "Ellison Helmsman can teach REALTORS® how to get to the seller before the seller even knows they're a seller."

Ellison Helmsman is also positioned to help REALTORS® and preferred partners discover innovative ideas for top-of-mind awareness. All Ellison Helmsman strategies are customized and tailored to the team and the individuals for whom they are created.

When Henderson initially started helping others take the limits off their thinking, he focused on personal coaching. Soon his protégés were applying his individualized systems and processes on a business level and getting

amazing results. Business leaders took notice as Henderson personally and consistently demonstrated an ability to manage people, take leadership and even conceptualize branding.

"He has a truly helpful energy," said Victor Serna, a Keller Williams REALTOR® in Laredo. "He is a well-rounded professional whose focus is doing what's best for others, without thinking about himself. He helps others because that is the right thing to do, not just because he is trying to build up his own business."

Helping others become even more successful and live out their dream has allowed Henderson to live out his. In 2016, the owner of several local businesses approached Henderson and asked him to start sharing his customized style of business management and development on an organizational level through full-time business consulting. And that is when Ellison Helmsman officially grew to provide not only personal development and career coaching but a variety of business consulting services. When asked about the company name and if it was based on a tactical decision,

Henderson replied with a twinkle in his eye, "Yes. There's definitely a story about that."

"Josh has a great mind for business and business processes," said Matthew Scutt, COO of Hilliard Martinez Gonzales LLP, Henderson's supervising attorney at both Thomas J Henry and Hilliard Martinez Gonzales. "I've seen him jump right in and work with stakeholders to break down complex problems into bite-size chunks. So, Josh can make an immediate impact in correcting problems and, more importantly, avoiding those problems in the future. He's also a great coach who brings his passion to the project. That passion makes the team want to join him in being part of putting solutions in place to make the business better."

The purpose of Ellison Helmsman is two-fold. The first purpose is to teach REALTORS® to use resources to make small, tailored changes that lead to exponential growth. The second purpose is to make the most of the real estate industry's susceptibility for innovation and growth.

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The resources available through Ellison Helmsman can empower the top 300 already-successful REALTORS® and preferred partners to experience continual strategic growth. “It’s about increasing efficiency, which increases productivity,” said Henderson, “And you can achieve all of this by understanding your processes.”

The Ellison Helmsman view of strategic growth begins by asking the right questions to collect the right information and continues as the right answers to the right questions enable the formation of the right plan, which will be initiated at the right pace, to meet the right goal, within the right timeframe. Strategic growth is tailored

to the people involved at that time and will be continually customized as growth occurs.

In the same way that Olympic athletes shave milliseconds off their time with slight adjustments in form, top producers in the real estate industry can see marked improvement from even the smallest increases in performances. Ellison Helmsman can help REALTORS®, real estate teams and preferred partners recognize and seize opportunities to make slight improvements in a variety of areas within the real estate profession. Small, strategic changes in recruiting, advertising, networking, sales, marketing and information management can lead to exponential growth.



Ellison Helmsman has worked with a variety of REALTORS® in the past, including recruiting and training new agents, so they overcome the statistical fail rate for new REALTORS®. Ellison Helmsman is also focused on essential areas where top-performing REALTORS® can easily take their performance to the next level.

Henderson says there are key questions that REALTORS® can ask and critical thought processes to implement to begin opening up opportunities for innovation in their business. Ellison Helmsman teaches

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REALTORS® how to utilize systems for problem-solving by thinking rationally, acting purposefully, and intentionally communicating. Henderson tailors processes and systems to the individual and company he is working with, boosting efficiency and multiplying productivity. Ellison Helmsman also co-hosts workshops specifically designed to equip REALTORS® with customized techniques and strategies.

Ellison Helmsman is an ideal fit for REALTORS® looking to capitalize on tailored opportunities for growth. “Ellison Helmsman has helped me in numerous ways,” said Dr. Kasia Suarez, a REALTOR® from Corpus Christi. “Ellison Helmsman has helped me shift my mindset and change the way I view marketing myself with my real estate business. Ellison Helmsman has helped me thoroughly review my areas of strength and areas of growth, and we have been working on strategies to improve my areas of growth.

These skills I am able to implement also into other areas of my life, and not just real estate.”

There are people who have a mental barrier about admitting they need an outside perspective. The truth is that ego creates tunnel vision, and we are all susceptible, to some extent. “Having tunnel vision isn’t ‘the problem,’” said Henderson. “The real problem is being unaware of our own tunnel vision.”

Ellison Helmsman asks the questions that help people to think differently than they have been thinking on their own.

For those who are concerned about cost, Henderson shared some insight. “It is really a risk-free decision. Ellison Helmsman is a local human resource that doesn’t require another W-2.” Inviting Ellison Helmsman to be part of your team can be a complete write-off for a real estate company in which business consulting is considered a professional expense.

“Ellison Helmsman can teach anyone how to stay ahead of the game by thinking ahead of the game,” said Henderson. When asked for his response to those who still may be pessimistic about the value of Ellison Helmsman for Corpus Christi’s top producers, Henderson laughed and replied, “It’s likely that one of my clients will see those doubters in their rear-view one day.”

In a sea of community real estate agents, Ellison Helmsman can help REALTORS® learn to differentiate themselves from the others through personalized innovation and strategy. “It’s not about selling more houses, but about increasing your own personal income-producing activity,” said Henderson, “and it’s about learning to communicate about yourself in a way that allows people to feel connected with you.”

Learn more about Ellison Helmsman at www.ellisonhelmsman.com/, access tools through www.ellisonhelmsman.com/freetools and schedule your first session at <https://calendly.com/ellisonhelmsman>.

▶▶ top producer

By **Kate Shelton**

Photos by **Noreen Owens Photography**

Kiara Nelson

KELLER WILLIAMS ANN ARBOR

ON YOUR SIDE!

Kiara Nelson with Keller Williams Ann Arbor entered the world of real estate because she knew she could use all of her skills to make a difference in people's lives, and that's exactly what she's done in her six years in the business. She's developed a broad-based team, and they're now some of the top producers in the region.

Her team, The Home Team REALTORS®, works under the mantra “On Your Side!” It's simple; Kiara and her team are here to help clients with whatever they need, from beginning to end. “Our clients come from all different places in life ... but no matter what, we are going to make them happy. We're going to do whatever needs to be done for their satisfaction,” she said with the sort of resolve her clients have come to know her for.

Kiara grew up on an organic farm in Central Michigan. While other teens were working in restaurants or babysitting, she was driving tractors and baling hay. The work ethic and determination she learned on the farm have carried her through life and paved the way for her success in real estate.

She spent the first 25 years of her career teaching English as a second language to elementary students and their families. Kiara also taught Spanish during this time. She loved teaching and felt like she made a real difference in the classroom. “I was ready for something else, a new challenge,” she said. “I wanted to use all of my people skills and the experience I'd gained throughout my career. I've always loved real estate, so I just went for it.”



Kiara started out as a traditional agent but quickly learned there is so much opportunity in the marketplace. She's now developed a 360-degree team that handles each part of the transaction, from buying and selling to remodels, investment properties and lake living. They have a real estate arm of the business, as well as a full-service renovation team.

Together, they offer clients the depth and experience necessary to make the entire process smooth. “We are here to provide a complete circle of service. We don't want our clients to have to worry about anything from A to Z; we are a true full-service agency,” she said.

For buyers, their team can help make a home just right after the closing. For sellers, they can get the work done that the home needs to maximize its sales potential. Keeping it all in-house can help streamline the process, saving time and money as well as avoiding stress and hassle.

The team handles all types of residential real estate transactions, and they specialize in lakefront properties, investment properties and short-term rental properties. They are experts at finding off-market ...



“WE ARE HERE TO PROVIDE A COMPLETE CIRCLE OF SERVICE. WE DON'T WANT OUR CLIENTS TO HAVE TO WORRY ABOUT ANYTHING FROM A TO Z; WE ARE A TRUE FULL-SERVICE AGENCY.”

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...

listings and helping their clients achieve dreams through clever real estate solutions.

“We care about all of our clients, no matter where they are in the process and what their future goals are. And that’s important to us. We’re here to develop relationships and be a resource to our clients. Real estate is so powerful, and we’re here to help people use it.”

There are a lot of opportunities in any market, and having a team that can help you locate, purchase, upgrade and get your first guests or renters can make all the difference.

“We’ve been through it, every step from finding a deal to negotiating the sale, making updates and improvements, and then managing the property as a long- or short-term rental.” This experience helps clients avoid common pitfalls and clears up any unknowns so they can feel confident in their decision-making.



Kiara has realized her dream of lake homeownership and now specializes in helping others do the same. “Lake living is the best; it’s like being in a Pure Michigan commercial every day. It’s not easy to find a lake house, but being on the lake gives us specialized knowledge and an inside track to the latest listings on the market — and off.”

In addition, Kiara is now an Airbnb Superhost with multiple success stories in the short-term rental industry. “Short-term rentals are entirely different from long-term rentals and come with their own set of challenges. Helping my clients get their short-term rentals up and running and making them money is a greatly satisfying experience!”

In 2021, their team helped over 75 families and did more than \$20 million in volume. For many of those clients, the team served them through the buying and selling process, remodeling and more.

“It’s thrilling every time,” Kiara said. “I love helping people achieve their goals and dreams. It never gets old.” Kiara doesn’t see herself slowing down anytime soon. She predicts her team will continue to grow to offer their clients even more. “I will always be here in the Ann Arbor community. This is where I’m meant to be.”

Connect with Kiara and her team at KiaraCan.com.

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