

28 MISTAKES

AGENTS &

BROKERS

MAKE

TIPS FOR SOLVING

PROBLEMS &

CREATING SUCCESS



WOODWARD SQUARE REALTY

MATTHEW MCCALL-STILLMAN

FORWARD

Thanks for giving this a read!

The goal here is to give you both new and pro level insight on what to expect, do, and focus on as you grow and meet new challenges as a real estate agent.

Sometimes you don't know whose responsibility it is: yours, the mortgage company's, the client's, title company's, the other agent's, or your broker's, but at least you will get some tangible, philosophical, and experienced takeaways from this short read. As a broker and agent, I wish I had a better leader and forthcoming broker to help direct my questions as I grew in my career.

My situation made me stronger and more self sustaining, eventually. But without proper mentorship, this also created issues and "oh shit" moments. Those aren't fun! They also slow your career development. No agent starting out can be perfect. Agents with the best luck can eventually hit a rut and a slew of fall through deals. There are insights and experience to help you weather those storms and all together avoid them.

Keep reading so you don't have to gain these insights the hard way, like I did.



- MATTHEW MCCALL-STILLMAN

INTRODUCTION

As agents and brokers, we can always evolve - just like you did from 15 to 21, you will evolve from 25 to 30, and so on.

Careers are no different.

We have to be self aware, in pursuit of improvement, and appreciative of every client and closing. It can get easy to forget your tough times when things are all on the up, but true professionals take moments to reflect and stay rooted. Our circle of peers will always be a huge influencer on our business and drive. Make sure you stay balanced and work with your team you have networked with. Agents and Brokers need each other, and like any healthy relationship, they must both give back to each other. Never forget that!

Relationships are not only about enjoying the good times. Professionals will help each other grow by pointing out and working to correct issues. That is what we will be doing in this ebook: identifying issues, and giving you some tips on how to work on them. We set this document up so we could tailor solutions to agents and brokers separately - different roles, just as different people, require different needs. Some parts of what you will read will apply today while others may be more relevant further in your career.

Now and in the future, continue to challenge yourself, your professional peers, and your mentors so that you all will grow.

PROFESSIONALISM ISSUES

1) **Dodging:** Avoiding clients and leaders when in a bad position.

Agents - Dodging screams failed duties as a licensed agent. Don't be 'that guy'. The best thing you can ever do is be honest and lean on your support team. ALWAYS keep your conversation open with your client. You can be brought up against the board and possibly lose your license for moments like this.

Brokers - Some brokers and leaders have not been reachable or welcoming to their agents. Doing this is the responsibility we elected when we became brokers - own it!

2) **Bullshitting:** Throwing an answer off the cuff is NEVER better than saying "I don't know but I will find out!" Presuming you know, guessing, or even lying is NEVER better than finding out.

Agents - You will lose credibility and respect with your clients when you do not answer pretend to know an answer and don't. Take the time to grow and learn more. You will gain more credibility by openly stating that you don't know something than pretending you do. Next tell them you follow up today and find out. That shows a sense of urgency and confident proactivity.

Brokers - As a broker, you have a lot of experience and general know-how of what you are doing. The issue is when you are NOT taking time to properly relay that to clients and agents. Sometimes we won't know the answer. You don't need to know the answer right then, but you must be proactive in finding that answer and teaching it. Set the tone by being strong enough to look into the current, appropriate answer when things come up.

PROFESSIONALISM ISSUES

3) **Reactive Learning:** “I’ll get deals done, and learn later” - learning only by doing.

Agents - Getting deals done is the whole point of being an agent, BUT don’t forget to stay educated and constantly work to improve your craft as a professional, educated licensee. Thinking you know enough to not ask for help and/or trying to save a sinking ship without going to your broker or leader is a fast way to sink the ship and, in the end, lose clients.

Brokers - Don’t let your agents get caught up in their own deals without checking in. All deals under the brokerage reflect on the supervising broker. It is our responsibility to ensure all deals are done properly AND offer input on construction of terms even when they are ‘fine.’ Think about taking things from good to great.

4) **Commission Over Customer Service:** Not caring about the real issues of a home just to get under contract and then wasting client inspection money, which may end up killing your client’s interest in a home and/or working with you.

Agents - It is your job to make transactions happen; however, sometimes you have a run of good luck and finally hit a dry spell or series of failed inspections/events. Agents need to always think about the long term - it is not just a deal, it is a relationship that should last 30+ years.

Brokers - We must be focused on the business, but people ARE our business. If we don’t make efforts to nurture relationships, then we run the risk of failure. Money will follow the relationships.

PROFESSIONALISM ISSUES

5) **Exceptions and Expectations for Clients:** Not setting limits, tailoring expectations, AND even expecting your family and friends to just work with you.

Agents - Biggest issue here is thinking that any client, especially family and friends, will be easy. NO! They are typically tougher! Set the right expectations and limits upfront. Some clients will push to get a deal or cut in commission, but beware of that slippery slope. Sometimes the most professional thing you can do is refer these leads to a close agent friend to mitigate possibly damaging your relationship for the long term.

Brokers - Brokers should know the challenges of these situations best and be ready to jump in to support your agents on any issues that may arise. A good broker will have ways for their agents to grow in competence, and even spare them some major problems before situations even arise

6) **Showing Disrespect:** Not respecting homes while showing..

Agents & Brokers - ALWAYS ASSUME YOU ARE BEING WATCHED. Agents and Brokers must remain professional at all times and educate their clients on the WHY behind this. Put simply, if a jury of your peers and parents saw you acting or saying anything, you would surely want to come off appropriate in all situations. Being in someone's home is a PUBLIC situation that requires both public awareness and PRIVATE respect.

PROFESSIONALISM ISSUES

7) **Broker Does NOT Mean MIA:** Not realizing your broker is actually your broker.

Agents - Your broker is here to help YOU. Not utilizing the responsible party for most of your actions under the brokerage is a major disadvantage. While you are self-employed, you do NOT have to work in the dark. If you don't have training material or a go-to agent friend, reach out BEFORE problems begin or when you are not sure what your next steps should be.

Brokers - You need to be willing to step up to help your team get to your next step. No this doesn't mean they have to drop everything when you have an emergency, but you should be able to respond promptly and use your knowledge to improve or help their situation



COMPETENCE ISSUES

8) **Failure to Vet:** Not vetting buyers before showing them.

Agents - It is very easy to connect with a lead and instantly get excited to show them homes. You will save yourself a lot of time and work if you do your research before booking a showing appointment by confirming proof of funds and/or prequalification. If you do not vet your buyers, you can easily find yourself spending an entire weekend showing your buyer homes, only to find out that they cannot even obtain prequalification. Utilize your best judgement and always be respectful and safe.

Brokers - We care about the safety of our agents and clients. Regardless of the advice we give regarding vetting, we should always emphasize safety and best practices. Make sure you keep communication open and provide experience and updates to keep your circle current, and aware of tools, resources, and healthy reminders that anything can happen to anyone.

9) **List Ghost:** Not being contactable, responsive, or aware:

Agents - As an agent you have a contractual obligation to your seller to work toward their goal of selling the home. Even if we are in the middle of an epidemic, we should always be working to exploit new opportunities for our clients that took a chance on us. Be relentless in your pursuit of their goal and your contractual obligation. Some agents and even brokers have failed to provide appropriate service to potential buyers, agents and their selling clients by effectively going silent in communication. This is a disservice to everyone affiliated with the potential sale and can also be grounds for a board review of the licensee in question.

Brokers - We must enable, educate, and support our agents in all of their obligations with clients. When it comes to listings, we should ensure that the listing agent has completed the correct paperwork, taken excellent photos and videos, and of course, addressed all seller concerns. Consider offering marketing assistance and teams to support the exposure and professionalism of the agent and the property being sold.

COMPETENCE ISSUES

10) **Con Un-Ed:** Thinking continued education is a waste of time.

Agents - When you get a license, you agree to the terms of that license. Continued education is not a 'drag' or 'bummer,' it is a requirement that may save you a lawsuit. Always approach continued education with the mindset that it can safeguard your business and potentially increase it. Plus - displaying your education will allow for additional marketing of yourself as a professional in your craft. There is ALWAYS an upside to Con Ed.

Brokers - At some point, we allowed continued education to be a tick box. We should reinvigorate the idea of education as both a reason to be proud of and gain from. Brokers can set the tone for the masses. Come to the events and classes, and add stories and unique takes. That is what we signed up to be for our agents.

11) **Don't Shoot, Score:** Getting a couple things right for your client does not win the game. Everything has to be right.

Agents - A good example of this is not reviewing the public record data of the home, and especially the contract after each change back and forth during offer time and addendums. It is a good habit to review every page of a contract once received; small changes like a strike/cut out or added item can completely change the acceptability of a contract for your client. Make sure you are the one scoring smooth wins for your clients. Clients expect you to be professional and competent enough to look out for their best interests. So do it!

Brokers - Brokers have to emphasize the seriousness of contracts and documentation. We must not teach fear, but instead, education and discussion. Becoming a professional and well-versed agent is NOT possible overnight. We can encourage contract discussion with agents in group settings or alone. We can offer to review contracts and show the proper way to set things up. Discuss verbiage and clauses. Discuss objection and terms handling. If we don't keep the communication open for our agents, they may miss the mark. We should always review contracts and changes or at least have a leader or transaction manager confirm and clarify.

MINDSET ISSUES

12) “I’m with [Brand]:” Overvaluing a brand and undervaluing yourself

Agents - Relying on the brand awareness of an old or well known name is sometimes used as a confidence booster by name dropping something familiar. No this isn’t a bad thing, but it does not suggest that YOU are the key valuable player. This is like saying “My name is Dan and I work for Amazon.” Amazon may be impressive, but that does not mean you are Bezos. Focus on being a knowledgeable leader in your space through planning, effort, and proven track records. Also worthy of note - it is entirely admirable and fantastic to be proud of the brand you represent. Don’t confuse stating affiliation for pride in competence vs hope in recognition.

Brokers - Good brokers will push for their brand, developing their culture and offerings all the time. Working to improve your brand adds value to your agents.. We know our newer agents are more likely lead conversations with “I am with (brokerage)” to add ‘value’ or awareness of a professional status. It is our duty to make sure we are providing more than just a monthly pay portal and cut in earnings to our company - we must show our agents our reinvestment into them. Pride in our company should come from provided value. Keep adding back to your agents so they have something to be happy and proud of. A brokerage that works to retain and grow its’ company is always a positive.

13) **Begging for Approval:** Fighting too hard to prove you’re good (for clients)

Agents - At different times in your career you may have fought too hard for a deal or client. Sometimes it is ego, ignorance, competition, or a lapse in judgment. but it can’t be the reason you lose an opportunity for your client. When I was a newer buyer agent, I used to fight tooth and nail over a \$2-5k difference in price. I was fighting for the best deal for my client, but also inadvertently lowering the interest of the seller and listing agent in wanting to work with us. To save my client 2-5k in the purchase of that property,, they lost 50-125k in appreciation over the next 3 years. If I ask them (or even myself) if we should have just paid it - it’s a resounding yes even if the appreciation for the area was more normalized than what we experienced. Agents want to work with helpful, easy to deal with agents. Find that balance!

MINDSET ISSUES

13) **Begging for Approval:** Continued:

Brokers - Supporting agents is hard to manage without micromanaging. All we can do as brokers is continue to have these conversations with our agents and offer training for these situations. Learning from experience and emphasizing working toward a common goal is where the deals happen - not in the fight. Brokers did not start with all of this experience, and our agents will always look to us to inform and educate them in an effort to grow into experienced and competent agents. Keep regular conversation open, share your wins WITH your losses. Constantly discussing success can come off obnoxious and arrogant. The real learning is in the losses and creative fixes.

14) **Working without Mentors:** Not aligning with a mentor or partner to gain experience - You can't work alone and expect to grow.

Agents - Many will say they don't need a coach, or even a mentor. Agreeing to work with a team lead, a great agent, a busy broker, a coach, or anything of the sort will typically improve your career more rapidly than trying to learn alone. Confidence, accountability, and earnings are what will best support you in your first few years as an agent, and again once you get comfortable as a successful agent. Coaching and mentorship is a huge benefit. If it's not helping you, try a different coach or mentor. Rarely will there be a situation where a coach does not add to your bottom line of earnings.

Brokers - Being a broker you can have many approaches to how you go about supporting your agents, but a must do will always be informing and supporting the agents through coaching. They agreed to fly your banner, and as affiliated agents, we have to make sure they are given their best shot at success, everytime. Work to provide them the coaching that they are paying for. Keeping them away from these opportunities and considering their needs as a waste of time is always the wrong answer, and simply, an unethical move.

MINDSET ISSUES

15) **Wasteful Spending:** Justifying giving up higher commissions.

Agents - Agents stay at a company for one of a few reasons: they have friends/relatives there, they are worried about changing all of their marketing media, or they think the costs are valuable enough to stay. Friends and relatives rarely are going to give you a deal or add to your bottom line so let's just cross that off. Marketing media needing to be changed is an investment. Some companies are willing to help you with that transition and ensure a smooth launch with the new banner. Some companies have a bunch of cool things like an office, coffee machines, token agents, great software, but paying those premiums doesn't matter if you aren't taking advantages you need.

Brokers - We have to provide an ROI to our agents. Agents are sharper and more sensitive to risk and costs than ever before. Make sure your brokerage is meeting those wants and needs in kind.

16) **Working with ALL Clients:** Trying to work with obstinate clients vs referring them out

Agents - It's never an easy choice, but some deals are NOT worth working when you can still earn on them. If you are walking toward a disaster of a deal or relationship, check with your broker to explore your options before taking any action. However, agreeing to separate from some clients can be the right financial move. If you can make 25-50% on a client that you are butting heads with, and not worry about anymore, you should elect that option.

Brokers - Any broker with enough experience has had a situation personally or through an agent that regretted not farming out a lead/client that was simply not working out well. If your goal in real estate is a successful career when you are teetering on what to do with relatives, just remember that family is always inherited, not wealth.

MINDSET ISSUES

17) **Creative Avoidance:** “Gotta build my marketing before I go find clients”

Agents - This is the worst. Some people think you need the best logo, coolest features, most cutting edge software, and many other high level business strengths before you can ‘go’ get clients.. Guess what? NOT TRUE. Sometimes all a client wants is someone, anyone, to take them to see some homes. Talk to them about how to compare and choose. Listen to them empathetically and you will find success even early in your career.

Brokers - We as brokers need to teach agents that those gnawing words of “just go get business” are not bullshit. Some people can walk into costco and sell a house to the product demonstrators. Some can just post on social media and generate interest. As brokers, we have experienced so much of this. We can tell stories of these real instances over and over again. We can encourage hangouts and storytelling within our group to remind people of the cool ways they have all landed clients.

18) **Education Avoidance:** “Need to learn more before I go talk to clients”

Agents - Don’t put up roadblocks to conversation and owning the fact that you have a license and are now able to take on business. You WILL have moments you don’t know what to do or what to say and that is OK. You simply need to have a great team and broker available to help support you and push you and your client along with the proper information and coaching.

Brokers - Some agents will believe that they need to do a bunch of training before they speak to a client when in fact all they need is to say “hello.” We have to do a better job of building their confidence and showing support in fielding the tough and inexperienced moments they will have.

MINDSET ISSUES

19) **Jumping Ship:** “Need to stay put and try to learn more”

Agents - It is unrealistic to think that you will grow more when 1) you aren't seeking improvement and 2) Your broker is not providing content, care, support, and simply reaching out to check in on you. Always build on your knowledge base as often as possible through reading, participation, and deal making. Those are the best ways to proactively learn and grow. Simultaneously you need a brokerage that extends itself to be your mentor and in the event it is not making itself available and or you can't find a connection that works for you, then you may need to consider going elsewhere. Definitely reach out to your leaders before making a move. If what you need is not available or there are other factors that could improve for your needs and wants - absolutely take time to explore that.

Brokers - Brokers and leaders that don't reach out to their agents at least every month are NOT paying attention to their agents nor culture. They simply aren't interested in their agents and what they produce until you produce. From another perspective, a broker should try to keep in touch with it's agents for support, motivation, and just because that is a stand-up team player move. We should only be surprised of agents leaving us when we think we had what they wanted and didn't. That is OUR learning moment to own and improve on.



PLANNING ISSUES

20) **Real Estate is NOT for Me:** Giving up on your career too early.

Agents - 70% of agents “fail” within the first three years of real estate. NEVER start off with a plan to ‘try’ real estate. That is almost a guarantee that you won’t be in the business in the next three years. Always think long term and plan for three years as a baseline while aiming toward your 10-year goals.

Brokers - We MUST coach agents at the interview and through their career on how to plan to be in the business, NOT how to hold a license. Real estate is not a spectator sport. It requires a lot of attempts at bat. We need to give agents a chance to be seen AND speak to people. Part of learning is coaching on our part - so let’s make sure we give them those opportunities as well as an undeniable mindset to be in this business for 10 years.

21) **Throwing Away a Treasure Map:** Not trusting a solid plan.

Agents - Top agents and brokers could give you a plan to make 100k your first year. If you don’t follow it and work on your business you will certainly not hit those goals. Very often there are tried and true methods for completing a business plan that can and will bring agents success. Unfortunately, by the first week, agents lose focus, heart, and belief that it is even possible. If 1 week of challenge is enough for you to start doubting yourself in real estate, this is NOT the game for you.

Brokers - Teaching agents success using a plan is not easy. People that come from sports teams, or higher education tend to accept this route with a bit more ease, but the dreamers are tough. Dreamers that are given a taste of success early on are likely to follow through and push, nearly welcoming the challenges to come. Those that could potentially be hugely successful, may give up too early. We have to be the light that illuminates the path to success even when they are ready to give up. The occasional text, call, or social media hello lets them know they have a friend out there hoping for their success AND believing that it is possible for them too.

PLANNING ISSUES

22) **Business Ignorance:** Not spending time to understand the value some brokers and brokerages can offer you vs starting/staying at one of your first brokerages.

Agents - There are very few brokers and brokerages that will actually take the time to learn your name and pull you into their circle. Many times, you will end up in the first or second brokerage that you are shown, and stay there for quite some time, accepting your career instead of shaping it. It is impossible to understand and value any opportunities outside of where you start without reaching for more. As agents, we need to find a workplace that best suits our needs.

Brokers - Brokers have to be willing to evolve with the growing needs of their agents and future agents. We must not relent on improvements for ourselves and current agents. Always improve your 'house' and you will end up with more visitors that will want to stay.

23) **Taught to not Act:** Relying on a transaction coordinator or your team leader to do all of your paperwork.

Agents - When you are taught not to learn, you become reliant and less competent as an agent. Always make time to learn and improve your craft. You need to know your documents. These documents are contracts and you need to know what is in them while guiding your clients through a deal. Once you are at the level where you KNOW the contracts, transaction coordinators can take a large workload off of your plate. There are certainly arguments for hiring one early on, but the key here is to build your self-reliance, knowledge base, and full-spectrum capacity.

Brokers - We certainly would love to see brand new agents have a pro to do their paperwork but that will create confidence and knowledge issues. We do need to lead in the beginning to ensure they are supported and properly completing paperwork. The issue will be challenging though when there is a rush to do a purchase agreement for a highest and best property, or at their first listing appointment and can't explain what paragraph means what. We need to go back to education, availability, and support as our foundation for being great brokers.

PLANNING ISSUES

24) **Undefined Goals:** Not planning for the future limits your opportunities.

Agents - When you start in real estate you almost always have a goal in mind. Self-sufficiency, income, a big purchase, whatever it is, it is the fuel that will catapult you into the work you need to furiously learn. Goals are typically the top line of a career plan and should always be considered. For larger, long term goals, there must be checkpoints of success too. You need a plan to evaluate your failures.

Brokers - Brokers can definitely give the easy speech on this during the first few meetings of a new agent, or even the occasional all-team or all-company meetings. The hype speeches, the 'go get em' talks, the almost unavoidable yelling preaching - it's all true and real to some extent. We have to focus on the pain points. The stories that hit home and resonate with all of us. We can be the cheerleaders, but we have to be the Stallone when it comes to coaching up our sons and daughters - the next Robert(a) and Creed. New kids and agents don't know what they don't know. The goal setting seem like it is all hype. But it is very real and valuable. Coasting and "ending up" doing well in your career is not an action plan. It is a guarantee you could have done better. As brokers we need to help agents prepare for what that future can be - the higher earnings, taxes, the potential curveball - the entire plan. Help them plan and execute!

25) **Mismanaged Tax Preparation:** Not filing your taxes properly leads to big problems for you and the brokerage.

Agents - People get stoked about their first few checks, and even more excited at their first 100% commission check but they are never excited when they owe money. Agents need to work on saving 25-30% of their commissions over the year in preparation for taxation AND slow seasons. Real estate is not a check to be expected, it hits when it hits. With full commitment, you can start to create more consistent business but even with that, the amount owed at the end of a business year can be financially sobering.

PLANNING ISSUES

27) **Trying to Do EVERYTHING Yourself:** Taking the time to do every task, professional and personal, yourself will take away from your ability to sell real estate.

Agents - One day, you will want at least a transaction coordinator to help with paperwork. While you build towards that, start by writing all of the tasks you complete through an entire week on a sheet of lined paper. As you wrap up on Sunday, cross out everything that you do and can't be done by anyone but you. All that will be left are things that you can get an assistant for. This exercise is a great way to capture how you spend your time throughout the week. Typically, there are more effective uses of your time. Start considering how much your time is worth. This concept is called opportunity cost. If your time as an agent is worth \$50 an hour, and you can spend that hour prospecting at that earnable rate versus hiring a VA or an assistant at \$10 an hour, there is an opportunity to net 40 more that hour, doing what you do at a higher level, rather than the \$10 an hour task.

Brokers - Brokers must teach agents to think at a high level. Teach agents how to eventually 'replace' the brokers as they grow into stronger professionals. Building opportunities to take on these roles and level up their mindset is huge. Help support them to gain market control over their area. If you see them spending too much time on certain tasks, show them how to alleviate that challenge by delegating to an assistant. If they are running enough deals, help them develop a team. There are countless ways that brokers can help build their agents up, but sometimes it is simply being the birds eye view on their business with a great piece of advice to offer.

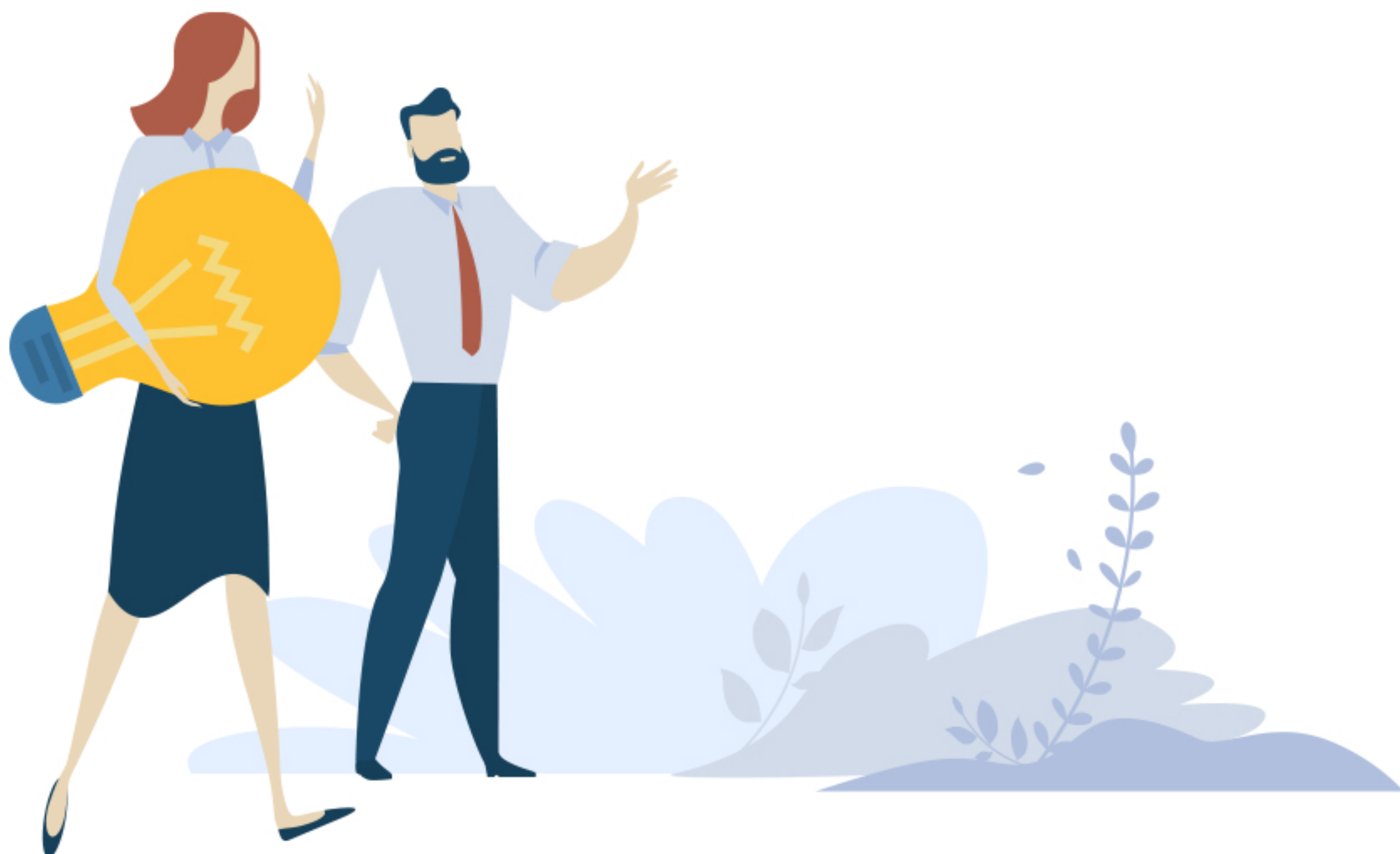


PLANNING ISSUES

28) **Expecting Every Day to End On Time:** Being too strict with your schedule will harm your business relationships.

Agents - One of the funniest things in real estate is the thought that you will be able to command 'your own hours.' You need to be constantly available for your clients when they need and want to see homes. Remember, real estate is a business of building relationships. You must accept that you are in a career that will likely always demand this of you and adapt to this. Over time, you will find ways to command back your time like mentioned in the Assistant paragraph, but largely, you will have hours that are heavy in follow up in the morning, a quiet-ish afternoon, and a bustling evening that follows you to your pillow.

Brokers - Brokers don't get a lot of say in this but we can at least offer our examples of how we manage to build a sustainable work/life balance. We can also give fair warning to our newer agents. From this, agents can also come to appreciate the calls we have to take when we don't 'want' to but know we have signed up for this job and role. They will work to respect the call to duty in the same means that they do.



PARTING WORDS: PROACTIVITY IS ATTRACTIVE!

Entitlement is a death sentence to any deal and relationship. Early in my career, I spent 3 months upset with a friend when I started in real estate for not using me as their agent. Then I realized, I hadn't given them any reason to use me. No proof of being great or knowledgeable. We have to constantly put ourselves out there, nearly welcoming the "no's" and disinterest. Those are the barometer of how attractive it is to work with you and their current situation. You can ONLY CHANGE how attractive you are as an agent in terms of knowledge, effort, and presentation. Be proactive about commanding those strengths. The way you show your family, friends, and even strangers that you are ready for their business is to be proactive:

- 1) Post what you know about the industry daily.
- 2) Post any time you are working with new clients and talk about their experience - how you helped them through it.
- 3) Post any time you close a home (if you don't have a closing, use company closings).
- 4) Show care and awareness: Talk about your clients in depth, their journey, etc.
- 5) Keep learning and trying new approaches.
- 6) Be fearless in your effort to share your knowledge and willingness to work with others.
- 7) Always position yourself as an educated, market leader whenever the opportunity presents itself by being prepared to meet or offer your services even in the most unexpected situations

PARTING WORDS: PROACTIVITY IS ATTRACTIVE!

Real estate is so broad. It is a multitude of opportunities and incredible diversity you may have read through this and nodded along, noticing some parts that were relatable and possibly wondered if you have explored enough with the opportunities and connections in front of you. My guess is NO. If there are things you have been hoping to accomplish, try, or just discuss -take those steps today. Write them down as to do list items. Start calling and texting your circle to investigate and challenge your thoughts right now! No agent. Broker, or brokerage is perfect but the pursuit of excellence is always saluted. We support you and hope this short ebook was helpful to you. Please reach out if you are ready to have open conversations about really supercharging your control in your career. Have an amazing 2021!!



- MATTHEW MCCALL-STILLMAN