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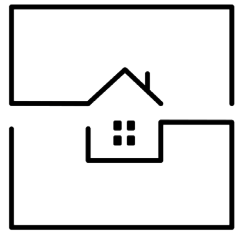
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 If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Coach.Fino@n2co.com.

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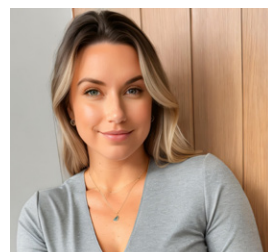
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PUBLISHER'S NOTE

By Coach Fino

Our commitment to our work goes beyond transactions; it extends to actively giving back and creating positive change within the Central Pennsylvania communities we serve.

Through volunteering and community engagement, our involvement takes various forms, from participating in local clean-up initiatives and fundraising events to supporting educational programs and affordable housing projects. By actively addressing the unique needs of our neighborhoods, we all contribute to building stronger, more resilient communities.

At the core of our community-centric approach is the understanding that

we are not just involved in property transactions; we are essential contributors to the well-being of the neighborhoods we serve. The relationships built through these efforts extend beyond client interactions, fostering a deeper connection with the community and its residents.

The significance of our collective efforts lies not only in the tangible improvements we bring to neighborhoods but also in the inspiration we provide. By dedicating our time, effort, and resources to community initiatives, we set an example for others, encouraging a ripple effect of positive actions.

As we celebrate the power of our collective contributions, let us recognize that our commitment reflects a broader understanding that real estate is not just about properties; it's about fostering a sense of belonging, pride, and prosperity for everyone who calls Central Pennsylvania home.

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WHAT ARE YOU BREATHING?

Michelle Terry Takes Control of Her Real Estate Business

Michelle Terry, a seasoned real estate professional, thought she had it all – a thriving business, financial prosperity, and satisfied clients. But beneath the surface, her perceived success concealed a life overwhelmed by chaos, taking a toll on her well-being.

“I could sell a whole lot of houses, but there’d be times when I could count 120 days in a row that I didn’t have a day off,” recalled Michelle. “I felt like the Tasmanian Devil — rushing here and there and constantly putting out fires all over the place! My heart was racing 100 miles an hour.”

Michelle dreamed of having the freedom to work less, but she was petrified of what could happen to her business if she weren’t involved every day in every aspect.

Making a Dream Come True

Michelle’s perspective shifted after she heard Verl Workman, Founder of Workman Success Systems, speak at a conference.

“I could tell right away that he cared a lot about helping people succeed,” said Michelle. “I loved the systems and processes he presented. I met Verl in 2017, and I wish I had met him back in 1997.”

Eager to transform her dreams into reality, Michelle scheduled an appointment with Workman Success Systems, marking the beginning of her journey from chaos to control. Of course, change wasn’t easy. “When I started with Workman, I was just an agent running a brokerage, without enough time to help everybody to build their business and foundation — an awful lot of that had to change,” said Michelle. “That first year, I learned a lot of hard lessons.”

Before collaborating with Workman, Michelle’s brokerage generated just under \$350,000 in commissions annually. She achieved this financial success despite not having any structure or processes in her business.

Michelle’s collaboration with Workman marked a pivotal shift in her mindset and business approach. With newfound systems and procedures, her brokerage’s annual commissions grew to \$521,000 in the first year after her WSS collaboration and an astounding \$1.2 million within three years.

By embracing change, Michelle achieved remarkable financial success and reclaimed the time and freedom she yearned for, all without compromising the growth of her business.

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KEELY MAGLAUGHLIN

— Advent Financial, Inc. —

ADVENT FINANCIAL, INC. HAS BEEN A RESPECTED LEADER IN THE REVERSE MORTGAGE INDUSTRY SINCE 2004 AND KEELY MAGLAUGHLIN, PRESIDENT, PLAYS AN INTEGRAL ROLE IN THE COMPANY'S CONTINUED SUCCESS.

"I have been involved in real estate and financial services since 2001 and started working for Advent Financial at its inception. In 2004 the owner offered me a partnership, and by 2010 I had assumed the role of President," Keely says.

Focusing on transparency and system building to better serve their clients, Keely's primary goal is clear - aiding homeowners aged 62 and older in navigating their later years comfortably.

"The word ADVENT means 'the arrival of a notable event.' Whether paying off an existing mortgage, freeing up funds for daily expenses, or using a Reverse Mortgage to purchase a new home, we aim to meet the diverse needs of our demographic. We love to see our clients whom we value so highly succeed in achieving their visions for retirement."

20 YEARS OF SUCCESS

In 2004, a pivotal moment redirected Advent Financial's focus towards specializing in reverse mortgages.

"Our first reverse mortgage transaction in 2004 marked a turning point. Recognizing the needs of our aging demographic, we decided to channel all of our efforts into this vital mortgage product."

As 2024 marks the 20th year of specializing in reverse mortgages, Keely's confidence in the product is unwavering. "Our singular focus on Reverse Mortgages for two decades speaks volumes. We've encountered and addressed a multitude of scenarios, making us experts in our field."

What motivates Keely daily is the positive impact her work has on the lives of her clients. "Seeing the joy on my borrowers' faces when they realize they can age in place comfortably without the financial burden of homeownership is what drives me in what I do."

Keely's approach involves understanding each client's unique needs before creating a plan to help achieve their goals. "My first conversation with a client revolves around getting to know them and what is important to them and their family. Once we've established their needs, we can dive into how to accomplish their goals."

In 2004 Keely also started a title company to handle the settlement portion of the Reverse Mortgage transaction as well. This has enabled her, the team, and the company to be a one-stop shop for the entire Reverse Mortgage transaction.

Licensed in multiple states, Keely emphasizes the importance of community in Central PA. For her, Central PA provides a sense of 'home.' We are all about our neighbors and neighborhoods."

REDEFINING POSSIBILITIES

Keely is aware of the common misconceptions about Reverse Mortgages and advocates for informed decisions.

"I always welcome a conversation with anyone who has questions. A 10-minute discussion to learn the facts can be a real eye-opener."

At Advent Financial, Keely and her team outline the benefits of a reverse mortgage, including the potential opportunity to

- Pay off the current home loan on a



MEET KEELY MAGLAUGHLIN

Keely Maglaughlin's life extends beyond the mortgage office. She grew up in southern York County and relocated to Lancaster in 2012, where she cared for her grandmother. "My grandmother had dementia, and I took care of her for the last 15 years." Keely honored her grandmother this past fall by participating in the Walk to End Alzheimer's.

Recently, Keely has begun traveling more, taking advantage of the easy flights from Harrisburg to Florida. "I love the white sands of St Pete Beach, and I have recently begun looking at real estate in the St. Pete area. I am excited to own a piece of paradise!"

Back at home, Keely embraces a balanced lifestyle. "I enjoy spending time with friends and family, whether it's a nice meal out on the town or a low-key game night." Keely says she is typically in the gym every day around 2 p.m. to re-energize.

- principal residence and eliminate mortgage payments
- Supplement retirement income with tax-free funds
- Avoid cashing investment accounts in down markets
- Pay for long-term medical care
- Pay for home improvements
- Purchase a more suitable home for retirement with no monthly mortgage payments
- Establish a line of credit that clients can access as needed
- Begin a new business
- Fulfill travel dreams.

For Keely, early conversations are crucial for clients and/or their advisors. "We can determine the best course of action and ensure that the entire process is smooth and stress-free."

Her commitment to learning and growth is reflected in her reading choices. "I am always reading some sort of self-help or business book. Right now, I am reading *Your Next Five Moves* by Patrick Bet-David. The top book that I recommend to anyone is *Atomic Habits* by James Clear."

Of Lancaster and the Central Pennsylvania area, Keely says there is no better location to grow her company.

"Lancaster has a small-town feel with a sense of culture and diversity, and Central Pennsylvania offers a unique blend of business opportunities and a quality of life that is hard to match. With easy access to major cities and beyond, our location is a perfect lifestyle choice.

"I'm looking forward to growing our company within our community."

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EXP Realty

WHERE ARE YOU ORIGINALLY FROM?

West Virginia. I moved to Georgia in my early 20s, followed by Florida. I went back to college in Florida while raising a three-year-old and a six-month-old. My career in healthcare began there, and I traveled to 200 sites in over 20 states, living in Chicago for a while, as well. I've been in Pennsylvania for 20 years now.

CAN YOU SHARE A BIT ABOUT YOUR FAMILY?

My family is my "why." I have two children and two grandchildren. My daughter lives in New Cumberland and is expecting our next granddaughter. My son and daughter-in-law, stationed at Langley in Virginia, are moving to Germany for three years in June. My boyfriend's 24-year-old daughter and her fiancé live in Indiana, just across the river from Louisville, Kentucky, where she works for a CBS affiliate. When not working, I love to travel with my boyfriend and family.

HOW DID YOU GET STARTED IN HEALTHCARE?

I started as a medical assistant and worked with a physician from New Jersey. He hired me right out of my externship, and I ended up running the internal medicine practice. I eventually left that job and continued my career in long-term care.

HOW DID YOU TRANSITION FROM HEALTHCARE TO REAL ESTATE?

In essence, I've been selling real estate my whole adult career. I started as the admissions director and was promoted to regional vice president. That's when I was transferred to Pennsylvania and became a district VP, then corporate VP of business development. When you are working on the admissions side for a long-term care company, you are selling clients a little piece of real estate in a facility, or you're selling them an apartment, townhome, or cottage. Or they're buying into a community.

DID YOUR HEALTHCARE BACKGROUND HELP IN YOUR REAL ESTATE SALES CAREER?

My skills in business development, revenue generation, C-suite relationships, contract negotiation, and market expertise all translated seamlessly into real estate. I've done large acquisition due diligence, and you just become a market expert. One of the very first things I did when I was in a new market was drive around, stop at different locations, and just talk to people. And I always made friends with the bartender. *(laughs)* They will tell you everything.



WHAT SPARKS YOUR PASSION FOR REAL ESTATE?

I have three passions in this business. I love the first-time homebuyers. I don't think that we as a society do a very good job of teaching people how to build generational wealth through real estate. Next, I love the other end of the spectrum, the downsizers. I have a senior real estate specialist designation, and I love working with seniors. And I love my veterans. 85% of my business is veteran.

HOW DO YOU WORK WITH THE SENIOR POPULATION WHILE BEING SENSITIVE TO THEIR NEEDS?

Seniors who are selling their homes are sifting through a lifetime of memories. As a real estate agent, you have to have a lot of empathy and compassion. When you're talking with someone and they are angry, you have to understand that they're not angry at you; they're angry at the situation. This is a process that can't be rushed. And there are just so many people out there who scam the elderly, so they're very wary. My focus is on building relationships and becoming a trusted resource for them.

YOU'RE BASED IN DILLSBURG NOW. HOW DID YOU END UP IN PENNSYLVANIA?

I was transferred 20 years ago for a promotion. My end goal was always real estate, and I had plans to open brokerages in different areas. After a series of personal losses, I moved to be with my mom, ultimately deciding to pursue real estate sooner than planned. I received my license in July of 2019.

WHAT CHALLENGES DID YOU FACE DURING YOUR INITIAL MONTHS IN REAL ESTATE?

About six months in, I looked at my boyfriend and said, "I think for the first

time in my life, I'm going to fail." And he said, "I have never worried about you not being successful. Just give it a little more time." This is an industry rife with rejection, and it's a slow build. It took me some time to gain momentum. Then the floodgates opened.

WHAT LED TO THE FLOODGATES OPENING, AND HOW DID YOU BUILD YOUR SPHERE OF INFLUENCE?

I started focusing on the business development fundamentals I had taught in my previous career. Initially, I didn't have a sphere of influence due to constant travel. Social media played a significant role, and I reached out to those who engaged with my posts. In the beginning, it was a lot of first-time home buyers. And really, first-time home buyers are awesome for new agents because you learn together. Referrals and a partnership with Veterans United are now driving my business.

WHERE DO YOU SEE THE REAL ESTATE INDUSTRY HEADING IN THE FUTURE?

The doomsday folks say real estate agents are a thing of the past, but I really hope people are not that gullible. However, I do think we are headed toward a more tech-enriched environment, with cloud-based scenarios becoming more prevalent.

And I think we need to get over the hump of the traditional brokerage. Part of the reason I left my last brokerage was that I spent my time working for a company that was privately held, and I was responsible for top-line revenue generation. I eventually went someplace where I could keep the money I earned. When people are more open to different ways of doing business and using technology, it's refreshing. I think we're going to see more producers moving in that direction.

Stephanie Holladay

▶ top agent

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COLDWELL BANKER REALTY



Stephanie Holladay believes in the power of visualizing her goals.

“If you want something, put it out there verbally. Write it down and stick with it. Ask for what you want, whatever it is, and keep that goal in sharp focus.”

With nine years in the real estate industry, Stephanie says her skills of communication, negotiation, and attention to detail are intuitive, mentored early on by her mother and father – both industry professionals.

“My family is all about real estate,” Stephanie says. “My mother was an appraiser, and my dad was a REALTOR®. My aunt owns her own brokerage, and my grandfathers were both REALTORS®. There is a lot of knowledge in my family. Growing up surrounded by that experience and knowledge, I soaked it all in. Everything about our industry has always made sense to me.”

Now specializing in residential properties of all types throughout Dauphin, Cumberland, Perry, York, Lebanon, and Lancaster counties, Stephanie says she anchors her practice with the mantra of treating her customers like family.

“My goal is to help my clients make clear, informed decisions. My goal is to make a difference in their lives.”

Manifesting Success

Originally from Linglestown,

Stephanie graduated from Central Dauphin High School and first pursued a career in healthcare.

“Of course, my family tried to convince me to go into real estate, but I went a different route,” Stephanie says. “I received a radiography license and worked in dentistry for 24 years.”

After almost two and a half decades in the dental field, Stephanie says she needed a change. In 2014, with her family’s support, Stephanie gave her notice and immediately began a career in the industry she was raised in.

“I believe in manifestation, focusing on what you want and creating the circumstances to attain your goals. I said, ‘I’m going to sell 12 houses this year,’ and there were chuckles of ‘You will be lucky if you sell one house your first year.’”

Undeterred, Stephanie kept her goal in her sightline. “I literally wrote ‘12’ in lipstick on my bathroom mirror. I had to see it constantly. Any goal I have, I write it down, I think it in my head, I say it out loud every day, and it works.”

A week after receiving her license, Stephanie had her first house under contract.

“By the end of the year,” she says, “I had sold exactly twelve houses. The following year, I sold twenty-seven.”



Stephanie's parents, Angela, a former appraiser, and Michael Kelly, former REALTOR® licensed in PA and Maryland



Grandfather, Dale Phillips, former REALTOR® licensed in Maryland



Aunt and uncle, Cynthia and Paul Sullivan, owner of Sullivan Select Realty, currently licensed in Maryland and PA



Grandfather, Bernard Kelly, former REALTOR® licensed in Maryland, with Stephanie's grandmother, Ruth Kelly

Since then, Stephanie has been awarded several times for being a top producer in her brokerage.

Home is Family

Stephanie still calls the Linglestown area home, and her two children – a son, 32, and a daughter, 25 – live in nearby Halifax and Millersburg, along with her grandchildren. “My son and his wife have four children—twin girls and two boys. My daughter is due with twin boys in July. Together

with my husband's children, we will have a combined thirteen grandchildren,” says Stephanie. “It's always a big gathering for us over the holidays!”

When Stephanie is not working, she is spending time with her grandchildren and enjoying life on the lake at Raystown, where the family has a boat.

“We also travel quite a bit,” Stephanie says. “Favorite places we've visited are the Caribbean Islands, Tahiti, and St. Lucia. Tahiti is primitive and absolutely gorgeous. St. Lucia is spectacular, as well. It's where my husband Tony and I were married.”

Manifesting the Future

Looking ahead, Stephanie says she expects a modest increase in the real estate market in 2024, but not as intense as in recent years due to the unlikely event of interest rates dropping significantly.

“I think that we're seeing a lot more new builds, which is great because that feeds into resales. And now Pennsylvania is the number one place to retire to in the United States. How did this happen? I don't know, but it did.”

Reflecting on the challenges of 2023, Stephanie acknowledges the impact it had on the industry and considers herself fortunate to have done well. By the same token, “good fortune” in business is most often the result of a proactive and well-informed approach while navigating challenges with resilience.

“If my clients were describing me in three words, they would say ‘honest, upfront, and fun’,” Stephanie says. “When I work with other agents and industry professionals, I keep everybody in the loop. And I manage my buyers' or sellers' expectations, so things do not go crazy off the rails.”

“We want our clients to be happy. We all want to close. It is just a matter of staying calm, staying in the loop talking to people. And working it out, right? As REALTORS® working for our clients, we are all looking at the same end goal.”

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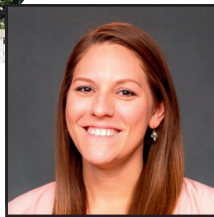
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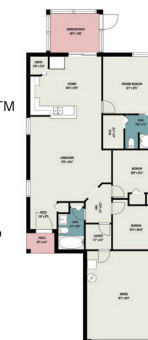
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WILDHEART

special feature ◀ **MINISTRIES**

TRANSFORMING COMMUNITIES IN ALLISON HILL

Wildheart Ministries in the Allison Hill neighborhood of Harrisburg has been a force for positive change since its establishment in April 2016 by founders Tannon and Cristina Herman.

“We moved to the Harrisburg area 10 years ago and immediately looked for ways to serve the community,” Cristina says. “Tannon and I felt compelled to make a difference and asked, ‘What would change look like?’ We connected with our neighbors and listened to their needs. A major concern was trash and illegal dump sites.”

Wildheart Ministries was founded in an effort to promote awareness of the issues within the neighborhood and rally individuals and the public and

private sectors to participate in meeting those needs.

“As a community, we can sit back and wait for change, or we can jump in. In one of our first clean-up efforts, we focused on the block around our facility. In three weeks, we removed 120,000 lbs. of trash.”

Since then, Wildheart Ministries volunteers, residents, and the local government have been working together to “Love the Hill” and make tangible change by mobilizing over 11,022 volunteers to remove over 2.6 million pounds of trash within 113 city blocks, affecting 2066 families (8264 individuals) and reducing crime by nearly 50%.

“The cool thing is because we’ve made progress, public works can now come in and maintain those sites. Now, we see progress and change. Now we have hope.”

WORKING WITH REALTORS® FOR CHANGE

Karen Ackley of Next Door Photos real estate photography has been a volunteer and board member of Wildheart Ministries since 2018, contributing to engagement and fundraising efforts.

“Our introduction to this non-profit organization came through our church,” Karen says. “Shortly after our initial encounter, Greater Harrisburg Association of REALTORS® (GHAR) hosted their REALTORS® Reach Out Events, providing opportunities for



members to engage with local non-profits such as Wildheart. Whenever possible, we eagerly signed up for these service opportunities. This GHAR series of events opened the door for my husband Mark and I to serve at Wildheart clean-up days alongside REALTORS®.”

Karen says Next Door Photos has participated as a team in volunteering at every Wildheart business day out event. “We learned more about Wildheart and embraced their broader initiatives, such as redevelopment projects and farming ventures, aimed at fostering lasting change in the community. This organization is anything but stagnant. They actively identify needs and go above and beyond to fulfill them. I knew this was something we wanted to be a part of!”

Participating in these activities allowed Karen’s team an opportunity to give back to the community and strengthen the bonds within her team. “Working shoulder to shoulder during their business day out events fostered a sense of camaraderie among our team and other local businesses, making it a fulfilling experience on multiple levels.

And, says Karen, volunteering with Wildheart has had a positive impact on her family. “We have four boys, ages 7, 9, 13, and 15. There is always something for everyone to help with when we are there.”

LOVE THE HILL

Wildheart operates through three main avenues:

HARRISBURG COMMUNITY DEVELOPMENT CORPORATION (HCDC) for affordable housing
LOVE THE HILL projects to eliminate blight and enhance the community
THE HILL FARM, which focuses on food security and healthy living education.

Wildheart has been working within the area between Paxton Street to State Street on the north and south and Cameron Street to South 19th Street to the east and west. This area comprises nearly 34% of the total population of the City of Harrisburg.

“Currently, there are almost 800 abandoned properties within the square mile. Every summer, as we’ve cleared properties, people come in and buy those properties, and hopefully, they turn those properties around,” Cristina says.

She shares the story of one property that had been derelict for over 20 years. “It’s a corner property where people would hang out, sell drugs, drink. After volunteers cleaned it up, the property was purchased and fixed up. It may take a couple of years to see the turnaround, but it’s one of many positive outcomes.”

Wildheart is currently involved in its inaugural housing development initiative including commercial spaces and nine residences. In subsequent phases, the focus will shift to transforming abandoned houses and properties into assets for the community, particularly addressing the urgent demand for affordable housing. The goal is not only to deter trespassers but also to create a space that serves as a valuable housing resource for community members in need.

“Investing time, money and talent in communities like Allison Hill is a huge way to give back. We probably work with more REALTORS® than any other industry,” Cristina says.

HOW TO GET INVOLVED

Wildheart Ministries remains anchored

in their core values: hope, creativity, proactive love, connection, diversity, excellence, and personal stewardship. These principles guide their ongoing efforts to rebuild, restore, and revive the Allison Hill community, and businesses and individuals are invited to join the cause.

Becoming a part of a committee or contributing time, money, and talent are all avenues through which people can actively participate. The vision is to invest comprehensively in the community, channeling resources and time towards its betterment.



Business Day Out Events on April 5 and October 4 provide an opportunity for businesses to contribute to neighborhood clean-up efforts.

The Swing for the Hill Golf Event on May 9 invites individuals and corporate sponsors to support Wildheart’s initiatives.

This year’s **Love the Hill Gala will be held November 16.**

Tannon and Cristina also invite local businesses to contact them directly to organize clean-up days or farm work-days for offices or teams.

WILDHEART MINISTRIES

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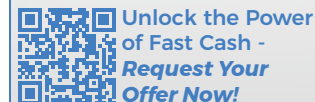
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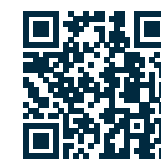
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