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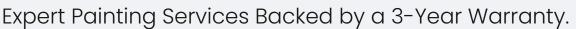
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# **LEADING THE WAY:**

Inspiration from Industry Icons



6 • April 2025

#### BY COACH FINO

Welcome to the April issue of South Central PA Real Producers!

This month, we're honored to feature one of the true icons of the real estate industry, **Cindy Ariosa**. As Chairman of the Board for Bright MLS and a nationally recognized leader, Cindy's impact on our profession is undeniable. Her story is a testament to the power of discipline, adaptability, and strategic vision—qualities that every top-producing agent can appreciate.

We're also shining a spotlight on **Rising Star Yvonne Smith**, a REALTOR® whose journey from hospitality to real estate proves that attention to detail and exceptional service translate into success in any industry. Her passion for client care and advocacy is inspiring.

In our **Top Agent Feature**, we highlight **Nathan Krotzer**, who has built his business on relationships and a commitment to developing others. His approach to leadership and mentorship is a reminder that real estate is about more than transactions—it's about people.

Finally, our **Partner Spotlight** features **Al Romeo** and **InstaShow**+, a tool that's changing the way agents manage showings. Time is one of our most valuable assets, and solutions like this help agents work smarter, not harder.

As always, this magazine is about *you* —the top 500 agents in South Central Pennsylvania who continue to raise the bar. Whether you're learning from an industry legend, getting inspired by a rising star, or discovering tools to improve your business, we hope this issue provides value and motivation.

Here's to another month of growth, success, and making an impact in the communities we serve.

Coach Fino South Central PA Real Producers

### **Fiscal Fitness: Are You in Shape?**

### **By Verl Workman**

In business, and in real estate specifically, maintaining sound fiscal fitness is crucial for maximizing profits and ensuring sustainable growth. Well grounded financial advice can sharpen your financial skills and enhance your business acumen as a real estate professional.

The seemingly simple cornerstone of fiscal fitness lies in understanding the difference between gross income and net profit. Many real estate agents celebrate their gross closed income, often showcased through awards and accolades, without realizing the importance of the net profit—the actual money retained after expenses; the money in your pocket. This distinction is vital for assessing the true financial health of your business.

A key aspect of solid financial management is financial benchmarking. By utilizing a comprehensive financial benchmarking system, real estate professionals can gain clarity on their financial standing. This system involves a detailed chart of accounts, allowing them to categorize and analyze their financial data effectively. It provides benchmarks for each account, helping identify areas where they may be overspending or underperforming.

Moreover, financial intelligence is a skill that extends beyond mere number-crunching. It involves strategic planning, budgeting, and forecasting to make informed decisions. By understanding financial metrics and trends, real estate professionals can anticipate challenges and seize opportunities, ensuring long-term success... regardless of shifting market conditions.

To achieve fiscal fitness, real estate businesses must also focus on building a high-performance team. This should not be underestimated. A well-structured team not only drives sales, but also contributes to financial efficiency. By aligning team goals with financial objectives, businesses can optimize resources and enhance productivity.

Basic financial advice equips real estate professionals with the tools and knowledge needed to navigate the complexities of business finance. By prioritizing net profit, leveraging financial benchmarking, and fostering

financial intelligence, agents can maximize profits and sustain healthy, long-term growth. Embracing these insights will empower real estate professionals to achieve fiscal fitness and, not only survive, but thrive in today's competitive and often volatile landscape.

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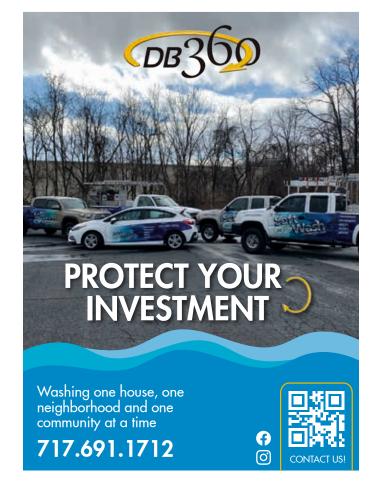


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Co-founder AI Romero combines his passion for technology and real estate to create a platform that helps agents convert showings into sales.

For real estate agents, handling showings and generating leads can be some of the most time-consuming aspects of the job. From scheduling conflicts and safety concerns of meeting prospects at vacant properties to online platforms **redirecting** valuable buyer leads away from their listings, the process is often inefficient. Recognizing these challenges, Al Romero, cofounder of InstaShow+, set out to change the game.

"I've always had a passion for technology," Al says. "I started out working at Circuit City, where I had access to the best consumer tech before most people even knew about it. That's where I first learned how technology could simplify everyday tasks."

Al later became a real estate agent, but when the 2008 market crash hit, he shifted gears. A friend at Google encouraged him to apply for a position, and after multiple rounds of interviews, he joined the company. But real estate kept pulling him back.

"I still had past clients calling me, asking for help. I never really left real estate—I just looked at it from a different angle," he says. "Then, during a broker licensing course, an instructor challenged us to come up with a way to improve the industry. That's when I realized how outdated the showing process was. I knew there had to be a better way."

That idea became **InstaShow**+, an all-in-one platform that automates scheduling, secures open touring, and turns showings into lead-generating opportunities.

### A Smarter and Safer Way to Schedule Showings

InstaShow+ offers two types of showings: guided tours with an agent and self-guided open tours. The platform integrates scheduling, messaging, and identity verification into one system, eliminating the back-and-forth communication that causes friction in the process.

"With InstaShow+, agents don't have to juggle texts, emails, and multiple apps just to schedule a tour and ensure their safety,"

Al explains. "Buyers or renters can book a showing instantly, and agents can focus on their clients instead of logistics."

One of the key features is secure self-guided open touring. Verified buyers can schedule a tour, complete a biometric face scan for ID verification, and access the property through a Bluetooth-enabled lock. A portable camera with two-way audio lets agents greet visitors remotely, answer questions in real time, and monitor their showings.

"Open touring allows agents to be in two places at once," Al says. "Instead of spending hours at a vacant property waiting for buyers who might not show up, agents can focus on high-value tasks while their automated open house runs in the background—giving buyers seamless, secure access and collecting leads from every visitor."

Security is a top priority. Every user undergoes an ID verification and background check before they can book a tour. At the time of entry, the system requires **biometric re-verification**, ensuring that only the verified individual can enter.

"Safety is a big concern in real estate," Al says. "Agents are often meeting strangers at vacant properties. With InstaShow+, they know exactly who's scheduling to tour a home."

### **Turning Showings into Sales**

InstaShow+ isn't just about scheduling—it's a lead generation tool. Unlike traditional platforms, InstaShow+ verifies buyers upfront, giving agents direct access to serious prospects. Our first-of-its-kind consumer-to-agent scheduling is the key to stopping listing agent's buyer leads from being diverted away to **be auctioned off by** lead providers. InstaShow+ instantly provides agents with a verified and background-checked photo, email, and phone number of the lead.

"Everything in real estate starts with a lead," Al says. "You can be the best negotiator in the world, but if you don't have a steady flow of leads, it doesn't matter. InstaShow+ helps "For buyers, it's all about convenience," Al says. "They want to tour homes on their own schedule. Agents who embrace Open-Touring will attract more leads, close more deals, and free up more of their time." For some agents, this has been a game-changer. Sarah Martinez, a real estate agent in Austin, says InstaShow+ has helped her increase her weekly showings while cutting down on wasted time. "Before InstaShow+, I'd block out entire afternoons for showings, only to have buyers reschedule or not show up," Sarah says. "Now, pre-qualified prospects book open tours on their own time. If a property is vacant, it gets InstaShow+." A New Standard for Showings Al's background in technology and real estate has shaped how he views the industry. "Real estate is about people, but it's also about systems," he says. "Technology should make agents' lives easier, not more complicated. That's what InstaShow+ is designed to do." As real estate continues to evolve, efficiency is becoming just as important as expertise. InstaShow+ gives agents the tools to automate showing logistics, capture verified leads and provide buyers with seamless access to properties.

to connect agents with the hottest leads who are actively scheduling tours and visiting properties." Agents are also using InstaShow+ to attract builder clients by offering **self-guided model home tours.** Instead of staffing model homes every day, they can provide buyers with instant access while still collecting verified leads. "Builders love it because it makes their homes available seven days a week without needing an agent on-site," Al explains. "Agents love it because they can service multiple listings at once and capture high-intent buyers." Another feature that's gaining attention is the **built-in Touring Agreement option.** With recent changes to buyer agent agreements, many realtors are looking for ways to ensure compliance. InstaShow+ enables agents to activate the automated touring agreement feature during scheduling, with a customizable full buyer agency agreement in development. In just minutes, potential buyers can be identified, undergo a background check, schedule a showing, and sign the necessary agreement to tour a property, experiencing no friction. "As consumer expectations evolve, the industry is changing with them. Forward-thinking agents are adapting to stay ahead," Al says. "With our Touring Agreement feature, agents

can confidently stay compliant while making sure buyers "For agents managing multiple listings or team leaders looking understand the process upfront." to grow their business and protect their leads, InstaShow+

### More Showings, Less Effort

Managing multiple listings can be overwhelming, especially with client schedules constantly changing. InstaShow+ helps by automating the scheduling process, reducing no-shows, and eliminating the hassle of coordinating with different lockbox providers.

"We built InstaShow+ to work for any licensed real estate agent in the U.S.," Al says. "It doesn't matter what MLS or association you're with—it just works."

For real estate teams, the platform allows agents to **invite colleagues** to manage showings. If one agent isn't available, another team member can step in to prevent missed opportunities. The system also sends automated follow-ups, helping agents stay engaged with buyers even after a tour. "Follow-ups are where a lot of deals fall apart," Al explains. "With InstaShow+, agents don't have to manually track every lead. The system keeps the conversation going so nothing slips through the cracks."

Open-Touring, a self-guided showing experience, has gained popularity across the real estate industry, especially in the rental market. Studies show that 60% of first-time renters prefer self-tours, and nearly 10% of self-tour prospects convert to a lease-double the conversion rate of traditional agent-led tours at just 5%.

isn't just convenient—it's a competitive advantage," Al says. "It lets agents work smarter, not harder, while giving buyers a better experience."



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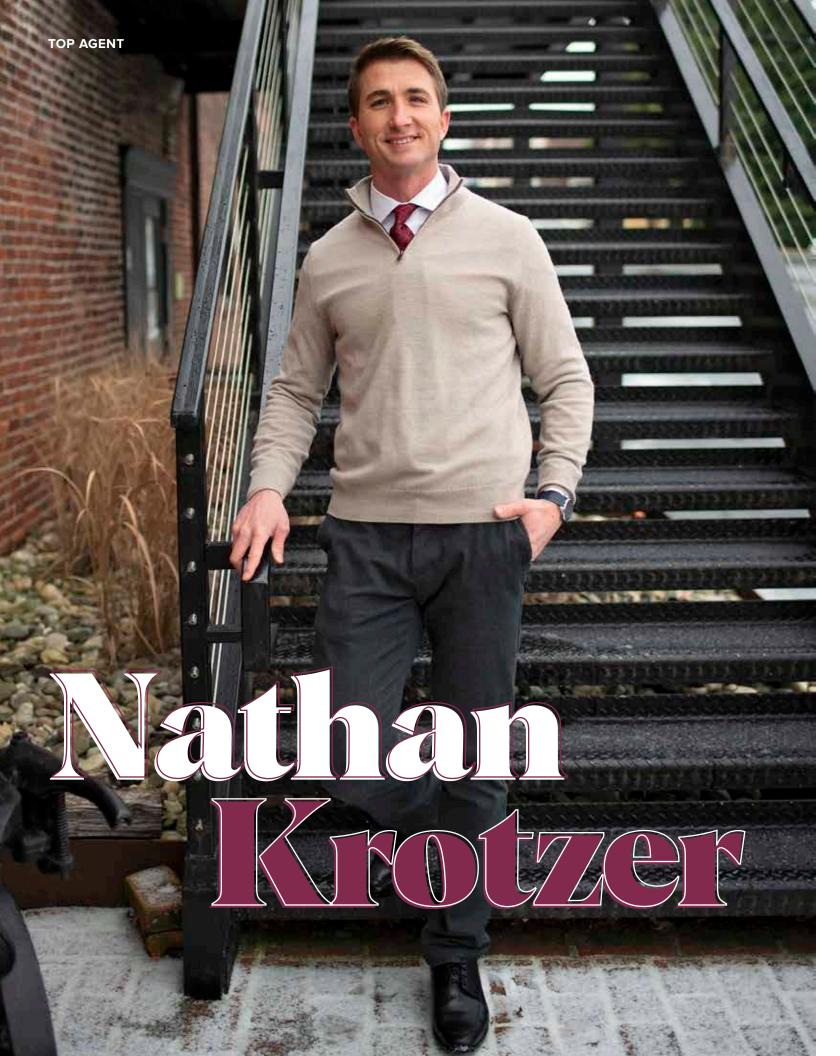
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RE/MAX Pinnacle - The Bridge Team

Nathan Krotzer has built his real estate career on one defining principle: relationships matter.

"I've always roughly divided agents into two camps transactional and relational," he says. "I put myself in the relational camp."

This philosophy has shaped every aspect of his business, from his team structure to the way he serves clients, and it's a key reason why he's among the top agents in South Central Pennsylvania.

### From Family Business to Industry Leader

Born and raised in Wrightsville, Pennsylvania, Nathan was surrounded by real estate from an early age. His father was an agent, but it wasn't until college that Nathan truly saw the potential in the industry.

"I interned for a financial advisor in college, and that experience introduced me to the world of self-employment," he recalls. "It opened my eyes to the possibilities, and I eventually started exploring what my dad was doing. I liked it and decided to get my license."

Getting started, however, wasn't easy. Nathan entered the business during the 2008 recession—a time when many seasoned agents were leaving. "I remember sitting at the neighbor's pool with my dad while I was in pre-licensing, and he had just lost the last deal he had on the books," Nathan says. "He had just put two kids through college, and I saw firsthand how tough it was. But I was always up for a challenge, and I stayed committed to the dream."

Commitment paid off. Nathan steadily grew his business, and by 2014, he was handling between 30 and 35 transactions a year. With his first child on the way, he made his first strategic hire: a part-time assistant. "I knew I needed help if I wanted to either buy my time back or grow," he explains. "I made mistakes early on—like not properly delegating—but I learned quickly."

Today, Nathan leads The Bridge Team, an agent-centric real estate team designed to empower its members. "We have a fulltime transaction coordinator, a marketing and operations director who helps with team branding and personal branding, an executive assistant who serves me, and a high school intern who assists with administrative tasks," he says. "And we have four additional agents who have full autonomy to take listings or work with buyers whatever suits them best."

### Building Success Through People

Nathan's greatest source of pride isn't just his personal success; it's the success of those around him.

"Kelly Resh started as an admin at another office before joining

us," he says. "She worked her way up from showing agent to full-fledged agent, and in her first two years, she averaged 16 transactions each year."

Another standout team member, Vickie Swiontek, had completed just five transactions in the year prior to joining The Bridge Team. "She was a couple of years into the business when she came to us," Nathan shares. "Her first year with us, she did 11 deals. This past year, she closed 20. Seeing our team members grow and succeed is incredibly rewarding."

Nathan credits much of their success to a mix of time-tested principles and modern strategies. "We follow the Buffini system for relational marketing and combine it with a strong social media and video presence," he says. "It's about maintaining relationships while staying top of mind in an evolving market."

The Future of Real Estate Bevond real estate, Nathan is deeply connected to his community. He has been married for over 13 years and has three children, a 10-year-old daughter, a 7-year-old son, and a 3-year-old daughter. His wife, a physician assistant, works in the Health Services at York College. Nathan is active in the local Rotary, his church, various civic activities and serves on the Board of Trustees at the Susquehanna Waldorf School. He is also an advocate for Waldorf education, youth sports, and continuous personal growth.

Looking ahead, Nathan believes the real estate industry is at a crossroads. "I think we're going to see an even greater divide between transactional and relational agents," he predicts. "In a world where AI and automation are replacing so much human interaction, people are going to crave real relationships. Those



I want to teach my agents how to fish-not just hand them the fish. When my team succeeds, that's success to me."

who build authentic connections will thrive."

His long-term goal? "I'm stepping back from growing my personal production and focusing on coaching and leadership. I want to teach my agents how to fish-not just hand them the fish. When my team succeeds, that's success to me."

For Nathan, real estate has never been just about transactions. "At the end of the day, it's about people," he says. "If you genuinely care about people and take responsibility for their experience, success will follow."

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Legacy of Leadership in Real Estate

PHOTOS BY NEXT DOOR PHOTOS | MIRIAM SMITH

From top-producing agent to industry trailblazer, Bright MLS Chairman Cindy Ariosa has redefined success through innovation, strategic vision, and an unwavering commitment to real estate professionals.

Few real estate professionals have left as lasting an impact on the real estate industry as Cindy Ariosa.

"Success in real estate comes down to discipline and adaptability," says Ariosa. "You have to put in the work every single day if you want to stay ahead."

Her journey from a young agent to a nationally recognized leader reflects strategic vision, determination, and an unwavering commitment to the profession.

Ariosa's career began with a pivotal decision while attending Towson University, where she took a real estate class that would set the foundation for her future. By age 26, she earned her real estate license and quickly proved herself as a top performer. Within her first year, she sold \$1 million in real estate—an achievement that secured her a desk at the brokerage and the title of Rookie of the Year in 1989.

Her ascent in the industry was rapid. After just three years as an agent, she transitioned into management, leveraging emerging technologies to drive productivity and efficiency. Seven years later, she became regional vice president. When Wes Foster acquired the brokerage she was with, he issued a challenge: "Kid, you have one year." Ariosa exceeded expectations, expanding the company's Maryland operations from 18 to over 40 offices and leading 2,200 agents to \$6 billion in annual sales.

### Industry Leadership and Strategic Influence

Today, Ariosa is recognized as a key figure in shaping the future of real estate. As Chairman of the Board for Bright MLS, she oversees an organization that serves nearly 100,000 real estate professionals across multiple states. Her extensive involvement with the National Association of REALTORS® (NAR) includes roles as Broker Liaison, Emerging Issues and Technology Advisory Board member, MLS Committee Chair, and longtime member of its Board of Directors. She has also been President of the Greater Baltimore Board of REALTORS® and was honored as its REALTOR® of the Year.

In 2024, Ariosa was inducted into the RISMedia Hall of Fame and named one of Maryland's Most Influential by the Maryland Daily Record for the third time. She is also a multiple-time honoree on the Swanepoel Power 100 list of industry leaders.

Ariosa's approach to success is methodical. "You have to establish a system and execute with precision," she says. She emphasizes the importance of continuous learning and structured goal-setting. Drawing inspiration from *The 12 Week Year*, she advocates for short-term, measurable objectives rather than distant, undefined aspirations.

Her leadership at Bright MLS reflects a commitment to industry advancement. Under her guidance, Bright has prioritized in-house solutions to reduce reliance on third-party vendors and enhance data security. "We are focused on delivering a seamless experience for brokers, agents, and consumers alike," she says. The recent launch of Bright's new agent and consumer app is a testament to that vision, integrating transaction history, contracts, and key documents into a single, long-term repository.

Ariosa remains pragmatic about market fluctuations and regulatory changes. She believes the future of real estate will be driven by local decision-making rather than broad national mandates. "Real estate is local. What works in Nebraska isn't what works in New York or Baltimore. States need to take the lead on policy," she says.

Beyond her corporate achievements, Ariosa is dedicated to mentoring the next generation of real estate professionals. "I love seeing agents thrive, not just survive," she says. "There is no greater satisfaction than helping people build wealth and stability through homeownership." Over the course of her career, she has been involved in more than 400,000 transactions, a number that underscores her lasting influence on the industry.

Reflecting on her most significant accomplishments, Ariosa ranks her family as her greatest source of pride, but she also acknowledges key industry recognitions. Being inducted



into Maryland's Circle of Excellence alongside business leaders including Michael Phelps and Ray Lewis was a defining moment. Similarly, earning the RISMedia Hall of Fame honor and receiving the Omega Tau Rho Award from NAR were significant milestones.

Ariosa's impact on the real estate landscape continues to grow. "Opportunity creates more opportunity," she says. "And if you're in this business, you have to believe in it. That belief is what drives long-term success."

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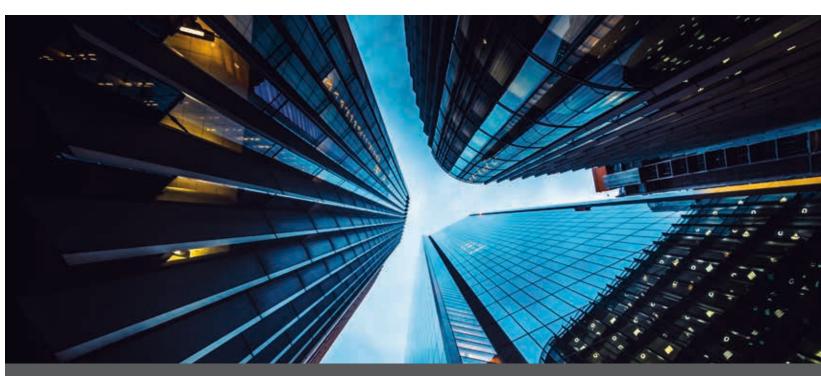
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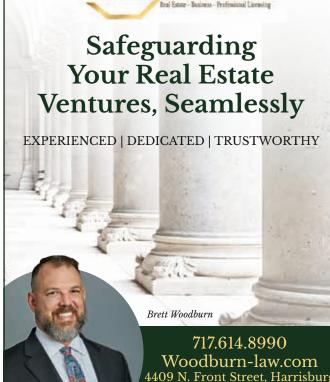
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Some people find their career path early, while others discover their true calling later in life. For Yvonne Smith, real estate was a natural extension of a lifetime dedicated to service, hard work, and an eye for detail. A REALTOR® with Howard Hanna Real Estate in Central Pennsylvania, Yvonne's journey—from coal country to California beaches and back again—has shaped her into a dedicated, client-first professional. Whether through hospitality, running a family business, or helping real estate clients, Yvonne brings an energy and commitment that's impossible to miss.

### You grew up in a hardworking family in Pennsylvania before moving to California. How did those early experiences shape you?

I was born in Pottsville, Pennsylvania, and grew up in coal country. My grandfather was a coal miner, and even as kids, we worked—cracking coal, picking potatoes for five cents a bushel, and helping my grandma with laundry using an old wringer washer. My parents were factory workers, but when one of the factories shut down, my uncle—who was stationed at Port Hueneme in California told them about job opportunities. So we packed everything into a beat-up van and drove across the country for a fresh start.

That move was a huge culture shock, but it shaped who I am. In California, I became a total beach girl—cruising Van Nuys Boulevard, sailing to Catalina Island, and hanging out in Malibu. But I was also working by 15—waitressing at The Lobster Trap, doing some modeling, and even winning a small beauty pageant! Those experiences helped me develop people skills, confidence, and a strong work ethic-qualities I use every day in real estate.

### What brought you back to Pennsylvania?

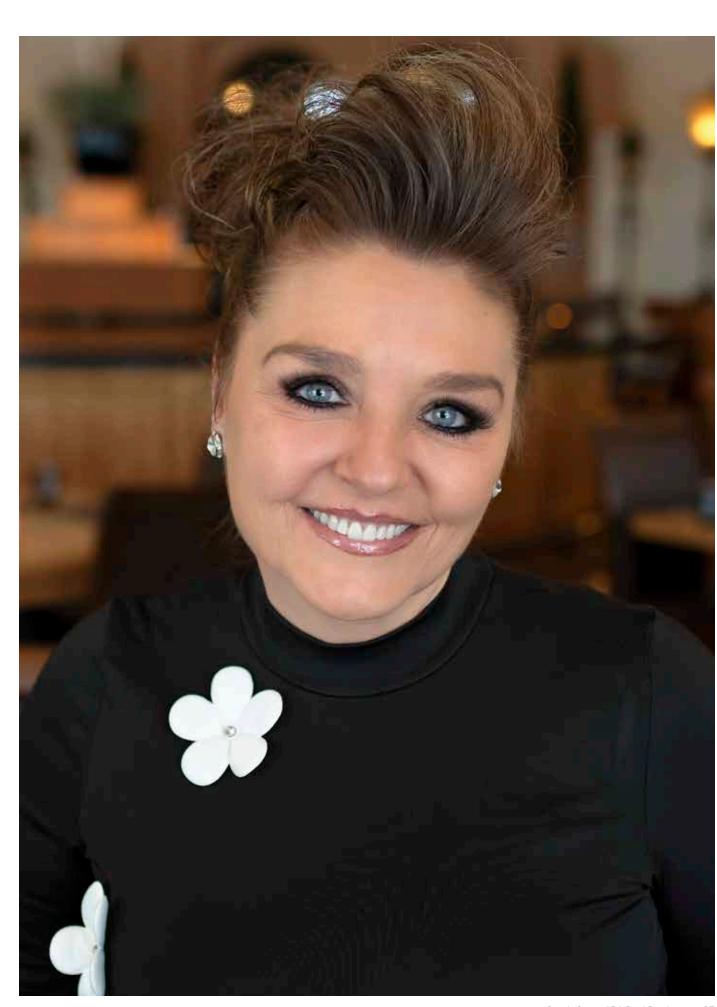
Family. Always family. A year after I graduated high school, my parents decided to move back because my uncle—the one who originally brought us to California—had returned to Pennsylvania. My grandmother was getting older, and we wanted to be near our roots again. We settled in Hershey—my parents even wrote to the Chamber of Commerce asking where the best place to live was, and they recommended Hershey! My siblings went to Derry Township Schools, and I started working at The Hotel Hershey, where my uncle Bob (Hootie) was a morning chef.

### You had a long career at The Hotel Hershey. How did that shape you?

I worked there for 37 years, all in the Circular Dining Room, under an incredible Austrian maître d', Hans Gangl. He was strict—he'd send me home if my hair was too high or my nail polish the wrong color! But that discipline taught me professionalism, attention to detail, and presentation.

I became a VIP server, a trainer, and the go-to person when a guest needed extra care. I took so much pride in making people feel special—reading their needs and making sure they felt comfortable. That's exactly what I do in real estate now. I want my clients to feel confident in me, knowing they're in good hands.





I WAS HELPING A FAMILY. GUIDING THEM THROUGH A HUGE MOMENT IN THEIR LIVES, MAKING SURE THEY WERE TAKEN CARE OF. THAT'S WHAT I'VE DONE MY WHOLE LIFE.

You were also running a family business at the same time. Tell us about that.

Yes! My mom started a cleaning business when we moved back to Pennsylvania, and it grew through wordof-mouth. Before we knew it, my sisters and I were running different areas-mine was Hershey. I'd clean all day, then head to The Hotel Hershey for my night shift. Some of my clients have been with me since the 1980s, and now I clean for their kids! It's a business built on trust, reliability, and taking pride in your work—values I carry into real estate.

What made you take the leap into real estate? I retired from The Hotel Hershey in March 2021, but I'm not someone who can sit still. My sisters, Hope and Heather, are both real estate agents, and Hope asked me, What's your why?

At first, I didn't have a great answer—I just wanted to stay busy and make a little extra money. But when I closed my first deal, I realized my why. I was guiding a family through one of the biggest investments of their lives. They trusted me completely, and I wasn't going to let them down. They were my why.

### Tell us about your first deal. What made it so special?

It was a family moving from New Jersey, and I wanted them to feel at home right away. I brought water and snacks for the kids, knowing they had a long drive. We just clicked, and to this day, we still keep in touch. Their daughters even joke that they want to be real estate agents like Miss Yvonne! That deal reinforced what I love about real estate helping people, building trust, and making sure everything goes smoothly.

You recently had a big win during an inspection. Can you share that story? Yes! I was at an inspection for a 12-year veteran buying

a home for his family, and

with me. The ductwork in the basement looked weighted, not crinkled like it should be. I reached out, felt it, and it was full of water. The inspector had already finished his review, but I pointed it out, and sure enough, when we poked a hole, it filled an entire paint bucket.

something didn't sit right

That was such a proud moment. My years at The Hotel Hershey taught me to observe everything, and that attention to detail helped protect my client from a major issue.

### What's your approach when working with clients?

It's all about personal connection and trust. I want my clients to feel comfortable and know that I genuinely care. I'll go out of my way to make things easier—whether it's explaining the process, negotiating for their best interests, or just being there when they need reassurance.

My relationship doesn't end at settlement. I stay in touch whether it's a quick text when I'm in their neighborhood, a holiday card, or just checking in to see how they're doing. My clients know they will always be important to me.

### Do you go the extra mile to help clients find the right home?

Absolutely. One of my VA clients found a home that was listed as cash or conventional only. Instead of moving on, I called the listing agent and asked why it wouldn't go VA. We worked together and got it done, and now that veteran and his family have a home they love.

It's about going above and beyond for my clients. Sometimes, that means taking an extra step or thinking outside the box. Kudos to the listing agent who also went above and beyond—we made a great team.

What does success mean to you in real estate?

It's not about numbers or rankings—it's about people. It's about handing over the keys and seeing the excitement in my clients' eyes. It's knowing I did everything I could to make their experience smooth and stress-free.

If I can help someone feel secure, excited, and confident in their home purchase, that's success to me.





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