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OCTOBER 2026

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Fall is your second Spring

By Sherri Johnson

Spring gets all the attention in real estate, but top producers know fall can create a second surge of opportunity.

The goals you set in January are still within reach. The question is: **Does your daily activity match the results you want to achieve?**

Start with the math. Look at your closed and pending business. Identify the gap between where you are and where you committed to finish. Then work backward. How many closings, appointments, conversations, and follow-ups will it take to close that gap?

This is not the time to lower the goal. It's time to get focused.

Go Back to Your GoldMine

Your database is filled with people who already know and trust you.

Call the past client you haven't spoken with recently. Follow up with the buyer who paused. Reconnect with the homeowner who said, "Maybe later."

Later may be now.

Be curious. Ask what has changed, what they're thinking about, and how you can help. Meaningful conversations create appointments, referrals, and opportunities.

Build January's Pipeline Now

The activity you create this fall will help you finish 2026 strong and determine how you start 2027.

If you wait until January to build your January pipeline, you're already behind.

Fall is your second spring. Reset, recommit, reconnect with your GoldMine, and focus on the activities that create results.

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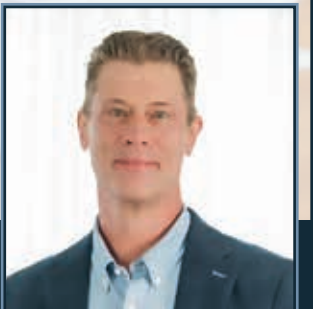
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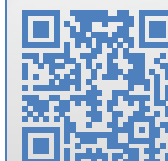
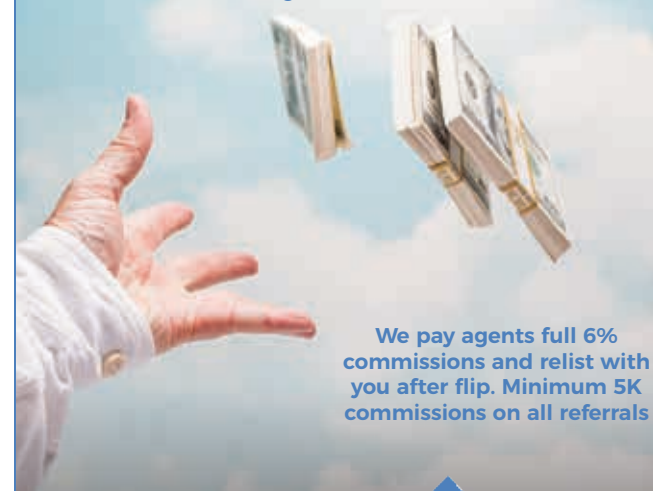
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The Fourth Quarter

October is a good time to take stock.

By now, the year has developed a rhythm of its own. Goals that felt far away in January are suddenly much closer, and the choices made over the past nine months—where you invested your time, which relationships you prioritized and how consistently you showed up—are becoming easier to measure.

But October isn't just about looking at the scoreboard. There's still a full quarter ahead.

In real estate, a lot can happen in three months. Markets shift. Opportunities emerge. Conversations that started months ago turn into clients, closings and referrals. The agents who finish strong aren't necessarily the ones who push the hardest. They're often the ones who stay focused on what they can control.

That means continuing to make the calls. Following up when you said you would. Staying connected to past clients. Being a resource even when there isn't an immediate transaction attached. And taking care of the people already trusting you with one of the biggest decisions they'll make.

It's easy this time of year to become distracted by numbers—production goals, rankings and what still needs to happen before December 31. Those things matter. But the strongest businesses are built on something harder to quantify: trust.

The professionals featured in this month's issue have built their careers in different ways, but their stories share that common thread. They understand that lasting success comes from being someone people want in their corner—not just during a transaction, but long after the closing table.

So as we enter the final quarter of the year, take a moment to recognize what you've already built. Then keep going.

There's still plenty of game left to play.

With gratitude,



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Adam Osborn

FINDING FREEDOM, BUILDING COMMUNITY

PHOTOS BY NEXT
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MIRIAM SMITH

Adam Osborn found his way into real estate almost by accident. What kept him there was the freedom to build a life around relationships, family and purpose.

Carlisle native Adam Osborn never planned on a career in real estate. He envisioned medicine, spent time in personal training and even moved across the country on a few weeks' notice. Along the way, he met his wife, discovered his faith and eventually returned home. Today, as a REALTOR® with Keller Williams of Central PA, Adam sees real estate as a way to build relationships, serve his community and create the freedom to pursue what matters most.

You grew up in Carlisle. What did you imagine yourself doing?

I was born and raised in Carlisle—a good old Carlisle boy. I went to Carlisle High School and swam through high school and into college. I was pretty dang good at it, too, although I was no Michael Phelps.

For a long time, I thought I'd become a doctor. I studied biology, along with philosophy and writing, and afterward worked at Carlisle Hospital. My mom was a nurse and my stepdad was an anesthesiologist, so medicine was familiar to me.

What made you realize medicine wasn't the right path?

The patient interactions were great, but I hated the lifestyle. You go to work in the dark, leave in the dark and spend all day under fluorescent lights.

More importantly, I wanted to help people, and some of what I experienced didn't align with how I wanted to live and work. I didn't want to go down a path and do things I wouldn't feel proud about.

I'm an outside cat. I need freedom. That's one of the things I eventually



came to love about real estate—it's an open sandbox. You can make what you want out of it.

That search for something different eventually took you to Denver. What happened there?

I found personal training, and shortly afterward my cousin called from Denver and asked if I wanted to be his roommate. I said, "Yep, for sure." The next day I gave my two weeks' notice, and within three weeks I was in Denver. No plan, just a dream.

I got a personal-training job at the University of Colorado medical center, and on my fourth day there, I met my

wife at a rock-climbing gym. About a year and a half later, we were married. She also introduced me to Jesus. I wasn't raised in the church, and that was a total life change for me.

So why leave Denver and come back to Carlisle?

One day my wife said, "Adam, I feel like we're supposed to move back to Carlisle." I basically told her that was the stupidest thing I'd ever heard. We had 300 days of sunshine and the mountains!

But we prayed about it for about a month, and I realized she was right. My family was going through a difficult time, and we wanted to be close. Moving



home turned out to be the best thing we ever did.

Now my sister and brother-in-law live next door. My parents are here. We have our church family and an amazing neighborhood. My wife and I say all the time that we are so rich in community.

How did real estate enter the picture?

After coming home, we started businesses in personal training and health coaching. Then we had a kid on the way, we were broke and I needed to figure something out. I had a choice between a great personal-training job and this thing called real estate that I knew absolutely nothing about.

I chose real estate thinking, “I’ll do this for a couple years until I get my feet under me.” Instead, I fell in love with it.

“When I started, I thought it would be more about knowing houses. *What I learned is that it’s really about people.*”

I started with the Neidlinger team in 2016 in inside sales and eventually became an agent primarily focused on listings. In 2022, I decided it was time to build something of my own and moved to Keller Williams. Learning to be a business owner as well as an agent has been a different animal, but I’ve learned a lot.

Did competitive swimming prepare you for real estate?

Absolutely. Competitive swimming is a lot of staring at the bottom of a pool with no external encouragement. There are hours of solitude, and you have to decide in your own heart whether you’re going to do the work.

That taught me mental grit and self-discipline. In real estate, nobody is standing over your shoulder asking, “Did you make your calls? Did you do what you said you were going to do?” You have to develop that discipline yourself.

What have you learned about what makes someone successful in real estate?

When I started, I thought it would be more about knowing houses. What I learned is that it’s really about people.

Relationships and integrity matter more than what you know in a lot of ways. Expertise creates confidence, but successful people in this business do what they say they’re going to do. They show up and connect.

I learned the Brian Buffini by-referral approach early: be a person, earn trust and do the right thing. I tell people I’m a professional friend who happens to sell real estate.

And you’ve become known for handwritten notes. Why?

Everybody knows me as the note guy. Handwritten notes are definitely my favorite thing. You see the response and realize something that simple can make somebody’s day.

There’s no bigger ROI in my mind, but it works because it’s personal. It comes back to relationships and letting people know you actually thought about them.



What does life outside of real estate look like?

My wife is a full-time homeschool teacher and mom, and she’s the freaking best. We have three amazing kids: Ophelia, Josephine and Leo.

Our oldest is getting into dance, Josephine is starting Ninja Warrior, and Leo is five and already loves working out with me.

Family and community are what keep us rooted here. Carlisle is special not

just because it’s where I grew up, but because of the life and relationships we’ve built here.

When you look ahead, what are you dreaming about?

My wife and I dream about building a retreat center. We’re really passionate about helping people in their marriages. I also get jacked up about people’s dreams and helping them create those dreams. That’s probably part of why I love real estate, too.

Writing is a big part of my life, and I’d love to write a book someday. I’m especially interested in identity. There’s the thing the world says about you, and there’s the thing God says about you. I’m learning the difference and learning who I really am.

I’d love to give that gift to other people—to help them know who they really are, get the head trash out of the way and go do the amazing things they’re capable of doing. 🏡

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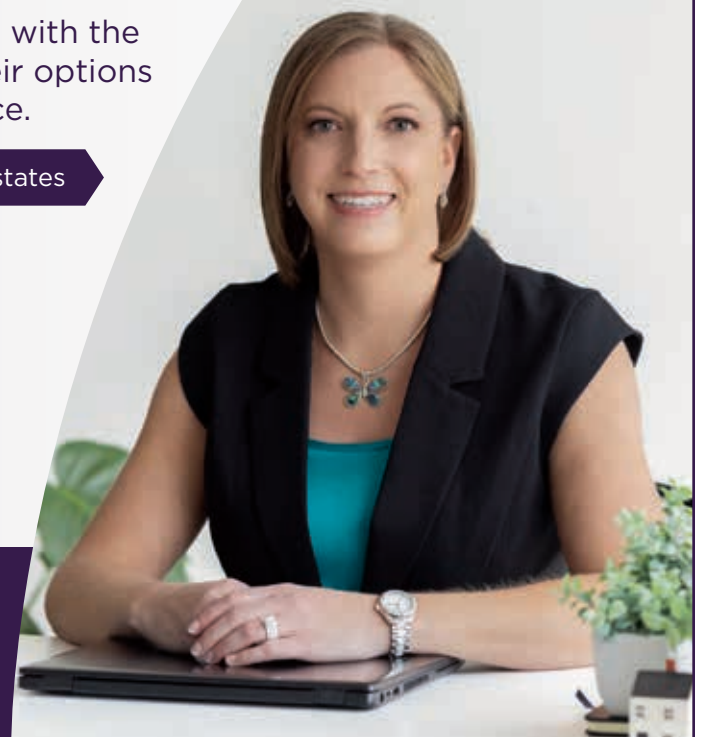
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FRANCOIS HOUDE

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There's Always a Game Plan

PHOTOS BY KARA CLOUSER OF CONTE PHOTOGRAPHY

From an entrepreneurial childhood in Canada to a career in mortgage lending, Francois Houde has learned that good business starts with **understanding the situation, setting clear expectations and finding a way forward.**

Francois Houde has been in business, in one form or another, for most of his life.

"I'm third generation businessman from both sides of the family," he says. "Growing up in Canada, entrepreneurship wasn't a career path someone introduced me to. It was simply how my family operated."

Today, as Vice President of Business Development with Loans MME - Mortgage Made Easy, that lifetime of experience shapes the way Houde approaches lending — especially when a borrower's situation requires a little more thought, creativity or patience.

Learning Business From the Ground Up

Houde grew up watching his family build and operate businesses, including a convenience store and a Tim Hortons location. By his mid-20s, he was pursuing ventures of his own.

He purchased the master franchise rights for a rotisserie chicken concept covering Western Quebec and Ontario and quickly discovered an aptitude for sales.

"I was the best franchise sales guy at 25, 26 — more than the founder himself," he says.

When the concept ultimately didn't have the infrastructure Houde believed its franchisees needed, he moved on. Next came an automotive product business, selling a universal CV boot directly to shops. Houde and his partner would meet at Dunkin' Donuts each morning, split up their territory and hit the road.

"We'd do like 100 miles a day, 150 miles a day sometimes," he says. "That's where I really learned in-the-pit sales."

They built hundreds of accounts and assembled products themselves, filling his partner's basement with inventory.

"You know what entrepreneurship is? That's what that was like."

Later came hospitality, including managing a high-volume nightclub in Quebec. Then an opportunity brought

Houde to Pennsylvania, where he worked at The Hotel Hershey and eventually moved into corporate ticket sales for Hershey Entertainment & Resorts.

The jobs may look unrelated on paper. Houde sees the common denominator: people.

He learned how to sell, how to listen, how to manage expectations and, perhaps most importantly, how to solve the problem sitting in front of him.

From Credit to Closings

Houde's path into mortgages began with credit repair, giving him an education that remains particularly valuable today: understanding why someone who wants to purchase a home may not be ready to do it yet.

Mortgage lending combined two things that naturally appealed to him.

"It's finance. It's numbers. I like that," Houde says.

But the numbers are only part of it.

His credit background helps Houde identify potential obstacles and explain practical next steps. While he is clear that he does not perform credit repair as a mortgage professional, he can use that experience to help clients understand their position.

"Any client that comes with me always has a game plan. Always."

For REALTORS®, that can make a meaningful difference. A buyer who cannot qualify today isn't necessarily a buyer who should disappear forever.

"Sometimes it's a month, sometimes it's six months, sometimes it's been 18 months," Houde says. "They come back out of the woodwork going, 'We did what you told us. We're ready.'"

It's one reason Houde doesn't particularly like giving up on a file just because it requires additional attention.

"A client is a client. Some are easy, some are difficult. Why would you shoo somebody away when it might only take an extra 15 or 30 minutes to give them a game plan?"

More Options, Clear Expectations

As an independent mortgage broker, Houde works with multiple lenders, giving him the ability to explore different financing solutions based on the borrower and property.

Loans MME offers conventional, FHA, VA and USDA financing, along with jumbo and renovation loans. For REALTOR® partners working with investors or clients whose income doesn't fit neatly into traditional documentation, options also include DSCR, bank statement and profit-and-loss statement programs. Home equity products and other specialized programs further broaden the toolbox.

Houde has a particular interest in working with real estate investors, from experienced investors expanding their portfolios to first-time investors trying to understand where to begin.

But whatever the scenario, his approach remains consistent: educate the client, communicate clearly, establish realistic expectations and keep the process transparent from application through closing.

That straightforward approach also fits the place Houde now calls

home. He appreciates South Central Pennsylvania for its "calmness while being close to everything when you want it." He still misses Canada's lakes and what he describes as its easy sense of community, but he also admires the American impulse to keep building.

"The U.S. kind of always makes it bigger and better somehow," he says.

For Houde, growth doesn't mean making a transaction more complicated. It means having enough experience, options and communication to help people see what is possible — even when the answer isn't immediate.

"Not every client starts in the same place, and not every loan follows the same path. My job is to give people clarity, give them a game plan and help them move forward with confidence. If you do that consistently, the trust — and the business — takes care of itself."



TRICK-OR-TREAT

COMMUNITY TRADITION

For **Ashley Bleacher** and her team, **Haunted Hanna** is more than a Halloween tradition

Real estate is a business built around homes, but for Ashley Bleacher, some of the most meaningful connections happen when no one is thinking about buying or selling one.

That philosophy comes to life each fall at Haunted Hanna, a family-friendly Halloween event hosted by Ashley’s team at their Howard Hanna office. What began as a few activities on the porch of an old farmhouse has grown into an annual tradition filled with costumes, games, food and families enjoying an evening together.

From a Front Porch to a Tradition
Haunted Hanna began shortly after Ashley’s team joined Howard Hanna and started looking for a meaningful way to become more involved in the community. Their office provided the inspiration: an 1867 farmhouse with a wraparound porch.

“We naturally dubbed it ‘Haunted Hanna,’” Ashley says.

The first year was simple. The team set up stations around the porch with activities and, of course, plenty of candy.

“What started as a small community event has continued to grow year after year,” Ashley says.

Today, the evening includes games, arts and crafts, food trucks, scavenger hunts, prizes and plenty of Halloween surprises. This year, **Haunted Hanna returns Oct. 27 from 5:30–7:30 p.m., 1580 Fruitville Pike, Lancaster.**

Yet for Ashley, what matters most isn’t how much the event has grown.

“We love catching up with past clients and community members, seeing all of the creative costumes and, most of all, seeing the pure joy on the kids’ faces,” she says.

Her own family gets to be part of the evening, too.

“We get to share the experience with our children while creating genuine connections and making memories with the families in our community,” Ashley says. “For us, that’s what Haunted Hanna is really all about: bringing people together.”

Connecting Without an Agenda
For real estate professionals, community involvement can easily be viewed through the lens of business development. Ashley sees it differently.

“While we are real estate agents, we are also fellow members of the community, neighbors, parents and people who simply enjoy being part of the community we serve,” she says.

Haunted Hanna gives agents and residents a chance to know one another when a real estate transaction isn’t part of the conversation.

“For us, the event is really about connection,” Ashley says. “It’s an opportunity to see familiar faces, meet new people, and build relationships outside of a real estate transaction.”

It also takes plenty of people behind the scenes. Ashley credits her team members, Howard Hanna, and fellow Howard Hanna agents with helping transform the office and make the event happen each year.

“It truly is a team effort,” she says.

The Value of Showing Up
That same philosophy extends beyond Halloween. Ashley and her colleagues participate in community events throughout the year and support Howard Hanna’s Children’s Free Care Fund, which helps children receive necessary medical care regardless of a family’s ability to pay. You can follow her at @ashleybleacherteam on Instagram for the most up-to-date information on their events throughout the year.

The common thread isn’t promotion. It’s participation.

For agents looking for meaningful ways to connect locally, Ashley’s approach offers a simple reminder: authentic community involvement doesn’t have to begin with a complicated strategy. It can start by recognizing what brings people together, creating a reason to gather, and being willing to show up year after year.

In Ashley’s case, it started with an old farmhouse, a porch, some Halloween candy, and an idea. Years later, families keep coming back. And that’s the kind of connection worth building.



HAUNTED HANNA
Tuesday, Oct. 27
5:30–7:30 p.m.
Howard Hanna
1580 Fruitville Pike
Lancaster, PA



Audrey WENTLING

Building a Career That Lasts

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MIRIAM SMITH

For Audrey Wentling, resilience isn't simply a mindset—it's the foundation of a real estate career built on listening, adapting and doing whatever it takes to help clients move forward.

"You either quit or you get back up on that horse," Audrey Wentling says. She learned that lesson at 10 years old after falling from a horse while jumping.

"I told my dad, 'That's it. I'm not doing it anymore.' He said, 'No, you're turning around and getting right back up on that horse.' And I did."

The lesson stayed with her. Today, Audrey is a REALTOR® with Coldwell Banker Realty who has been serving clients since 2000, working across first-time homebuyers, military families, the 55+ market, corporate relocation and luxury real estate.

"I love that I have the diversity," she says. "It never gets boring."

An Early Lesson in What Service Should Be

Raised in Central Pennsylvania by a father who served 42 years in the Army, Audrey credits him with instilling the work ethic that has shaped her life.

"He taught me grit, grind and getting the job done," she says.

Her connection to real estate started early. She bought her first home at 19, then set her sights on a single-family home at 21. When she visited a new-home community, however, the agent told her to go home and "save my pennies in my piggy bank" and come back when it was full.

"I was deflated," Audrey says. But two days later, she spotted a resale in the community and called the listing agent. "I told her, 'I'd love to buy, but I can't,' and told her what had happened. She said, 'Can you come in and see me and my manager this evening?'"

They helped Audrey create a path forward. In November 1982, she bought that single-family home—with a 17% interest rate.

Nearly two decades later, on Audrey's first day as a real estate agent, a woman walked into her office with a remarkably familiar story.

"She said she'd love to purchase, but she couldn't because she'd been told she couldn't get a loan," Audrey says. "I sat her down,

put her on the phone with a loan officer, and she got a loan."

The home her client purchased was the exact model—and even the same color—as the home Audrey had bought after being told she couldn't.

"Full circle," she says. "That was my first deal."

Whatever It Takes

Before earning her real estate license, Audrey spent more than 15 years in insurance and financial services. "I learned how to handle business, how to listen to people and take care of their needs," she says. "It was always about putting their needs first."

For Audrey, that philosophy can become remarkably literal.





Whenever things get you down, you just pick yourself up and go again. You either quit or you get back up on that horse."

When clients relocating from Pennsylvania to Florida lost their moving-truck driver at the last minute, Audrey volunteered. "I told them, 'If you have everything ready for me by noon, I'll pick up subs, we'll have a quick lunch, and I'm jumping in that truck and taking off to Florida,'" she says.

She drove their belongings south, then boarded a flight three hours after arriving so she could make her next appointment back in Pennsylvania.

Another family needed an even less conventional solution. After losing out on 10 homes, Audrey found them an off-market property—but the sellers needed to remain there for six months. The buyers, a young couple with two-year-old twins and

a newborn, needed furnished housing in the meantime.

"One night I decided I would move out of my own townhome," Audrey says. "I put my things in storage except for what they needed, and they stayed in my place for six months. I rented a bedroom from a friend."

She didn't know the family before working with them, but she never questioned the decision.

"I would do it again," she says. "The satisfaction was that both clients got exactly what their goals were, and I was able to make it happen where otherwise it would not have happened."

Turning Setbacks Into Action

That persistence has been tested personally, too. Audrey raised three children while building her career, including years as a single parent when real estate was her only source of income. More recently, she navigated the unexpected loss of both parents and a major identity theft that upended her life.

During the difficult 2007 market, she remembers reaching another crossroads. "I cried myself to sleep night after night," she says. "Then I decided, I can continue to cry myself to sleep, or I can do something."

So she bought 20 real estate signs.

"I knew that having those signs sitting in my garage was going to bother me," she says. "I had to do whatever I needed to do to get business and get them out of my garage."

The tactic became a personal accountability system she still uses. "If the market slows or I feel

like my business is slow, I just order some more signs," she says.

Audrey also carries her father's influence into her community involvement, volunteering with Wreaths Across America and Space Coast Honor Flight. For the latter, she helps send older veterans off for honorary trips to Washington, D.C., then welcomes them home upon their return.

Still Building What Comes Next

Audrey's love of real estate extends to the homes themselves. She has personally custom-built seven homes in Pennsylvania and two in Florida, often sketching concepts herself before builders turn them into formal plans.

"When I'm designing and building, I actually sketch the homes out on paper myself," she says. That experience now gives her another way to help buyers. "When clients aren't finding what they want, I can sketch something out for them or show them changes they could make."

More than 25 years after earning her license, Audrey sees herself doing the same work five years from now. She is also continuing to build connections in Florida, partnering with an agent there to help Pennsylvania clients sell here and find their next home there.

"I have a passion for it," Audrey says. "I love helping my clientele."

Markets will shift. Technology will change. Life will deliver its share of unexpected turns. Audrey has learned that the important part is what happens next.

"Whenever things get you down, you just pick yourself up and go again," she says. "You either quit or you get back up on that horse." 🐎



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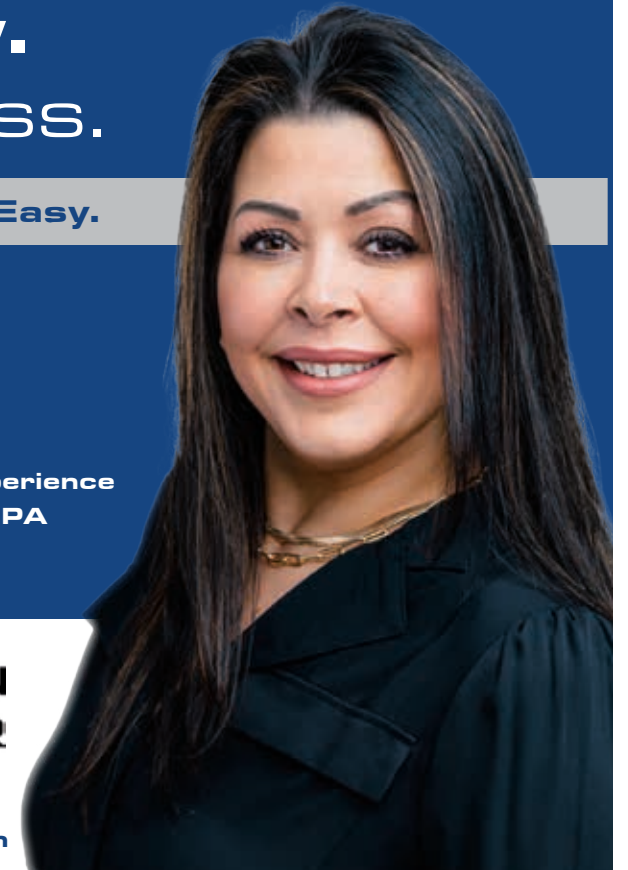
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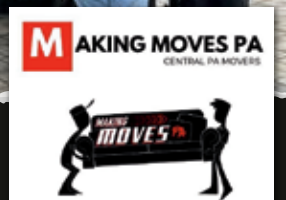
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Q: WHO RECEIVES REAL PRODUCERS' MAGAZINES?

A: The top 500+ producing real estate agents in Dauphin, York, Lancaster, Lebanon, Perry, Cumberland, Franklin and Adams Counties.

Q: WHAT IS THE GOAL OF THE PROGRAM?

A: To connect, elevate and inspire our entire industry. We are better together. We can create change when we surround ourselves with other successful, like-minded people. We as people grow. Our businesses grow. Our impact on the community grows. Real Producers is the platform that brings together.

We take the top 500 real estate agents and RP-vetted businesses in every market, and we build an exclusive community around that group. We share their stories, successes, market trends, and upcoming events — really, anything that will connect, inform and inspire, we put in our monthly publication.

Q: DOES REAL PRODUCERS HAVE EVENTS?

A: Yes! In fact, in-person celebration and collaboration are essential to building REAL RELATIONSHIPS with Real Producers. We will have specific networking, learning and community events throughout the year.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: It's really simple. You have to be on the top 500 list, and we take nominations seriously. You can nominate other real estate agents, businesses, brokers, owners or even yourself! Office leaders can also nominate real estate agents. We will consider anyone brought to our attention who is in the top 500 because we don't know everyone's story, so we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support Real Producers and attend our private events to increase your chances.

Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of Real Producers.

Q: WHO ARE THE RP-VETTED BUSINESSES?

A: They are the best businesses in South Central PA in their category, and you can find them listed in our index! We don't just find these businesses off the street, nor do we work with all businesses that approach us. Many of the top agents have recommended every single business you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our team will further vet every business to make sure they are a good fit and bring value to our community. Our goal is to create a powerhouse network, not only for the best real estate agents in the area but the best businesses so we can grow stronger together.

Q: HOW CAN I RECOMMEND A BUSINESS?

A: If you want to recommend a business that works with top real estate agents, please email or message us!
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