

## A Message From The President



**JAMI HUDSON**  
WWAOR Board President

### THE IMPORTANCE OF PROFESSIONAL DEVELOPMENT

– Why Should You Attend Member Meetings and Forums?

Professional development is a big deal in real estate—there’s always something new happening, from shifting market trends to updated laws and technology. Staying on top of your game really matters, and here’s why:

#### Understanding Market Changes

- The real estate market can change fast, depending on things like the economy, interest rates, and what’s going on locally. Agents who keep learning are the ones who spot new trends and help their clients make smart choices.

#### Keeping Up With Rules

- There are a lot of laws and rules in real estate, and they can change depending on where you work. Ongoing training makes sure agents know about the latest contracts, fair housing, and licensing requirements, which helps everyone avoid legal headaches.

#### Sharpening Skills

- Real estate pros need to wear a lot of hats—negotiator, marketer, client manager, property expert. Workshops and seminars are great for picking up new skills and becoming even better at the job.

#### Getting Up to Speed With Technology

- Real estate isn’t just about open houses and yard signs anymore. There’s virtual tours, online marketing, CRM systems, and even AI tools. Learning about new tech helps agents work smarter and stand out.

#### Building Trust

- Clients want to work with someone who’s knowledgeable and professional. Extra training and designations show you’re serious about your work, and can help you get noticed.

#### Networking

- Taking part in industry events and training isn’t just about learning—it’s also a great way to meet people, swap ideas, and maybe find a mentor or new business partner.

#### Growing Your Career

- Learning new things can open the door to leadership roles, specialties like luxury or commercial real estate, or even teaching others. It keeps your career interesting and rewarding.

In short, professional development isn’t just a nice-to-have in real estate—it’s a must. It keeps you sharp, helps you serve your clients better, and makes sure you’re always ready for whatever comes next in this ever-changing industry.

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## Welcome New Members!

We welcomed these newly licensed agents in May to our association and our REALTOR® community!



JOE PROKOPIK  
CB Realty Squirrel Hill



JAKE BEATTY  
Oak & Ivy Real Estate



NICK DIZON  
Howard Hanna Simon

## Affiliate Partner Spotlight



TODD SCHWAIBOLD  
Service Manager

Call or Text 412-254-4344

13370 Lincoln Way North Huntingdon, PA 15642  
www.crediblepools.com | todds@crediblepools.com

### HOW DID YOU GET STARTED IN YOUR BUSINESS?

I started in the pool industry over 11 years ago when a friend of mine asked me to help out at the pool company he was working for back in our hometown of Columbus, Georgia. At the time, I didn't know anything about pools—I was simply cleaning them. But I quickly fell in love with the work, became a full-time employee, and within a year, I had worked my way up to become the company's service manager.

My wife and I eventually moved to the Pittsburgh area when she landed her dream job as a professor at the University of Pittsburgh. That's when I found my new professional home at Credible Pool & Spa.

### WHAT'S A GOOD, QUICK TIP YOU CAN GIVE ABOUT YOUR INDUSTRY?

Don't overthink it. In the words of the person who taught me everything I know: "It's just a hole in the ground." There are many different manufacturers, and while some parts work better than others, they all serve the same basic purpose—moving water to and from a pool.

### WHAT DO YOU LIKE BEST ABOUT YOUR JOB?

I love my job. Sure, there are hard days and slow days, but what makes it all worth it is seeing a customer smile when my team and I fix the issue they called us out for. Credible Pools is successful because everyone here puts in the time and effort. At the end of the day, when a customer calls in to compliment our professionalism, or simply says "thank you," it makes all the hard work worthwhile.

### WHAT'S A FUN FACT ABOUT YOU?

I'm a huge Batman fan. It started back in 1993 when I would watch the old Adam West TV series. I'd even run around the neighbor's yard in the sprinklers with a pillowcase tied around my neck like a cape. Over the years, I've collected a few Batman items—some dating all the way back to 1967. It's such a passion that my wife and I even made a stop in Pittsburgh on our honeymoon to visit the filming locations from The Dark Knight Rises. These days, the collecting has slowed down (especially now that I have a child), but I'm excited to share that passion with my son.

## »» ASK THE EXPERTS FORUM ««



## ASK THE EXPERTS FORUM TESTIMONIAL

MARIANNE PACK, REALTOR®



MY EXPERIENCE:



I really enjoyed the recent Ask the Experts Forum hosted by the Board. It's always great learning from the affiliates about the latest and greatest in their profession. Even though I've been a REALTOR® for over 30 years I still learn so much by attending these hour long events.

Thank you for organizing them.

KATHY YANOV, REALTOR®

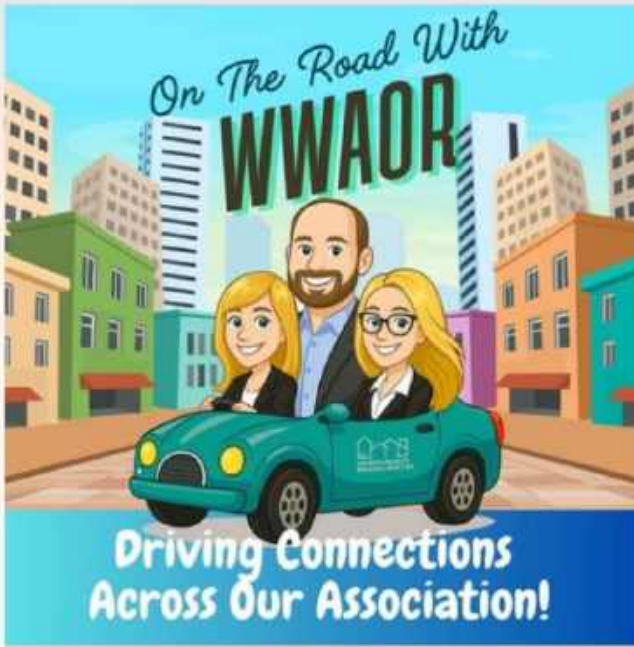


MY EXPERIENCE:



As an active agent with Berkshire Hathaway HomeServices The Preferred Realty, as well as the Director of New Agent Training for the company, I know the importance of creating an ecosystem to support my real estate practice. WWAOR's Ask the Expert forums are more than just learning opportunities for me, they are crucial components in building a thriving real estate ecosystem. The relevant and quality content keeps me coming back.

Our staff is hitting the road and making surprise visits to our member offices.  
Keep an eye out....you never know when we'll be popping in to say HI!



## How the "Big Beautiful Bill" Impacts REALTORS®

President Trump on July 4th signed into law H.R. 1, "The One Big Beautiful Bill Act". This enormous piece of legislation includes a number of important tax provisions that will have a large impact on real estate professionals and on real property investment. WWAOR Government Affairs went to DC along side thousands of REALTORS® to advocate for many of the real estate provisions of this bill. We wanted to highlight a few of the benefits that WWAOR and NAR pushed for.

- The 20 percent Qualified Business Income Deduction (Section 199A) is made permanent and slightly improved. This was the largest single tax reduction for most REALTORS®.
- The \$10,000 state and local tax (SALT) deduction limit from the TCJA is temporarily multiplied to \$40,000 for tax years 2025 through 2029. As Pennsylvania is a higher tax state, this provision will benefit PA consumers.
- Opportunity Zones are extended permanently, including the full exclusion of capital gain on OZ investments held for 10 years.
- Broadens 529 Education Savings Accounts to allow them to be used for expenses related to acquiring and maintaining professional credentials such as real estate licenses and career training.
- The Estate and Gift Tax threshold is set permanently to \$15 million per person, plus adjustments for future inflation. The higher threshold that was established by TCJA was set to fall to just \$5 million per person (plus inflation adjustments) in 2026. This change will ensure that many family-owned real estate businesses will not be subject to confiscatory taxes when passed from one generation to another.

There are many additional beneficial provisions to the legislation as well as many harmful provisions that REALTORS® advocated to keep out of the bill.

If you have any questions please contact WWAOR Government Affairs Director, Matt Vermeire at [mattv@realtorspgh.com](mailto:mattv@realtorspgh.com)



# UPCOMING EVENTS

## — Ask the Experts —



Meet our affiliate partners and learn valuable information!

 **DATE**  
Tuesday, August 5, 2025

 **TIME**  
10:00am - 11:30am

 **COST**  
FREE

 **LOCATION**  
12875 Route 30, North Huntingdon 15642  
WWAOR Office (2nd floor of the Rupp & Fiore Insurance building)

## SPEAKERS AND AGENDA



**BENJI ORŁOWSKI**  
*Lending Heights*

- Self Employed Clients Can Buy
- FHA - myths, truths and benefits
- First time homebuyers, when is somebody a FTHB



**STEVE MEREDITH**  
*Pursuit Lending*

- What is a Community Development Financial Institution (CDFI)
- Financing options for both startup and existing business
- Post-loan Business Advisory Services designed to strengthen the business



**TRENT PERRY**  
*Somerset Trust Company*

- Large acreage properties - non warrantable condo's - manufactured housing, and second homes
- Land loan financing, purchasing homes on rented lots and bridge financial

**CONTINENTAL BREAKFAST INCLUDED! SEATING IS LIMITED!**

RSVP by Friday, August 1st to  
Leslie Krygowski at [leslie@wwaor.org](mailto:leslie@wwaor.org)



## September Is REALTOR® Safety Month!

Join Us For A Special Member Meeting: Smart Security For You And Your Transactions.

**When: Thursday, September 11, 2025**

**Location: The Foster House II, Belle Vernon, PA**

**Time: 11:30am - 1:00pm**

**Cost: \$25.00pp (includes lunch)**

### Internet Safety for Real Estate Professionals

- ✓ Safeguarding our clients' and our own information
- ✓ Using social media responsibly and effectively
- ✓ Taking advantage of online tools and apps to enhance our personal safety



**Scott Lucas**  
Inspectra  
Home  
Inspections

### Financially Fearless: REALTOR® Safety in the Age of Fraud

- ✓ Wire Transfer Safety: Stop the scam before it starts
- ✓ Protecting Sensitive Financial Documents: Keep the Data, Ditch the Risk
- ✓ Mortgage & Transaction Fraud Awareness: Spot it before you're Caught in It.



**Kelly Moore**  
cfsbank

RSVP by Friday, September 5th with menu choice to: Leslie at [leslie@wwaor.org](mailto:leslie@wwaor.org)  
Payment is due prior to event.

Name: \_\_\_\_\_ Email: \_\_\_\_\_  
Menu Choice:  Grilled Chicken Salad  Fish Sandwich w/fries  
 Cheeseburger w/fries  
 Check Enclosed  Invoice Me  Already VENMO'd



# AFFILIATE PROMOTIONS



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WESTMORELAND WEST  
Association of REALTORS®



**SUNDAY, SEPTEMBER 28, 2025**



Time: Doors Open at 11:30am

Lunch Starts at 12:00pm

1st Bingo Called at 1:00pm



Location: Youngwood Fire Hall, 104 S. 2nd Street,  
Youngwood PA 15697

**ONLY 250 TICKETS AVAILABLE!**

**TICKETS:**

\$40 Individual Ticket OR \$225.00 For A Reserved Table of 6  
Tickets Include Lunch, Dauber, Special Games and Bingo Cards  
(6 cards per sheet for 20 games)

**FOOD & DRINK**

Lunch and Beverages will be provided.  
Outside food allowed. No outside alcohol permitted.

Basket Raffle, 50/50, Pull Tabs, Mystery Envelopes and MORE!



WESTMORELAND WEST  
Association of REALTORS®



## SPONSORSHIP LEVELS:

### JACKPOT SPONSOR - \$1000.00

- \* Free admission and reserved prime seating table for 6 people
- \* Large logo on all event collateral and social media
  - \* Recognition during event
- \* Opportunity to give your 2 minute business commercial
  - \* Full page ad in the event program
- \* Ability to include swag for attendees at sponsor's expense (250 people expected)

### DAUBER DABBER SPONSOR - \$500.00

- \* Free admission and reserved table for 4 people
- \* Medium size Logo on all event collateral and social media
  - \* Recognition during event
- \* Opportunity to give a 60 second business commercial
  - \* Half page ad in the event program

### SPECIALS SPONSOR - \$250.00

- \* Free admission for 2 people
- \* Small logo on all event collateral and social media
  - \* Recognition during event
- \* Business card size ad in the event program

### LUCKY CHARM SPONSOR - \$100.00

- \* Business listing on all event collateral and social media
  - \* Recognition during event
- \* Business listing in the event program

### BASKET RAFFLE DONORS - ONE BASKET OF ITEMS VALUED AT A MINIMUM OF \$50.00.

- \* Listing in event program (if donation is received by the due date)
- \* Recognition in post event social media

### GIFT CARD DONORS - GIFT CARD(S) DONATIONS FOR RAFFLE VALUED AT A MINIMUM OF \$25.00.

- \* Listing in event program (if donation is received by the due date)
- \* Recognition in post event social media

PLEASE COMPLETE THE FOLLOWING:

BUSINESS NAME: \_\_\_\_\_ CONTACT PERSON: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_

SPONSOR LEVEL (PLEASE CHECK):  \$1000.00  \$500.00  \$250.00  \$100.00  BASKET RAFFLE  GIFT CARD

PAYMENT (PLEASE CHECK)  CHECK INCLUDED  SEND QUICKBOOKS INVOICE  VENMO TO @WWAOR

MAIL COMPLETED FORM AND CHECK MADE PAYABLE TO WWAOR TO:

Chris Reay  
WWAOR

12875 Route 30, North Huntingdon, PA 15642  
OR email to localrealtors@wwaor.org

Deadline for sponsorship is Friday, September 5th