

LCAR 

Closing Comments

THE NEWSLETTER OF THE LANCASTER COUNTY ASSOCIATION OF REALTORS®

APRIL 2016

“First-time buyers in high demand areas continue to encounter instances where their offer is trumped by cash buyers and investors. Without a much-needed boost in new and existing-homes for sale in their price range, their path to homeownership will remain an uphill climb.”

Lawrence Yun,
NAR Chief Economist

Millennials & the Power of Social Media in Real Estate



by Mick Kalata

Berkshire Hathaway
HomeServices Homesale

Phones. Phones. Phones. Millennials are always playing on their phones . . . from staring intently at them in public places, waving them around in the air while driving, to never even putting them down. But what are most younger consumers using their smart-phone for, and how can the real estate industry utilize this massive trend?

Social networks are an extraordinarily important part of millennials’ digital lives, in part because social networks have become much more than a way to connect about personal and business matters. However, various people expressed a sense of frustration with current social media outlets for containing too much information, taking up too much of their time and containing too much content that wasn’t trustworthy or worthwhile. As a professional in the real estate industry, it is our job to get quality and factual information out to the public about our business and industry.

With millennials now entering the peak buying period, and expected to soon surpass boomers in total population, it seems time-worthy to understand how this generation is digesting daily information. Marketing techniques developed and executed with previous generations may not be effective with this current buying population. While tried-and-true methods such as yard signs and networking will always have a place, methods of newspapers and magazine ads may slowly drift away.

Eighty-eight percent of surveyed millennials report getting their daily news from social media leaders Facebook and Instagram as opposed to only 29 percent for Generation X. Twitter, Tumblr and Pinterest come down the line next. As professionals, it is our job to investigate, analyze and react to changing marketing trends. If this coming generation does not even read newspapers, what purpose is a Sunday open house ad doing for them? With hard data numbers like this, it is clear that a new social media approach to real estate is in order.

Just blasting your listings or generic company ads on social media won’t be the key to the millennials’ vault, however. Ninety-one percent of the millennial buying power listed original content as the reason they viewed a Realtor’s® page on social media. Marketing firms are suggesting a healthy mix of business, statistical and personal images and text on social media to keep the millennial generation engaged. Direct questions at consumers have proven to be a strong performer when attempting to get real estate consumers engaged in your day-to-day mix of dialogue.

Regardless of what your social media poison is, as a real estate professional, it is now part of your job description to jump into this pool. With such a massive amount of buying power in the near future, millennials are a force that will need to be dealt with and embraced.

INSIDE

Don’t be a RELWOC
..... 7

Expect a Strong Spring Housing Market
..... 2

How to Stage Like a Model: Secrets Revealed
..... 2

Let’s Be Real-tor!
..... 6

Spring Maintenance Tips
..... 4-5

Summary of Directors’ Meeting
..... 3

Closing Comments

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The term Realtor® and the Realtor® logo are registered membership marks that identify, and may be used only by, real estate professionals who subscribe to a strict code of ethics as a member of NAR.

NEWS & NOTES

Michael Mastro Scholarship

Second quarter scholarship applications will be accepted through June 30th. An application can be found online at www.LCARonline.com. Realtor® members of LCAR who have held uninterrupted membership for at least 12 consecutive months are eligible to apply. The scholarship covers tuition and text costs, not to exceed \$350, for any professional designation course offered by LCAR.

Realtor® Designations

For information on the NAR designations and certifications from Accredited Buyer Representative to Transitional Referral Certification, go to www.realtor.org.

Past Newsletters

If you are looking for a past issue or article from *Closing Comments*, go to the LCAR website—www.LCARonline.com. Go to the members only section, log on, go to the communications tab / monthly documents. You can search by a specific month's issue or by a keyword from the title of an article. You can also search back-issues of *House Calls*.

How to Stage Like a Model: Secrets Revealed

Model homes are showpieces in new-home construction, offering a design aesthetic that can be a good jumping-off point when staging your own listings. RISMedia offers the following tips in a recent article to stage like a model.

Section off a room. Do this by using area rugs and floating furniture away from the walls.

Group solid furnishings. For example, group sectionals or bookcases and group

Realtor® Benefits Program

Placester® offers exclusive discounted pricing to NAR members on real estate websites with beautiful mobile-ready designs and hassle-free hosting. Their turn-key solution includes everything you need for your online presence including quick set-up and personalization, without the need for technical or programming skills. Call 800-226-1381 or learn more at www.placester.com/NAR.

Expect a Strong Spring Housing Market

Recent housing and economic reports predict we'll see solid spring home sales, according to Jonathan Smoke, realtor.com's chief economist. Here are some signs:

On jobs: "Job creation—arguably the most important factor in housing demand—is moving apace," Smoke notes. In January, 151,000 jobs were created and unemployment is near 10-year lows. Smoke predicts that the latest employment growth should translate into a 3 percent boost in home sales this year.

On home sales: Existing-home sales from January 2015 to January 2016 have grown 11 percent. Sales are taking longer to close, due to new mortgage rules that took effect last fall, but the pace of sales is growing. New-home sales have also grown solidly year-over-year, and the median price of new homes is declining as more builders offer more affordable homes than catering to just the luxury.

On home prices: Prices are moving up and most of that has been attributed to the limited number of homes for sale. At the current pace, there is a four-month supply of homes on the market—much lower than the norm of six to seven months.

But as Smoke notes, "Not everything is rainbows and unicorns. The biggest negative trend impacting potential demand relates to the January and February declines in stock values which have taken a toll on consumer confidence."

Source: "The Numbers Are In—Yup, 2016 Is Off to a Good Start in Homes Sales," realtor.com® (02/26/2016)

together with lighter pieces, such as a glass side table or raised bench.

Don't over-accessorize. Use only a handful of books, one house plant on a side table and limited hung artwork.

Add more light fixtures. One light fixture for every 100 square feet of space.

Sources: "Selling? 6 Staging Secrets of Model Homes," RISMedia (02/28/2016)

Summary of March 9th Meeting

Upon motion by Jeff Funk, second by Jeff Snyder, the minutes of the February 10, 2016 Directors' Meeting were approved.

The Directors reviewed a matrix, prepared by the Banquet Task Force, comparing the Marriott Hotel and Host Resort on reception pricing, menu selection, meal prices and parking availability for the 2017 Banquet. After discussion, the Directors unanimously selected the Marriott for the 2017 Banquet.

The Governance Task Force presented several proposed revisions to the Bylaws relative to the composition and nomination of the Board of Directors. The Directors reviewed and discussed these recommendations and alternative proposals, but ultimately did not accept any of the options. It was requested that the Task Force meet again to discuss what other, if any, limited options are possible.

Doug Foltz, Jeff Funk and Jeff Peters updated the Directors on the current status of discussions on the MAPS (MLS Evolved) project; and indicated that the final meeting in this phase of the project is scheduled for March 22nd in Baltimore. Assuming that additional details are finalized at that time, the Directors intend to schedule a series of meetings and communications to answer questions regarding this initiative.

The Community Partnerships, Government Affairs and Newsletter Committees reported meeting but required no action.

The LCAR-PAC Trustees reported the endorsement of Lloyd Smucker for Pennsylvania's 16th Congressional District and Scott Martin for Pennsylvania's 13th Senate District. Additionally, the Trustees requested \$1,400 "seed" money for the "Battle of the Bands" fundraising event. The event is anticipated to be self-sustaining and is tentatively scheduled for November 10th.

The Directors reviewed membership statistics and staff presented the new member applications, indicating they have all been completed in full, with each individual applying for an appropriate classification of members. Upon motion by Jeff Funk, second by Jennifer King, the Directors approved the new members.

The Association's Treasurer's Report, as well as the MLS and Real Estate School Reports, were reviewed and upon motion by Jeff Peters, second by Doug Foltz, were accepted.

The Directors received communications from the Clareity MLS Workshop and PAR's Awards Program, as well as sales and ShowingTime statistics through February.

After being apprised of the individuals whose dues and/or fees have not been paid by the March 15th deadline, the

Directors took no action to defer the termination of these members. Reactivation will require filing a membership application and payment of the reactivation fee.

There being no further business, the meeting was adjourned.

NOTE: These minutes have not yet been approved by the LCAR Directors; corrections will follow, if necessary.

Six Ways to Explain Low Inventory

Everywhere you turn, there's a new story about how the lack of homes on the market is driving up prices and driving buyers crazy. But what's the reason behind this trend?

1. *Many homeowners are still underwater.* One of five homeowners with a mortgage still doesn't have enough equity to sell.
2. *Boom buyers are still holding out.* About 16 million families bought homes in the peak of the boom around a decade ago, and many are still waiting around to make a profit, even if they aren't underwater.
3. *The inventory shortage is squeezing move-ups.* Owners who may be ready to move into a larger or more expensive home are often considered hidden drivers of the market. But right now, price instability and the lack of available homes is causing this group to hold off.
4. *Investors aren't ready to sell single-family homes they're renting.* They're making money from both rising rents and home price appreciation.
5. *New-home construction is still very low.* It may be tempting to blame this on the builders; but after the crash in 2007, thousands of smaller builders closed down and many of those who survived did so by selling off their inventories of prime real estate earmarked for future construction.
6. *Baby boomers are running behind.* Everything from later retirement ages, longer careers, better health and loss of household wealth/equity during the Great Recession have contributed to a slower-than-expected timeline for this generation.

Source: "Where Have All the Sellers Gone?" *Real Estate Economy Watch* (03/17/2016)

Facts, opinions and information expressed in *Closing Comments'* articles represent the work of the author and are believed to be accurate, but are not guaranteed. The Lancaster County Association of Realtors® is not liable for any potential errors, omissions or outdated information. If errors are noted within any article, please notify the Association. Articles represent the author's opinion and are not necessarily the opinion of the Association.

Spring Maintenance Tips



by **Matt Steger**

WIN Home Inspection

We have weathered another winter and spring is now here. Baseball has returned, leaves and blossoms are popping; and it's time to get out and see what winter did to your home. This article should help provide tips for needed maintenance around the home this time of year.

1. Have your home's central cooling system professionally serviced. Whether you have a heat pump or central air conditioning system, spring is the time to have it professionally serviced to be sure it is ready for summer. Check your air filter, and change it if it is dirty. There are 30-day glass woven filters, 90-day paper element (pleated) filters and larger media-type (pleated) filters which typically need changing every 12 months. Minimally, I recommend the 90-day paper element pleated air filters. The glass woven 30-day type blocks very little of the dirt and dust that passes through your return ductwork. If you can easily see light through the filter, how good of a job at blocking dust can it do? The air filter helps protect the A/C system's internal components. Also, ensure that there is no vegetation within 24 inches of the outside compressor unit. If there is, trim it so this vegetation doesn't prevent the needed air circulation around the unit. If your home has upper and lower return louvers in the walls, open the top louvers and close the bottom ones once you start using the A/C.

Keep in mind that A/C systems and heat pumps in "cool" mode should only be run when the exterior temperature is at least 60 degrees Fahrenheit. Running them in cool weather can damage these systems. This means they should be serviced in late spring when the outside temperatures warm up a bit.

Also, if you have a programmable thermostat, make sure you change its clock when the time springs ahead. Heating and cooling consume a large piece of your utility bill. If you don't have a programmable thermostat, installing one will help lower your heating and cooling costs. If you have a heat pump system with built-in

auxiliary heat (sometimes called emergency heat or EMHeat), a special heat pump programmable thermostat which has a backup heat setting will be needed. Otherwise, you'll notice next winter that you can't manually turn on your heat pump's backup heat.

2. Check your roof, gutters, downspouts and the ground around your home's exterior. Harsh winter winds tend to blow things around your yard. Ensure that all roof shingles are still present (you may need binoculars); and if they are missing or torn, repair is needed to help prevent further damage or leakage. Ensure that all flashing, stack vent boots and other roof penetrations are well sealed and intact. If uncomfortable on a ladder, please call in a qualified professional! Leaves may have found their way into your gutters or basement window wells. Clogged gutters and downspouts that empty at the home's foundation are a common reason for wet basements, foundation issues and rodent/insect attraction. During prolonged spring rains, ensure that all of this water is channeled quickly away from your home.
3. Wait until the threat of freezing weather has passed before you turn on your exterior hose bibs or connect your hoses.
4. If your home has single-pane windows and storm panes, replace the storm panes with the window screens once the weather has warmed up. Vinyl screens used in most modern double-pane windows can remain installed year-round. While you are checking your windows and screens, also check the home's exterior caulking and touch it up where needed. Caulking at joints around doors and windows, where wiring and pipes enter the home and where different siding materials meet can all help keep water, insects and hot air out. Also, sealing joints where concrete patios or walkways meet the home can help prevent water entry.

(continues on page 5)

Spring Maintenance Tips *(continued from page 4)*

5. Check the attic and basement insulation to ensure it is still in place and uniformly distributed. Loose fill fiberglass or cellulose can be leveled out to a more uniform thickness to help maximize its insulating properties. Do not compress the insulation, however, by storing items on it or placing plywood on it as this will lower the insulation's R-value and minimize its function. Fiberglass batts in the basement ceiling or crawl space can fall down, or there may be small places in these areas with no insulation. Adding insulation can help lower energy bills by keeping heat up in the attic on those scorching summer days and allow your air conditioning system to work a little less. Also, check to ensure that ridge and soffit venting is not blocked by insulation and that air can easily pass through these vents. An important benefit of properly insulating your home is that it will help in winter and summer.

6. Ensure that your sump pump is working properly. During spring and summer, we often have prolonged rains or heavy thunderstorms, and you want to be sure that your sump pump can do its job. If your sump pit has no pump installed but does have water accumulation, have a proper sump pump installed with a check valve and ensure that its drain discharges outside at least four feet from the foundation. You may even consider a battery backup for this system if thunderstorms knock out your power. This is especially important in finished basements. Keep in mind that some areas have ordinances or codes that forbid discharging sump pumps into the public sewer system. Sump pumps should only be drained to grade in your yard.

Doing these sort of proactive measures in the spring will allow you to enjoy more time outside relaxing and less time working.

Thought of the Day

“You must either modify your dreams
or magnify your skills.”

~ **Jim Rohn**

New Members

Designated Affiliates

- Chad Neiss Ephrata National Bank
 Kenneth Yoder BL Companies

Designated Realtor®

- John Adams So Penn Appraisals, LLC

Realtors®*

- Racquel Barcelona Berkshire Hathaway HomeServices
 Kenneth Berkenstock Lusk & Associates Sotheby's
 Paula Bird Berkshire Hathaway HomeServices
 Karen Bradley Howard Hanna Real Estate Services
 Kathlen Butz Berkshire Hathaway HomeServices
 Grant Clark Noble Real Estate, LLC
 Sandra Collins Berkshire Hathaway HomeServices
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 Gabrielle Dunn Berkshire Hathaway HomeServices
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 Janet Johnson Lusk & Associates Sotheby's
 Monica Kemp Coldwell Banker Residential Brokerage
 Stephanie Lachance Coldwell Banker Residential Brokerage
 David McEldorney Hostetter Realty
 Dawn Patrick Younger Realty Group
 Kaitlin Santmyer Coldwell Banker Residential Brokerage
 Eric Schneider Berkshire Hathaway HomeServices
 Charles Shenk Berkshire Hathaway HomeServices
 Bruce Smeltz Berkshire Hathaway HomeServices
 James Smoot Coldwell Banker Residential Brokerage
 Derek Webb Keller Williams of Central PA East
 Linsey Yecker Weichert Realtors Engle & Hambright

** Approved, pending completion of New Member Orientation*

Members on the Move

- Beth Andrew Berkshire Hathaway HomeServices
 Christine Connelly Charles & Associates, Inc.
 Matt Helsel Kellers Williams of Central PA East
 Jane Nall Keller Williams of Central PA East
 Matthew Sipel Howard Hanna Real Estate Services
 Lisa Wood Berkshire Hathaway HomeServices

Membership Statistics *(as of 3/31/2016)*

Real Estate Firms	153
Real Estate Branches	17
Affiliate Firms	90
Realtors®	1,065
Designated Realtors®	146
Pending/Tentative	84
Salespeople	14
Affiliates	117

Let's Be Real-tor!



by **Sue Gunselman**

ReMax of Reading

There is a new class in town—"Professional Standards of Conduct" or "Best Practices & Professional Courtesies"! It's here! The new, and now mandatory, "Professional Standards of Conduct" has been launched! Our team of educators held its initial session with office managers and/or owners to share, instruct and educate their respective office agents. All licensees and members of LCAR will be required to complete this 2.5 hour class biannually effective July 1, 2015 through June 30, 2017.

Over the past decade there has been a significant decline in the qualities that make doing real estate in our county rewarding, as well as pleasurable. After months of research and discussion, it was determined that additional education for all LCAR members should be implemented and that training is necessary (and now mandatory) for continued membership in LCAR. The education task force of LCAR came to the conclusion that the *Code of Conduct* addresses the majority of issues we are dealing with. The goal is to enforce "a commitment to excellence" to the way Realtors® interact with one another and with consumers and the need to maintain one's professional education. The mission statement is as follows: "To emphasize those concepts of best business practices, courteous treatment and fair play, adopted by the Lancaster County Association of Realtors® and the Community they serve".

I have the privilege of serving on the instructors' committee for the class and am pleased the content of the information addresses "pet peeves" that many of our fellow Realtors® complain about. My hope is that this class will enhance our working relationships and we can improve and maintain a higher level of professionalism, along with common courtesies. The goal is that the topics being covered get the proper attention—and correction—they deserve. If everyone is aware and educated, it will make a positive difference in how we work and will create a healthier reputation for our profession.

The following is a sneak preview, in a *Reader's Digest* format, of topics being covered:

1. **Agency.** Refresh your duties to disclose the nature of your agency relationships with sellers, buyers and tenants.
2. **Compensation and Bonuses.** What justified "compensation" and what are the rules for bonuses?

3. **Co-Op Transactions.** Be familiar with the rules of "shopping" contracts and the format for delivering agreements and notification of receipt of all contracts, both prior to and after contracts being presented.
4. **Endorsements.** Confirming all rules that pertain to all changes to contracts and notifications.
5. **Presentation of Offers.** Be aware of the time frames that agreement of sales need to be presented and earnest monies delivered. Plus, communication guidelines between the listing/selling agent and the allowed opportunity for the selling agent to present the contract to sellers. Also, proper presentation of multiple offers and when the listing agent is competing with his/her own offer in multiple-offer situations.
6. **Negotiations.** The rules for offers, counter offers and changes to contract are in writing during negotiations and let all parties involved be aware of any "unacknowledged" contracts during negotiations.
7. **Courtesies.** Identify yourself as an agent! Follow showing instructions and cancellation policies. With regard to seller etiquette, what is considered a "must" on the owner's behalf?
8. **Open Houses.** Proper agent behavior while hosting the open houses with regard to guests, other agents and the owner, along with procurement of a contract.
9. **FSBOs.** Guidelines for pursuing for sale by owners . . . what and what "not" to do!
10. **Solicitation.** When can an agent contact, or not, a seller currently listed with another agent? What discussion is the agent allowed to have with the seller?
11. **Risk Reduction.** Proper use of lock box keys and owner's keys, plus the personal liability involved with sellers' personal property.
12. **Builder Guidelines.** Guidelines for proper relationships between the builder and agent's buyer when purchasing/building a new home and how to properly handle the builder's warranty.

Now that you have some insight for the new class, and if you'd like to get a "jump start" on the content, the best advice I can give is to review LCAR's *Code of Conduct*, which is posted on the members only side of our website. It clearly defines those topics and is a great way to review the topics being covered. The *Code of Conduct* provides a "road map" for members and outlines procedures for all members to follow. I'm personally pleased this is being addressed board-wide and our hope is the outcome will not only improve our working environment but also bring higher standards and credibility to our profession. Our jobs are tough enough; and with improved knowledge on these topics, it will promote the smoother transactions we all wish for!

Don't be a RELWOC



by **James L.
Goldsmith, Esq.**

Caldwell & Kearns, P.C.

A FSBO, For Sale by Owner, is objectively a seller who is marketing his/her real estate without the assistance of a licensed real estate broker. Subjectively, we think of a FSBO as cheap and not wise enough to know what he/she does not know about the marketing and sale of real estate. You, my readers, are not particularly fond of FSBOs.

So, what's a RELWOC? You will not find the answer anywhere but here given that I've just made it up! It stands for Real Estate Licensee Without Counsel. Objectively, it refers to a real estate licensee who participates in the legal system without having engaged a lawyer. Subjectively, it refers to a real estate licensee who is cheap and not wise enough to know what he/she does not know about participating in the legal process without the benefit of counsel. The parallel between a FSBO and RELWOC is rather obvious, and it is an apt comparison.

I am inspired to write this article because I often encounter RELWOCs as part of my practice, and usually they are in a predicament. A buyer sued a seller for money damages claiming that the seller concealed a material defect. My client, the listing agent, was not named in the lawsuit. In the course of the suit, the buyer served notice on the listing agent that they wished to take his deposition. As the listing agent was not a defendant in the lawsuit and since no one had advised him that he was in anyone's gunsight, he appeared alone . . . without counsel . . . not having the benefit of professional assistance . . . RELWOC.

According to the listing agent, his deposition performance went rather well. His answers were reasoned and his explanations, although wordy, were spot-on. I dare say, he responded to the questions with aplomb, outshining attorneys who apparently knew little about the standards of real estate practice and the tasks that real estate licensees perform. "Boy, did I educate them," he thought. Boy, did he!

About two months after his stellar performance, the listing agent was joined as an additional defendant in the lawsuit by the buyers. It could have been the sellers who joined him, it really doesn't matter. At the end of the day, the listing agent became a party to the lawsuit with far more than his deduct-

ible on the line, because he was a RELWOC.

I was hired to defend the listing agent in court. This task was made all the more challenging because I was forced to reckon with his previously given testimony which, unlike my client, I did not view so favorably! In fact, my client implicated himself in many ways that he could have avoided if he had proper instructions from someone who was in his camp looking out for his interests. Out of context, my client's deposition testimony was reasonable; but for purposes of the litigation, it was abysmal. How could his testimony be bad given that he simply answered questions truthfully?

Truth is indeed required . . . no ifs, ands or buts. Deponents (those answering questions in a deposition), however, when left to their own devices, tend to go off message, respond to questions never asked and freely volunteer information that is unnecessary, distracting and often times inculpatory. Truthful answers to a question might be 1) "Oh yeah, I could tell that the legal description in the deed was way off"; or 2) "I am not an expert in surveys or deeds and did not feel that I could or should offer an opinion as to what it conveyed". Experienced lawyers will likely dig deeper and explore the parameters of your answers, but why give them more grist for the mill? Off-the-cuff, uncoached remarks will be your undoing.

Like FSBOs, RELWOCs like to save money. "Saving" is all a matter of perspective. In this case my client's "savings" was paying \$10,000 to the plaintiffs, payment of his legal fees and lost time. Had he been represented at the deposition by counsel, he likely would have "saved" money.

Need I tie this article up with a neat conclusion? Best to all.

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Jim Goldsmith is an attorney with Caldwell & Kearns and serves as general counsel to PAR. A substantial portion of his practice is dedicated to providing advice and counsel to real estate licensees. He and his firm represent and defend real estate salespersons and brokers in civil lawsuits and licensing claims across the Commonwealth. Jim also defends Realtors® in disciplinary hearings conducted by the Real Estate Commission. He routinely counsels employers on employee relations issues and is one of the voices of the PAR Legal Hotline. He may be reached at www.realcompliance.com.