

RAYAConnection

Honor RAYAC Members

Join us on January 14 to honor members who make a difference for all RAYAC members, the community and the real estate industry. See details on page 6.

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RAYAC Foundation Funds Local Charities



Thanks to your generosity, the RAYAC Foundation will award nearly \$36,000 to housing-related charities in York and Adams Counties this year. Funds were recently distributed to six York County non-profit organizations. Checks will be presented to Adams County organizations next week.

- **House of Hope** to replace carburetor heater in generator
- **Penn-Mar Human Services** donation toward construction of new home for 3-5 individuals with intellectual and physical disabilities
- York Habitat for Humanity donation toward construction of Veterans Home at 953 Conewago Avenue, York
- New Life Center for Mothers and Children donation toward new carpet installation in Center for Mothers and Children
- The Salvation Army York donation toward 2015 Giving Campaign aiding the York community
- **Housing Authority of the City of York** donation toward the rehabilitation of a donated housing unit at 520 S. Pershing Street, York.

Shown seated left to right are Mark Mattern, York Habitat for Humanity; Craig Zumbrun, Housing Authority of the City of York; Rachel Shell, New Life Center for Mothers and Children; Rich Robinson, Penn-Mar Human Services; and Dennis Camuti, The Salvation Army-York. Standing left to right are Judy Givens, RAYAC Foundation; Ken Worley, 2015 RAYAC Foundation President; Lori Ziegler, House of Hope; Ray Hoover, 2015 RAYAC Foundation Secretary/ Treasurer; Nina Post, New Life Center for Mothers and Children; Bob Aldinger, RAYAC Foundation; Jackie Summers, Penn-Mar Human Services; Rob Myers, 2015 RAYAC Foundation Vice President; Michele Baker, The Salvation Army-York; and Michele Jones, RAYAC Foundation.

CALENDAR

December

- 1 Weight Watchers, 12:45 pm
- 2 CE: FHA Handbook, 8:30 am
- 2 Hands on Helpers Committee, 9:00 am
- Program Social Committee,
 9:30 am
- 4 New Member Orientation-Module II, 8:30 am
- 8 Straight Talk Series-REALTOR and Client Safety, 9:30 am
- 8 Weight Watchers, 12:45 pm
- 8 Political Affairs Committee, 2:00 pm
- 9 MLS Contact Management, 2:00 pm
- 9 Wednesday Wind Down, The Gettysburg Hotel, 5:00-7:00 pm
- 10 CE: Residential RE 101, 8:30 am
- 10 Board of Directors, 9:00 am
- 10 Community Relations Committee, 1:00 pm
- 11 Ethics by Example class, 8:30 am
- 14 Leadership event for Board and Committee Chairs, 9:00 am, Central Market, York
- 15 Weight Watchers, 12:45 pm
- 15 Lockbox Training, 2:00 pm
- 16 Affiliate Committee, 8:30 am
- 16 Golf Committee, 9:30 am
- 16 RAYAC office closes at noon
- 17 MLS Committee, 8:30 am
- 17 Member Communications Committee, 9:30 am
- 17 MLS CMA class, 2:00 pm
- 18 New Member Orientation-Module III, 8:30 am
- 22 Weight Watchers, 12:45 pm
- 22 MLS Walk-In, 2:00 pm
- 23 RAYAC office closed 12:00-3:00 pm
- 24 RAYAC office closes at noon
- 25 RAYAC office closed
- 29 Weight Watchers, 12:45 pm
- 31 RAYAC office closes at noon

January

- 1 RAYAC office closed
- 4 Dues payment deadline
- 5 Weight Watchers, 12:45 pm
- 6 Hands on Helpers Committee, 9:00 am
- 7 Program Social Committee, 9:30 am
- 8 New Member Orientation-Module I, 8:30 am
- 12 Education Committee, 11:00 am
- 13 Lockbox Training, 2:00 pm

Meetings are held at the RAYAC Office, 901 Smile Way, unless otherwise noted.

Wednesday Wind Down

Bring a NEW toy for Toys for Tots to WWD or drop one off at the RAYAC office by Dec. 17.

December 9

5:00-7:00 pm

Gettysburg Hotel

1 Lincoln Square, Gettysburg

Thank you to the host for generously providing free appetizers and a cash bar for this networking event.

Sponsors:

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Board of Directors Summary

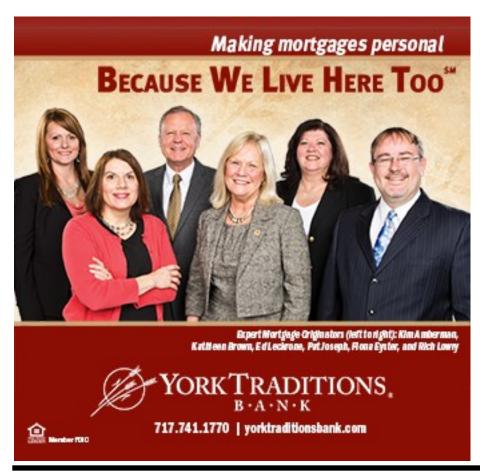
November 20, 2015

Action Items

- Directors tabled a MLS Committee recommendation to not allow auctions in the MLS. Directors asked that their discussion be shared with the committee and ask Brokers for their input.
- Directors approved RAYAC representatives to attend the January MAPS meeting. (See page 4 for more details.)
- Directors approved a \$100,000 reduction to the 2016 budget.
- Directors appointed the remaining 2016 committee chairs and volunteered for Board liaison representation on the committees.
- Directors approved an Ethics Case Review finding as presented.
- Directors waived all local dues and fees for Andrew Spangenburg while he serves on active military duty.
- Directors approved the Leadership Development Committee's recommendation for the Distinguished Service Award to be presented at the Installation and Awards event on January 14.

Reports

- Directors and staff shared information from the National Association of REALTORS Annual Conference in San Diego.
- A report was given on RAYAC's new transaction review program 177 members completed the professionalism survey since it launched on October 7.







2015 RAYAC President Brian Berkheimer

Have You Heard MLS Merger Scuttlebutt?

Back in September TREND (the large MLS to our east) and MRIS (the large MLS to our west and south) announced their intent to consolidate and create a new era of MLS with the working name MAPS. Their vision includes reaching out to surrounding associations and MLSs inviting them to be part of the development of this regional, multi-state MLS group.

They contacted RAYAC, and several association representatives attended an informational meeting with TREND and MRIS in October. As a follow up, we have accepted an invitation to a phase 1 meeting in January to begin talking about the nuts and bolts of the new organization. To participate in the January meeting required a vote from RAYAC's Board of Directors.

At the November Board of Directors meeting, our directors voted to "commit to participating in the next step of exploring MLS consolidation with other like-minded organizations, in order to achieve a shared vision to preserve compensation and cooperation, promote the expansion of an orderly and efficient marketplace and provide brokerage firms greater control of and access to their listing content."

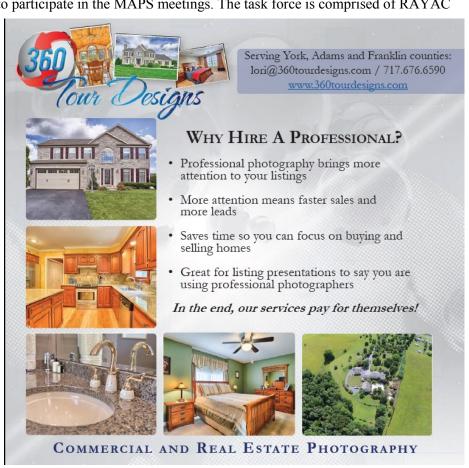
This is a first step to gather vital information and have a seat at the table. We know that representatives from Greater Harrisburg, Lancaster, and Lebanon associations will also be attending the meeting in January.

The Board of Directors appointed a task force to participate in the MAPS meetings. The task force is comprised of RAYAC

officers, including me, Tony Thomas, Cindy Mann, Deborah Goodling as well as MLS Committee representatives Steve Brown and Heather Kreiger and staff liaisons Shanna Terroso and Rhonda Elliott. This group will share information with the Board of Directors to review and monitor this opportunity as it develops, but ultimately RAYAC's bylaws would require a membership vote on a change of this significance.

As your President, I urge you to be involved in this process AS IT UNFOLDS in 2016. Be informed....inform others, ask questions, call your directors and make your opinions known. One thing is certain, your board of directors is committed to making decisions that are in the best interest of its members, both brokers AND agents. It's too early in the process to determine what lies ahead for RAYAC's MLS but it is certain....either way...this will be a game changer.

Brian



Membership News

New Members

Jennifer DeFranks, Keller Williams Keystone

Laura Heydt-Adams, Keller Williams Keystone

John Inch, Jr., Keller Williams Keystone Monica Jordan, BH Homesale (G) Laura Kuhns, BH Homesale (H) Mark Macklin, Equity PA RE Neil Reichart, ERA Preferred Properties Jerry Lee Riggleman, Keller Williams Keystone

Tammy Rivera, BH Homesale (G) Stacey Sechler, C21 Core Partners Shawn Stevens, ERA Preferred Properties

Member Changes

Stephanie Elzinga, All Stiles Real Estate Laverne Goss, Mountain View Realty Lisa Korpics, BH Homesale (W) Gary LeFevre, All Ameridream RE Linda Pacy, BH Homesale (H) Michelle Thomas, C21 Dale (RL) Robin Turner, Howard Hanna (Sh)

Member Drops

Rodolfo Hollis Kelsey Korrell Kelly LeFevre Eric Milne Janice Oaster Richard Thoman

New Office/Brokerage

None

Office Changes

Tammy Sipe, Appraiser Phone number change to (717) 578-7625

Bob Thoman Residential Appraisers Phone number change to (717) 586-3474

Keller Williams Keystone new Broker Michael McGavisk

Office Drops

Richard A. Thoman LLC

New Affiliates

Open.Tours 1325 Karens Way York, PA 17402 Phone (717) 683-7099 John Beatty john@open.tours www.open.tours

State Farm: Tricia Melnichak 2055 Carlisle Road York, PA 17408 Phone (717) 764-8588 Fax (717) 461-7460 tricia@insureitpa.com www.insureitpa.com

Membership Stats								
(as of 11)	/20)							
	<u>2015</u>	<u>2014</u>						
Designated REALTORS	121	113						
REALTORS	850	819						
Pending Applicants	20	19						
Total REALTORS	991	951						
Affiliates	96	93						

1087

1044

Affiliate Changes

None

Total Members

Affiliate Drops

None



Installation & Award Event

Thursday, January 14

Wyndham Garden Hotela York

5:00 pm

Poolside cocktail hour with appetizers and cash bar

6:00 pm

Event starts in the Crystal Ballroom

Come say thanks and honor
RAYAC's officers, directors
and award winners who do so
much for our association,
community and real estate industry.

\$20 per person∙

Register online today under events.

Deadline is January 8.

Practicing Professionalism

Case Study #16-17: Buyer Conditions Purchase Offer on Seller's Agreement to Pay Buyer Agent's Fee

(Adopted as Case #21-18 April, 1990. Transferred to Article 16 November, 1994 as Case #16-12. Renumbered November, 2001.)

REALTOR® A filed a listed property with his local MLS offering to pay a fee for subagency services. REALTOR® B called REALTOR® A, identified himself as a buyer's agent, and asked if REALTOR® A would arrange a showing of the property to his client and himself. REALTOR® A agreed. The following day, REALTOR® B presented REALTOR® A with an offer to purchase that was contingent on the seller's agreement to pay REALTOR® B's commission. The seller accepted the offer and the sale closed shortly afterward.

REALTOR® A then filed a complaint against REALTOR® B citing Article 16 of the Code of Ethics as interpreted by Standard of Practice 16-16. He stated that REALTOR® B had interfered in REALTOR® A's relationship with his seller-client by attempting to negotiate a separate commission agreement with the seller. REALTOR® B responded that since the request that the seller pay his commission was made by REALTOR® B's client, the buyer, directly of the seller and not of the listing broker, no violation of the Code of Ethics had occurred.

In their decision, the Hearing Panel noted that if REALTOR® B, or if his client at REALTOR® B's urging, had

demanded that a portion of REALTOR® A's commission be paid to REALTOR® B, there would have been a valid basis for REALTOR® A's position. Since the request for payment of REALTOR® B's fee was made directly to the seller, REALTOR® B was not in violation of Article 16.

Bookmark these Websites

Here are your local, state and national association websites that contain a ton of valuable information.

www.rayac.com www.parealtor.org www.realtor.org



Strategically Speaking

This is a monthly update on the progress of RAYAC's Strategic Plan that was adopted April, 2015.

Goal 2: Leadership and Member Value

RAYAC members see the value of membership, are informed, involved and have Association leaders that are well-informed representatives of the members they serve.

Objective 1: Communication

B. Create consistent plan for broker office outreach and visits by staff, Directors, and Leadership. Goal to visit with 12 broker offices per year, starting in 2015; staff to oversee creation of plan.

Staff and leadership exceeded the goal of visiting 12 offices in the late summer and early fall as they promoted the networking and affiliate event and the annual meeting. Further visits are planned prior to mid-December to promote educational opportunities and the Installation and Awards event. Office visits increase two-way communication and assist members in knowing RAYAC's leadership and staff.

Objective 3: Strengthen relationships and communications between RAYAC and appraisers, commercial REALTORS®, property managers.

Create focus groups for each segment to determine needs, led by staff to begin Q1 2016.

- The Appraiser Forum developed and reviewed a survey of market data to benefit appraiser members with Collateral Underwriting.
- For member education, an appraiser panel was incorporated into the fall networking and affiliate event on September 24.
- The Appraiser Forum plans to meet a couple times each year and would like to organize a regional forum with Harrisburg and Lancaster appraisers.

Similar outreach to commercial and property management specialists to be undertaken in 2016.

Click here to view the entire strategic plan.



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Dues Invoices

RAYAC emailed dues invoices to members on November 18 and payment is due to the association on January 4. Payment may be made online or by mailing a check to RAYAC. Members may also pay dues in person at the RAYAC office by cash, check or credit card. We cannot accept payment over the phone. We now accept Visa, Mastercard, Discover and American Express.

If you have any questions, please contact Doug Clark at <u>doug@rayac.com</u> or 717-843-7891 ext. 111.

The fees for 2016 are the same as last year.

NAR dues	\$120
NAR public image	\$ 35
PAR dues	\$130
RAYAC dues	\$225
Total	\$510*

^{*}plus optional RPAC contribution

Click here to pay your dues online.

Payment is due Monday, January 4. Any invoice not paid by January 4 will be assessed a \$50 late fee. If the dues payment and late fee are not paid by January 15, an additional \$50 late charge will be assessed. Any invoices and late fees not paid by January 31 will result in automatic termination of membership.

Remember, you can also access your 2015 association payments online to help prepare for tax time. <u>Click here</u>, go to my services, and click on one year invoice history.

2016 RAYAC Fee Schedule

2016 fees were adopted by the Board of Directors at the September 2015 meeting and go into effect on January 1st.

New fees include:

- \$100.00 Fee for an agent transferring brokerage companies (this includes transferring listings)
- \$250.00 Fee for brokerage office name change

For the full list of dues and fees, go to www.rayac.com and log in to the member side.

RAYAC Holiday Closings

The RAYAC office will be closed or closing early on the following days:

Dec. 16 close at noon for staff holiday party

Dec. 23 closed 12-3 pm for Cindy
Alleman's retirement luncheon

Dec. 24 close at noon

Dec. 25 closed

Dec. 31 close at noon

Jan. 1 closed

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Contact:
Duane "Silver" Wilson
717-577-8740

Email: silverwilson@comcast.net

Hello Thirsty Thursday!

The Program Social Committee is mixing up the mingling in 2016. Now our "happy hours" will be on the **third Thursday of every other month** starting in January. So, make the change in your calendar NOW because we want to see YOU there!

January 21

The Embers

March 17

Rocks Lounge, C&D Bar & Grill

May 19

John Wright Restaurant

July 21

Green Horizon Grill at the Bridges Golf Club



Affiliate members!

If you would like to sponsor a Thirsty Thursday, contact Marissa Bankert at marissa@rayac.com or 717-843-7891 ext. 108.



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KNOW MORE. DO MORE.



* Happy Holidays - Education Special *

For the month of December, buy three 3.5 hour classes and receive one 3.5 hour class FREE!

Contact Stephanie Kennedy at 717-843-7891 X109 or stephanie@rayac.com to receive your fourth 3.5 hour class for free. This offer expires December 31, 2015. Excludes online, broker, and designation courses. Must have enrolled in December for the three classes to receive the free class.

CLASS SCHEDULE

For more details on each class and to register, go to: https://mdweb.mmsi2.com/york/

Fall -Winter 2015

December 10, 8:30am-4:30pm: Residential Real Estate 101, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)

January 21, 8:30am-4:30pm: National USPAP, 7 hours appraiser and real estate CE. Mandatory class for appraisers. (Location: RAYAC)

Snow date: January 26. Please contact Stephanie at 717-843-7891 X109 if you need a 2016-2017 USPAP Textbook.

Spring 2016

February 16, 8:30am-4:30pm: Spring 2016 Designation Course: Consumer Safety and Security Specialist, 7 hours real estate CE. (Location: RAYAC)

March 8, 8:30am-12:00pm: Zapping Zillow and Tripping Up Trulia, 3.5 hours real estate CE. (Location: RAYAC)

1:00pm-4:30pm: From Contract to Closing - Don't Derail Your Sale!, 3.5 hours real estate CE. (Location: RAYAC)

March 9, 8:30am-4:30pm: Residential Real Estate 101, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)

March 15, 8:30am-12:00pm: Managing Online Transactions for Consumers (Dotloop Boot Camp), 3.5 hours real estate CE. (Location: RAYAC)

1:00pm-4:30pm: Managing Online Transactions for Consumers (Dotloop Boot Camp), 3.5 hours real estate CE. (Location: RAYAC)

March 16, 8:30am-4:30pm: Commercial Real Estate 101, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)

March 17, 8:30am-4:30pm: Real Estate Essentials, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)

March 23, 8:30am-4:30pm: FHA's New Appraiser's Handbook: Learn It To Protect Your Liability, 7 hours RE and appraiser CE. (Location: RAYAC)

March 24, 8:30am-12:00pm: Working With Today's Seller, 3.5 hours real estate CE. (Location: Hampton Inn-Hanover)

1:00pm-4:30pm: Working With Today's Buyer, 3.5 hours real estate CE. (Location: Hampton Inn-Hanover)

April 6, 9:00am-12:30pm: Financing in the Brave, Old World, 3.5 hours real estate CE. (Location: RAYAC)

1:00pm-4:30pm: Use the Right Form at the Right Time, 3.5 hours real estate CE. (Location: RAYAC)

April 19, 8:30am-4:30pm: Residential Real Estate 101, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)

April 20, 8:30am-12:00pm: Anatomy of an Appraisal, 3.5 hours real estate CE. (Location: Hilton Garden Inn-Gettysburg)

1:00pm-4:30pm: Zapping Zillow and Tripping Up Trulia, 3.5 hours real estate CE. (Location: Hilton Garden Inn-Gettysburg)

April 21, 8:30am-12:00pm: Working With Today's Buyer, 3.5 hours real estate CE. (Location: RAYAC)

1:00pm-4:30pm: Working With Today's Seller, 3.5 hours real estate CE. (Location: RAYAC)

April 28, 8:30am-4:30pm: Real Estate Essentials, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)

Straight TALK

Save the Dates

Tuesday, December 8, 2015 | 9:30 AM - 11:30 AM | FREE

Ways to Keep You and Your Clients Safe



Don't become tomorrow's news headline because you didn't follow proper REALTOR® safety guidelines. Learn ways to keep you and your clients from becoming victims.

Presented by: PA State Police

Thursday, February 18, 2016 | 1:30 PM - 3:30 PM | \$10

Using Social Media the Right Way for Your Business

Learn best practices for maximizing social media to increase sales while using it in a professional and safe manner. Find out what the best social sites are, how often to post, what to post, and what you can do to get your posts viewed by more people.



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Degislative Link Wednesday Wind

School Property Tax Elimination Defeated in the Senate

The bi-partisan-backed School Property Tax Elimination legislation was defeated in a close vote in the State Senate Monday night, requiring Lt. Gov. Mike Stack to vote to break the 24/24 tie. Due to the hard work by Realtors® and the Real Reform 76 campaign, real estate services were not included in the sales tax expansion.

"We were quite disappointed by the vote last week. At the end of the day, one vote does really make a difference," said Guy Matteo, chair of PAR's Public Policy and Political Advocacy Coordinating Committee. "Even though the legislation may not have passed the Senate last week, I think this is the beginning for more discussion about comprehensive property tax reform in Pennsylvania."

In the last week, more than 5,300 emails were sent to senators, urging their support of the School Property Tax Elimination legislation.

Down Recap

Thank you to our host: **Out Door Country Club**

Thank you to our sponsors: **REAL Services** White Rose Settlement Services York Traditions Bank

Winners:

Dolly Bailey John Bowman Nancy Fox Gary Myers Darlene Senft Jeff Stokfo

50/50 Winner:

Ed Bender (donated a portion back, thank you Ed!)



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RAYAC Leadership

President

Brian Berkheimer, SRES ERA Preferred Properties, 633-6261

Vice President

Tony Thomas, York City Savvy Keller Williams, 755-5599

<u>Secretary</u>

Deborah Goodling, York City Savvy CB Residential Brokerage, 757-2717

Treasurer

Cindy Mann, CDPE CB Residential Brokerage, 757-2717

Solicitor

William Hast, Esq. Stock & Leader, 846-9800

Directors

Jerry Austin, '17, GRI Comm/Ind Appraisers, 741-5264

Wade Elfner, '15, CRS, GRI Century 21 Dale, 848-6163

Judy Givens, '16 Howard Hanna, 846-6500

Seth Hueter, '16, York City Savvy BH Homesale, 757-7811

Michele Jones, '15 Keller Williams, 755-5599

Paula Musselman, '15, York City Savvy, SRES, BH Homesale, 757-7811

Kim Moyer, 17, GRI BH Homesale, 757-7811

Dianne Redding, '16, GRI BH Homesale, 633-7300

Bill Shanbarger, '15, CRS, GRI ERA Preferred Properties, 633-6261

Karen Tavenner, '17, ABR, SRES Re/Max Quality Service, 632-5111

Sentrilock Bluetooth Lockboxes

There are a few changes concerning lockbox administration that go into effect in January of 2016 that all RAYAC members should be aware of. Please forward this notice to anyone in your office who could be affected.

RAYAC is projecting that its supply of Sentrilock Gen II lockboxes will be depleted around the 3rd quarter of 2016. The Gen II lockbox is no longer manufactured by Sentrilock. These lockboxes are also no longer under warranty by Sentrilock.

As of January 1, 2016, RAYAC will no longer replace defective Gen I or Gen II lockboxes at no cost. If a Gen I or Gen II lockbox becomes defective, you will have the option of replacing it with a used Gen II lockbox (while the supply lasts) at the cost of \$55 + tax. Please note that the Gen II lockboxes will come with no guarantee.

RAYAC will also discontinue providing locksmith service to cut shackles and remove from properties. As there is no longer a warranty on the lockboxes, locksmith services will be coordinated at the agent's expense.

Defective Gen I or Gen II lockboxes will be replaced with a Gen II box at no cost until December, 31, 2015. Please note that the lockbox must be deemed defective by Sentrilock Support which can be reached at the 800# on the back of the SentriCard. Upon being deemed defective, Sentrilock will email RAYAC a copy of the support ticket. A replacement lockbox will not be given unless the support ticket indicates the lockbox is defective.

As of January 2016, you may purchase a new Bluetooth Lockbox at the cost of \$96 + tax. These lockboxes are being sold at RAYAC's cost. They will come with a warranty provided by Sentrilock. Any issues should be reported to Sentrilock tech support.

The new Bluetooth Lockbox offers several new advantages including that they are ready to use with the SentriSmart mobile app on your phone or tablet, the shackle can be opened with the app, opens lockbox wirelessly by entering one code—your pin number, emergency renewal to card in offline mode if there is no signal, and many more.

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RAYAC Office Hours

Monday - Thursday 8:30 a.m. to 5:00 p.m. * Friday 8:30 a.m. to 4:00 p.m.

* On Tuesday mornings the office opens at 10:00 a.m. because of a staff meeting.

Phone (717) 843-7891 **Fax** (717) 854-0720

Association Staff

Shanna Terroso, RCE, e-PRO, Executive Officer Ext. 106, shanna@rayac.com

Cindy Alleman

Secretary/Receptionist & Store Manager Ext. 101, cindy@rayac.com

Marissa Bankert

Membership Services Director Ext. 108, marissa@rayac.com

Doug Clark

Business & Finance Director Ext. 111, doug@rayac.com

Rhonda Elliott, RCE, GRI, GREEN, e-PRO MLS Systems Manager Ext. 102, rhonda@rayac.com

Lori Foltz

IT Coordinator & Lockbox Administrator Ext. 103, lori@rayac.com

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Stephanie Kennedy

Director of Professional
Development
Ext. 109, stephanie@rayac.com

Deb Kottmyer

Clerk (PT) deb@rayac.com

Ann Marie Staub

Lead Secretary Ext. 100, annmarie@rayac.com

Cindy Alleman Retires on December 23

After 17 years of serving RAYAC, Cindy Alleman is retiring. She has been one of the smiling faces greeting RAYAC members when they enter the association lobby or call on the phone. Cindy has also been the RAYAC Store Manager ordering signs, riders, brochure boxes, calendars, flags, REALTOR pens and pins, measuring devices and safety items for REALTORS.

"Things have really changed with technology. The store used to sell lots and lots of forms, now the forms are online," says Cindy. When Cindy was hired in April 1998, she also served as a MLS Secretary in addition to her receptionist duties. She collected and filed MLS listing agreements and inserted listings for reciprocal offices in LCAR, GHAR and Trend.



Cindy says, "Thank you for the opportunity to serve you. I am really going to miss the staff and all the members I've known through the years." We wish Cindy all the best in her retirement! Now she can spend more time with her family, including her two grandchildren, Colleen and Chase.



Partners for the Path Ahead

HomeBridge Financial Services, Inc. specializes in facilitating and securing home mortgage financial solutions.

Speed, financial stability and personal approach is delivered by executives with deep industry knowledge who are passionate and committed to ensuring solutions fit each situation. HomeBridge is also known for our Customer Commitment, because we concentrate on delivering a positive experience instead of merely completing a transaction.

Call us today for more information; we are excited to be your Partner for the Path Ahead.

Christi Tollinger

Mortgage Loan Öriginator NMLS #403747 Cell: 717-577-1229

Lisa Warner Vaught Mortgage Loan Originator

NMLS #404365 Cell: 717-873-2880

Tom Berridge

Mortgage Loan Originator NMLS #414127 Cell: 717-515-2525

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10/1/15 -10/31/15 Sold MLS Statistics by School District

School District	# Sold	Dollar Volume	Avg. Sale Price	Median Sale Price	
York County					
Central	43	\$7,439,690	\$173,016	\$155,000	
Dallastown	40	\$7,757,751	\$193,944	\$175,000	
Dover	23	\$3,623,529	\$158,066	\$130,000	
Eastern	14	\$2,076,127	\$148,295	\$128,400	
Hanover	15	\$2,200,300	\$136,587	\$149,000	
Northeastern	21	\$3,529,550	\$168,074	\$169,900	
Northern	27	\$3,920,500	\$206,342	\$202,000	
Red Lion	33	\$6,014,900	\$182,270	\$155,000	
South Eastern	23	\$4,446,150	\$193,311	\$175,000	
South Western	35	\$6,126,929	\$175,055	\$164,000	
Southern	27	\$5,564,201	\$206,082	\$185,000	
Spring Grove	37	\$6,523,916	\$176,322	\$165,000	
West Shore	16	\$2,335,680	\$212,335	\$210,080	
West York	26	\$3,389,701	\$130,373	\$128,125	
York City	22	\$1,132,750	\$51,489	\$42,300	
York Suburban	22	\$3,912,151	\$177,825	\$161,000	
York Total	424 \$70,005		\$170,330	\$156,900	
Adams County					
Bermudian Springs	19	\$3,853,850	\$202,834	\$190,000	
Conewago Valley	15	\$3,155,190	\$210,346	\$219,900	
Fairfield	11	\$2,159,675	\$196,334	\$165,000	
Gettysburg	16	\$4,356,920	\$272,308	\$240,000	
Littlestown	21	\$4,427,586	\$210,837	\$210,000	
Upper Adams	6	\$994,900	\$165,817	\$167,500	
Adams Total	88	\$18,948,121	\$215,320	\$195,350	

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	10/14 TOTAL	10/15 TOTAL	14-15 % CHANGE	10/14 MEDIAN SOLD PRICE	10/15 MEDIAN SOLD PRICE	14-15 % CHANGE	10/14 AVG. SOLD PRICE	10/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	396	424	+7%	\$149,950	\$156,900	+5%	\$168,821	\$170,330	+1%
Co-broke	288	334	+16%	\$151,735	\$158,000	+4%	\$172,875	\$170,174	-2%
In house	108	90	-17%	174,750	\$154,450	-12%	\$158,012	\$170,887	+8%
New	727	769	+6%			Active	2,431	2,193	-10%

York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-10/14 TOTAL	1-10/15 TOTAL	14-15 % CHANGE	1-10/14 MEDIAN SOLD PRICE	1-10/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-10/14 AVG. SOLD PRICE	1-10/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	3,787	4,235	+12%	\$149,900	\$154,000	+3%	\$162,534	\$166,682	+3%
Co-broke	2,860	3,242	+13%	\$150,000	\$155,000	+3%	\$162,878	\$166,745	+2%
In house	927	993	+7%	\$141,500	\$147,500	+4%	\$161,471	\$166,475	+3%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	10/14 TOTAL	10/15 TOTAL	14-15 % CHANGE	10/14 MEDIAN SOLD PRICE	10/15 MEDIAN SOLD PRICE	14-15 % CHANGE	10/14 AVG. SOLD PRICE	10/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	78	88	+13%	\$169,900	\$195,350	+15%	\$178,175	\$215,320	+21%
Co-broke	49	63	+29%	\$179,000	\$190,000	+6%	\$175,512	\$197,645	+31%
In house	29	25	-14%	\$165,000	\$242,788	+47%	\$182,675	\$259,860	+42%
New	158	188	+19%			Active	655	617	-6%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-10/14 TOTAL	1-10/15 TOTAL	14-15 % CHANGE	1-10/14 MEDIAN SOLD PRICE	1-10/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-10/14 AVG. SOLD PRICE	1-10/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	764	850	+11%	\$165,000	\$173,700	+5%	\$181,159	\$191,210	+6%
Co-broke	516	544	+5%	\$165,950	\$172,750	+4%	\$180,276	\$187,680	+4%
In house	230	306	+33%	\$164,950	\$174,500	+6%	\$183,140	\$197,485	+8%

Sign Up for FREE Paragon Training

MLS Contact Management

Wednesday, December 9

2:00-3:30 pm

Registration required. Enter your client's information into the MLS; create saved searches that meet your client's criteria, create automatic email notifications, and set up a webpage through Paragon's Client Connect.

MLS CMA - Comparative Market Analysis

Thursday, December 17

2:00 - 3:30 pm

Registration required. This class will show you how to create a CMA brochure including a CMA search, create reports, add a subject property, insert adjustments to comparables, graphs, etc.

Call the RAYAC office at (717) 843-7891 or register online (under

events tab) to sign up

for these classes.

MLS Walk-In

Tuesday, December 22

2:00-3:00 pm

No need to register. Rhonda and Lori will be available to assist you with any questions concerning the MLS. Bring your laptop, smartphone or tablet - or use our equipment for hands-on help.

Did You Know You Can Get a Free REALTOR Profile on realtor.com?

Claim your powerful free agent profile in three easy steps:

- 1) Visit www.realtor.com/realestateagents/ and search for yourself
- 2) Once you find your profile, click on "View full profile"
- 3) Click on "Claim My Profile" and sign into the Control Panel

<u>Click here to view a video</u> outlining more details or call 800-878-4166 if you have any questions.

Transaction Review

RAYAC's new transaction review program started on October 7th. RAYAC agents involved in a settled transaction will receive a brief email survey asking for feedback on:

- Professionalism
- Knowledge
- Satisfaction
- Consideration
- Communication

Only brokers and managers will receive the results and can decide what they want to do with the information. The ultimate goal is to increase the professionalism of our membership.

Thank You!

We surpassed our goal of \$25,000 by raising \$28,382,50! Thank you to everyone who contributed to RPAC this year, especially these RPAC leaders!

Sterling R (\$1,000)

Kim Moyer

Governor's Club (\$500-\$999.99)

Shonna Cardello Andy Collins

Mark Carr Steve Johnson

Capitol Club (\$250-\$499.99)

Bob Aldinger Christine Barrick Peggy Fink Mike Sabo Kenneth Worley

Dolly Bailey Brian Berkheimer Bridget Floyd Lee Trite Garlin

\$99 Club (\$99-\$249.99)

Maria Accardo Susan Becker Ed Bender Ellen Biesecker Dan Bover Lisa Calhoun Barbara Deardorff Shelley Dende Casey Dougherty Wade Elfner Adam Flinchbaugh Amy Fry Jeffrey Garber Judy Givens Diane Hagarman Katie Horne Barbara Kauffman Jennifer Kibler John Linton Cindy Mann Linda Messinger Kim Mover Paula Musselman Tamra Peroni Mary Price Erik Reisser Sherri Rose Bill Shanbarger Rick Smith Marty Sowa Sam Stein

Amanda Stiles

Shanna Terroso

Donna Walker

Shelley Walter

Michael Wheeler

Petula Yingling

Robert Argento Tami Behler Dennis Berkebile Barb Boyer Steven Brown Patricia Carey Chris Dell Jackie Dodson Brenda Drawbaugh Melinda Eppolito Debbie Folmer Natalie Fry Ken Gerrick Deborah Goodling George Herman Glenda Kane Rick Keller Margie Krom Joe Mancuso Robin Mede-Butt Donna Mover Erika Mueller Cinda Nease Miky Philson Dianne Redding Brenda Riddle Pat Schell Shirley Simpson Steve Snell Ross Stanard Roxanne Stevens John Swords Richard Vangel Lori Walker Mindi Weikert-

Kauffman

TOUTIE 1 TILSTITS

**Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisa and the National Association of ReALTORS's or any of its state associations or local boards will in favor or disfavor any member because of the amount contributed. 70% of each contribution is use by your state PAC to support state and local political candidates. Unly your state PAC capitars its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441s, after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates."

Thank You 2015 RAYAC Volunteers!

RAYAC is fortunate to have such a dedicated group of volunteers leading our association. From our officers and directors to committee chairs and committee members, our volunteers generously share their time and talent for the benefit of our entire membership. Please take a minute during this holiday season to thank these individuals for their outstanding service to RAYAC!

2015 Officers

Brian Berkheimer - President Tony Thomas - Vice President Cindy Mann - Treasurer Deborah Goodling - Secretary

2015 Directors

Jerry Austin Wade Elfner Judy Givens Seth Hueter Michele Jones Paula Musselman Kim Moyer Dianne Redding Bill Shanbarger Karen Tavenner

2015 Committee Chairs

George Bergdoll Steve Brown Shonna Cardello Judy Givens Katie Horne Seth Hueter Sharon Hykes Coal Infantino Michele Jones John Linton Cindy Mann Sam Miller Paula Musselman Sue Pindle Selina Robinson Marty Sowa Bob Stambaugh Karen Tavenner Stacey Trimmer Ken Worley

Merry Christmas Happy Holidays!



RAYAC's directors and staff wish you a joyous holiday season and health, joy. and peace throughout the New Year.



Partner and Do Business with RAYAC Affiliate Members! This a valuable resource to share with your clients.

Attorneys

Barley Snyder LLC CGA Law Firm-ad on pg. 10 Stock and Leader-ad on pg. 7

Builders

J&A Building and Hardscapes Merani Construction York Builders Association

<u>Inspectors</u>

Absolute Radon Mitigation LLC Accurate Home & Termite Insp. Allied Home Inspections Inc

American Property Examiners-ad on pg. 9

Amerispec Home Inspection **BH Home Inspection** Central Penn Radon Inc. George Forney Home Inspection **Gettysburg Home Inspection** Home-Rite R.E. Inspections Homechek Inc **Homepro Home Inspections**

HouseMaster Home Inspections-ad on pg. 14

Lynne Pest Management Co. Mason Dixon Home Inspection **National Property Inspections** New Leaf Home Inspection Pillar to Post Home Inspection Real Services Inc S.A.F.E. Inspection Services The Mitigator The Property Examiners The Virtus Group LLC Top Dawg Inspections Trimmer Home Inspections

Visionspec Home Inspection

Lenders

1st Preference Mortgage **ACNB Bank BB&T Mortgage** Bank of America Bay Capital Mortgage Corp Caliber Funding, LLC Citizens/Charter One Bank Freedmont Mortgage Fulton Mortgage **GMH Mortgage Services LLC Heritage Valley Federal Credit**

Union-ad on pg. 2

Homebridge Financial Services-ad on pg. 15

Homesale Mortgage, LLC

M & T Bank Mortgage Division-

ad on pg. 5 Members 1st Credit Union Metro Bank Mortgage Network Movement Mortgage New Windsor State Bank

Peoplesbank, A Codorus

Valley Co-ad on pg. 13 Residential Mortgage Services Santander Bank

Union Community Bank-ad on pg. 8 Wells Fargo Home Mortgage York Traditions Bank- ad on pg. 3

Title/Settlement Co.

Abstracting Co. of York County Centurion Settlement Group

Community Settlement LLC-ad on pq. 19

Even Par Settlement Services

Homesale Settlement Services Lakeside Title Company **Preferred Service Settlements Quality Service Settlements** Real Estate Settlement Co-ad on pg. 10

Stock and Leader-ad on pg. 7 White Rose Settlement

Services -ad on pg. 3

Yorktowne Settlement Co-ad on pg. 8

Other Businesses

360 Tour Designs Southern PA-ad on pg. 4 360 Tours of York **ABBA Loss Mitigation** AdvantaClean-Lower Susquehanna American Home Shield Atlas Rubber Stamp & Printing Barrick Insurance **Basement Waterproofing Solution** Busser's Septic Service Dale Miller & Son First American Home Buyers **Protection Corp** Gordon L Brown & Assoc., Inc. **High Performance Homes** Landis Custom Cabinetry & Woodworking Lynn Pest Management Co. MYclosing-ad on pg. 12 Nicmar Water Open.tours Real Estate Investors of York Shipley Energy Spectrum Home Services of York

State Farm: Tricia Melnichak

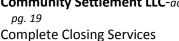
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