

RAYAC Connection



See you at
RAYAC'S
INSTALLATION &
AWARD EVENT
JANUARY 12
See page 7.

RAYAC Foundation Awards over \$42,000 to Local Housing Organizations



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We're in the season of giving and it's fitting that the RAYAC Foundation recently awarded \$42,150 to 16 housing-related organizations in York & Adams Counties to assist them with their missions and to say thank you for the valuable work they do for our community.

Shown standing left to right are: Will Cambley, Penn Mar Human Services; Eric Chase, Children's Aid Society; Michelle Schaffer, YWCA Safe Home; Bob Aldinger, Bill Hoyer, Rob Myers and Paula Musselman, RAYAC Foundation; Chris Gohn, Servants; Lori Zeigler, House of Hope; Steve Fowler, Servants; Kris Roeder and Mike Stonsifer, Hoffman Homes for Youth; Samiah Slusser, Survivors; and Ray Hoover, RAYAC Foundation.

Shown seated left to right are: Mark Mattern, York Habitat for Humanity; Teri Sheffer and Rachel Stull, New Life Center for Mothers and Children; Martha Martin, Children's Aid Society; Heather Seton, YWCA Still Waters; Donna Chandler, Crispus Attucks; Nina Post, New Life Center for Mothers and Children; and Sergeant Lyndon Sampang and his son, Gabriel, Homes for Our Troops.

The following organizations and projects were funded by the RAYAC Foundation this:

- **Adams Rescue Mission** to aid the family shelter addition
- **Children's Aid Society** to replace kitchen flooring in crisis nursery
- **Children's Home of York** to make repairs to Independent Living Program at George Street
- **Crispus Attucks** to help rebuild emergency stairway and back porch

continued on page 6.

December

- 1 Program Social Committee, 9:00 am
- 1 RAYAC Foundation, 10:00 am
- 2 New Member Orientation-Module III, 8:30 am
- 5 MLS Contact Management class, 2:00 pm
- 6 StraightTalk: RE Photography Lighting & the Law, 1:30 pm
- 6 Political Affairs Committee, 2:00 pm
- 7 Spring Fling Committee, 9:00 am
- 7 RAYAC office closes at 1:30 pm for Leadership Event
- 7 Leadership Event for Board, Committee Chairs and Staff, 2:00 pm
- 8 Hands on Helpers volunteer at LifePath, 8:00 am-2:00 pm
- 8 Board of Directors, 9:00 am
- 9 Hands on Helpers volunteer at LifePath, 8:00 am-2:00 pm
- 12 MLS CMA class, 2:00 pm
- 13 Appraiser CE: PA Law and Zapping Zillow, 8:30 am
- 13 Education Committee, 11:00 am
- 14 Golf Committee, 10:00 am
- 14 Lockbox training, 2:30 pm
- 14 YPN kickoff, 3:00 pm
- 15 MLS Committee, 8:30 am
- 16 New Member Orientation-Module I, 8:30 am
- 20 MLS Advanced class, 2:00 pm
- 21 RAYAC Foundation, 10:00 am
- 21 RAYAC office closes at 12:00 noon
- 23 RAYAC office closed
- 26 RAYAC office closed
- 28 Lockbox training, 2:30 pm
- 30 RAYAC office closes at 12:00 noon

January

- 2 RAYAC office closed
- 3 Membership payment due
- 4 Hands on Helpers Committee, 9:00 am
- 5 Program Social Committee, 9:00 am
- 6 New Member Orientation-Module II, 8:30 am
- 10 Community Relations Committee, 1:00 pm
- 12 Board of Directors, 9:00 am
- 12 Installation & Awards Event, 5:00 pm, Wyndham Garden, York
- 13 New Member Orientation-Module III, 8:30 am
- 18 Affiliate Committee, 9:00 am
- 19 MLS Committee, 8:30 am

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

Thirsty Thursday

2017 Schedule

Thursday, March 16

Thursday, May 18

Thursday, July 20

Thursday, September 14

Thursday, November 16

Locations to be determined, but save the dates now!

Affiliates - if you would like to sponsor a Thirsty Thursday, please contact Shanna Terroso at 843-7891 ext. 106 or shanna@rayac.com.

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From the Executive Officer

Celebrating the End of a Year

by Shanna Terroso, RCE, e-PRO

December really snuck up on me this year. I feel like we went straight from 70 degree weather one weekend to hanging Christmas lights the next. As I was pulling out the decorations from the attic, I came across the Christmas card we sent last year of our two boys in pajamas and in front of the Christmas Tree. It is amazing how much has changed in that one year time frame. We were adjusting to becoming a family of four with a newborn and now I can't even remember what being a house of three was like. Luke went from being a 2 month old who was not rolling over yet to a spirited one year old running all over the house, climbing stairs and saying audible words. In case you were curious his favorite word is "uh-oh" which he usually says right after he has successfully pulled everything off of the countertops.

As we prepare for the hustle and bustle of the holiday season I think it is important to reflect on all we have accomplished in 2016. As Tony Thomas and Deborah Goodling indicated in their newsletter video, 2016 was quite the year. For a list of our more detailed accomplishments please see pages 23-24 for our year in review.

We have much to celebrate and we plan on doing so at our Awards and Installation Event on January 12th. I hope to see many of you there. It is a time of celebration, friendship and laughter. We will install our new board of directors and say thanks for the good work of our RAYAC members in 2016. As this year comes to an end, I wish all of you the happiest of holidays and a successful 2017.

Hurry in for 2017 Magnetic Calendars!

Three designs available
in the RAYAC Store:

Recipes
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\$.50 per calendar and
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Board of Directors Summary

November 10, 2016

Action Items

- Directors appointed the remaining 2017 Committee Chairs.
- Directors volunteered to serve as Committee Liaisons.
- As a result of decreased staff expenses, directors approved unbudgeted items for 2016 to reduce our tax liability, provide needed maintenance and improvements on our largest asset (the RAYAC building), and invest in member benefits that will be rolled out in 2017.

Reports

Directors received reports on MLS Evolved, MLS Committee, and the NAR Convention.

Solicitor's Report

Bill Hast is retiring at the end of the year after serving as RAYAC's Solicitor for 29 years. Thank you, Bill! We appreciate your vast real estate law knowledge, experience, guidance and advice to the association and its members. Best wishes for a healthy and happy retirement.



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Member FDIC

Membership News

New Members

Kevin Dietz, Howard Hanna (Y)
Sarah Feiser, ROCK Commercial
Graham Guy, Keller Williams
 Keystone
Jennifer Jenkins, Long & Foster
 (Eldersburg)
Joyce Kain, Berkshire Hathaway (W)
Kimberly Kaye, Keller Williams
 American Premier
Jennifer King, Berkshire
 Hathaway (E)
Lori Kohler, Berkshire Hathaway (H)
Russell Nash, Howard Hanna (Y)
John Nunez, Berkshire Hathaway (H)
Mark Skehan, Coldwell Banker (YQ)
Sharon Tucci-Guy, Keller Williams
 Keystone

Member Changes

Kimberly Burton, RE/MAX Quality
 Service
 Cynthia Folckemer, Berkshire
 Hathaway (W)
 Brian Kelly, RE/MAX Patriots
 Clay Lupton, RE/MAX Quality Service
 Nicole Radtke, Berkshire Hathaway (H)
 Gayle Sanders, Berkshire Hathaway (D)
 Elisa Schwenk, House Broker Realty
 Patricia Tyson, Brokersrealty.com
 Jeremy Wachter, Coldwell
 Banker (YM)

Member Drops

Prudence Smith

New Office/Brokerage

None

Office Changes

None

Office Drops

None

New Affiliates

None

Affiliate Changes

None

Affiliate Drops

Landis Custom Cabinetry

Membership Stats

(as of 11/20)

	<u>2016</u>	<u>2015</u>
Designated REALTORS	131	121
Primary REALTORS	833	850
Secondary REALTORS	60	
Pending Applicants	<u>25</u>	<u>20</u>
Total REALTORS	1049	991
Affiliates	<u>95</u>	<u>96</u>
Total Members	1144	1087

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 VP, Residential Mortgage
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Jennifer Augustyniak
 Senior Mortgage Originator
 Mortgage Originations
 717.870.3195
jaugustyniak@unioncommunitybank.com



Fred Baber
 Senior Mortgage Originator
 Mortgage Originations
 717.698.2452
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RAYAC Foundation continued from front page.

- **Hoffman Homes for Youth** to assist with Playground Refresh Project
- **Homes for Our Troops** to help purchase appliances for veteran home build
- **House of Hope** to help with Get Cool Project
- **New Life Center for Mothers and Children** to help replace AC units
- **Penn Mar Human Services** to assist with deck removal/replacement
- **Salvation Army** to aid Homelessness Prevention: Home for the Holidays
- **Servants** to purchase construction materials for Home Helps projects
- **Survivors** to assist with Claudia's House Playground Project
- **True North** to assist with air conditioning project
- **York Habitat for Humanity** to help sponsor 836/838 West Locust Street
- **YWCA Hanover Safe Home** to provide funds for first month rent or security deposit
- **YWCA York Still Water** to provide paint and flooring for a bathroom at shelter



The foundation also thanks the generous support of members of the REALTORS Association of York and Adams Counties (RAYAC) and other community donors. RAYAC and the RAYAC Foundation hosted three major fundraisers in 2016 to aid non-profits organizations in the two-county area. The events were a Spring Fling social, a golf outing and a bowlathon. For more information about the RAYAC Foundation, visit the RAYAC Foundation's [Facebook page](#) or go to www.rayac.com.

If you would like to make a year-end tax deductible contribution, please consider making a donation to the RAYAC Foundation. Mail check (or drop off) payable to: RAYAC Foundation
901 Smile Way
York, PA 17404

The advertisement for OpenHouse.Tours features a hand holding a smartphone that displays a virtual tour of a house. The phone screen shows a 3D rendering of a two-story house with a white exterior and a blue roof. The text "OpenHouse.Tours" is written in a large, stylized font above the phone. To the right of the phone, there are several lines of text: "Photo packages starting at \$100", "True VR Tours that will amaze!", "Ground-breaking VR Videos!", "Fast turn-around times!", and "Brand-Free for MLS". At the bottom, it says "See Live Local Demonstrations!" and "www.OpenHouse.tours".

OpenHouse.Tours

Real Estate Photos + Virtual Reality

Photo packages starting at \$100
True VR Tours that will amaze!
Ground-breaking VR Videos!
Fast turn-around times!
Brand-Free for MLS

See Live Local Demonstrations!
www.OpenHouse.tours

RAYAC'S FUTURE IS

Bright!

INSTALLATION & AWARD EVENT

THURSDAY, JANUARY 12

Wyndham Garden Hotel, York

5:00 PM

Poolside cocktail hour

featuring warm crab dip with toasted French bread, handcrafted pizzas, Jack Daniels bourbon glazed meatballs, vegetable shooters with ranch dipper, one free drink ticket 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.

\$10 PER PERSON.



Register online today under events.

DEADLINE IS JANUARY 5.

New RAYAC Young Professional Network (YPN) Kickoff Event

RAYAC is starting a new Young Professionals Network (YPN) geared toward members 40 and under, but is open to any RAYAC member. YPN hosts its first event featuring roundtable discussions with seasoned agents sharing tips and newer agents having the opportunity to ask questions.

**Wednesday, December 14
3:00 pm at the RAYAC office**

Mark Carr, Wade Elfner, Alycia Hays, Kim Moyer and Tony Thomas are the featured speakers to discuss how to leverage technology to increase your business, tips on financial planning in the real estate industry, how to create a customer experience that brings clients back and generates referrals, tips on work/life balance, how to prevent communication breakdown and five tips for any agent in the business.



Sponsored by White Rose Settlement Services.

Please RSVP to Chelsea McQuain at Chelsea@rayac.com or 717-843-7891 ext. 100 by December 12.

Thank You 2016 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!

2016 RAYAC Officers

Tony Thomas - President
Deborah Goodling - Vice President
Cindy Mann - Treasurer
Heather Kreiger - Secretary

2016 RAYAC Directors

Jerry Austin Brian Berkheimer
Judy Givens Ray Hoover
Seth Hueter Kim Moyer
Tamra Peroni Dianne Redding
Karen Tavenner Ken Worley

2016 Committee Chairs

Steve Brown Katie Horne
Bill Hoyer Sharon Hykes
Michele Jones Melissa Kline
John Linton Cindy Mann
Sam Miller Donna Moyer
Paula Musselman Sue Pindle
Selina Robinson Marty Sowa
Bob Stambaugh Karen Tavenner
Stacey Trimmer

2016 RAYAC Foundation Officers

Rob Myers - President
Paula Musselman - Vice President
Bob Aldinger - Secretary/Treasurer

2016 RAYAC Foundation Directors

Ray Hoover
Bill Hoyer
Michele Jones
Ken Worley
Kim Ziegler

From our homes to yours, we wish you a Merry Christmas and holiday season filled with special memories! Best wishes for a healthy, happy and successful 2017!



RAYAC Seeks Candidates for Bright MLS Director

At the Annual Meeting in October, RAYAC membership voted to proceed with joining the consolidated MLS Evolved efforts - **now known as Bright MLS**. RAYAC and the other participating organizations are continuing to meet to finalize many aspects of the new organization including legal documentation.

At their December Board of Directors meeting, the RAYAC Board of Directors needs to appoint one RAYAC member to serve on the Bright MLS Board of Directors.

Bright MLS Board of Directors Meeting Information and Time Commitment:

- The Board member needs to have an active Pennsylvania Real Estate License.
- The Board member needs to be a Primary member of RAYAC and be a member in good standing.
- The Bright MLS Board of Directors will meet 4-6 times a year.
- The Bright MLS Board meetings will be held in Baltimore.
- The meeting expenses (travel, hotel, etc) for board members will be paid by Bright MLS.
- The term for a board member is a three-year commitment.
- The first Bright Board of Directors Meeting is scheduled for Tuesday, January 10, 2017 in Baltimore.

The Executive Committee has not been finalized and there is the *possibility* the board member may be appointed to the Executive Committee. Here is the information for Executive Committee:

- Members of the Executive Committee must be a broker/owner, corporate officer or branch manager.
- The Executive Committee of the Bright MLS Board of Directors will meet 6-10 times per year.
- Executive Committee meetings will vary between conference calls and in person meetings in Baltimore, King of Prussia, Rockville, or other locations of NAR meetings.

If you are interested in serving as RAYAC's representative to the Bright MLS Board of Directors, please email Shanna Terroso, Executive Officer at shanna@rayac.com by Monday, December 5, 2017.

December RAYAC Store Special

Anyone who purchases \$5 or more will be entered into a drawing for a **FREE Realtor mug!**

Great for drinking coffee, tea or cocoa while reading your RAYAC newsletter.



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LAST CHANCE!

Community Service Award Nominations Due December 9

Who do you know that goes the extra mile with his or her volunteer efforts in the community? This is your last opportunity to nominate someone you know (or yourself) for RAYAC's prestigious Community Service Award. Contact Shanna Terroso at 843-7891 ext. 106 or shanna@rayac.com for an application that is due to RAYAC by December 9th.

25 Years in Real Estate?

If you are celebrating your 25th anniversary as a REALTOR in 2017, please contact Shanna Terroso by December 15. We want to recognize you at RAYAC's Installation & Awards event on January 12, 2017. Call Shanna at 843-7891 ext. 106 or email shanna@rayac.com.

2017 Newsletter Advertising

Affiliate members - time's running out to reserve your newsletter ad for next year. Contact Beth Izzo at 843-7891 ext. 110 or beth@rayac.com to showcase your business. There are three affordable sizes.

<p><i>Serving York County for over 25 years!</i></p> <p>DON'T SETTLE FOR LESS...</p> <p>Compliant with TRID regulations Ensuring a positive closing experience Commitment to excellence</p> <p>YORKTOWNE <i>Settlement Co.</i></p> <p><i>Where Every Detail Counts.</i></p> <p>1500 EAST MARKET STREET, YORK, PA 17403 717-840-4422 • 800-745-8099 yorktownesettlement.com</p>	<p>MORTGAGE EXPERTS WHO MAKE YOU FEEL RIGHT AT HOME.</p> <p>Maximize your budget and your comfort level with:</p> <p>Shawnee L. Hoff Mortgage Loan Officer NMLS# 457001 E-mail: HoffS@fnb-corp.com Mobile: 717-818-1507</p> <p> EQUAL HOUSING LENDER, MEMBER FDIC NYSE: FNB</p> <p> First National Bank</p>
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RAYAC Leadership

President

Tony Thomas, York City Savvy
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Vice President

Deborah Goodling, York City
Savvy, YCLC
CB Residential Brokerage,
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Secretary

Heather Kreiger,
ROCK Commercial, 854-5357

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

Brian Berkheimer '16, SRES
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Judy Givens, '16
BH Homesale, 757-7811

Ray Hoover, '18, SRES
RE/MAX Quality Service, 632-5111

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

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

Tamra Peroni, '18, York City
Savvy, SRES
BH Homesale, 757-7811

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

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

Ken Worley, '18
BH Homesale, 757-7811

Volunteer Opportunities in 2017

RAYAC's Community Relations Committee is partnering with Junior Achievement to provide budget counseling for high school juniors and seniors in a fun, yet educational Real Life Program. We are looking for 30-40 volunteers to help on the following dates. [Click here](#) for more details on the Real Life program.

Red Lion High School **February 21** **7:30 am - 2:30 pm**

New Oxford High School **March 14** **7:30 am - 2:30 pm**

If interested, contact Beth Izzo at 843-7891 ext. 110 or beth@rayac.com.

Only 130 Gen II Lockboxes Left

Gen II lockboxes are on clearance for \$30 plus tax until they are gone. We only have 130 Gen II boxes remaining. These boxes are not under warranty and all sales are final. RAYAC will ensure lockboxes have fresh batteries and are in working condition at time of sale. Contact [Doug Clark](#) at 843-7891 ext. 111 to order your supply today.



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Straight **TALK**

December 6, 1:30-3:30 pm

Real Estate Photography: Lighting and the Law

Presenters: John Beatty, Open.Tours & Peter Ruth, Stock and Leader
\$10

Today, great real estate photos are essential to attracting buyers. John Beatty from Open.Tours will show you easy ways to make your pictures stand out. You'll get tips on composition and lighting, how to take great pictures using your smartphone, and suggestions on using photos on social media and alternative websites other than the MLS to market your listings. Conversely, great pictures are not the only consideration when it comes to real estate photography. Peter Ruth from Stock and Leader will share with you legal issues concerning drone photography and the hot topic of privacy rights.

Sponsored by HomeBridge Financial Services.

February 7, 1:30-3:30 pm

New Year, New You - Unleash Your Leadership Mojo

Presenter: Jamie Bowman, Dynamic Directions - \$10

Sponsored by Fulton Mortgage.

[Click here](#) preview event details and register online (under events).

Introducing Real Estate Boot Camp!

The Real Estate School of York & Adams Counties is now offering an intense 2-day agent training boot camp to help licensees become successful, high performing agents. It will be offered two times a year and has limited seating. This program focuses on critical business building activities and the skills required to perform them successfully on a daily, weekly, monthly, and yearly basis. Not only will students learn these critical business building skills in the 2-day boot camp, they will also receive four weeks of coaching afterward!



Pre-licensing curriculum focuses on laws and what is needed to pass the licensing exam. The Real Estate Accelerator Boot Camp covers business building and skills training needed to be successful. It bridges the gap between earning a license and developing a robust book of business. All students will leave with an actionable and sustainable business plan and marketing plan they can implement immediately. Clear goals will be identified, and each student will be accountable for the business building activities that will assure their success in the real estate business.

February 15 & 22, 8:00 am - 5:00 pm

\$195 tuition includes text books, coaching, lunch and more.

Presenter: Mike Perry, ABR, GRI, CSP

[Click here](#) for more details and to register.

Contact [Stephanie Kennedy](#) with any questions.

KNOW MORE. DO MORE.



Appraiser Continuing Education

Tuesday, December 13 (snow date Dec. 15)

8:30 am - 12:00 pm
\$40

So Sue Me! - Or Not. Review of PA Appraisers Certification Act
Required Class
Instructors: Melanie McLane & Brett Woodburn

Tuesday, December 13 (snow date Dec. 15)

1:00 pm - 4:30 pm
\$40

Zapping Zillow: Valuation in the
Internet Age
Instructor: Melanie McLane

Wednesday, February 8 (snow date Feb. 9)

8:30 am - 4:30 pm
\$106.80 lunch provided

National USPAP *Required Class*
Instructor: Melanie McLane

Thursday, February 16 (snow date Feb. 21)

8:30 am - 4:30 pm
\$80 lunch provided

FHA's New Appraiser's Handbook:
Learn It to Protect Your Liability
Instructor: Michelle Bradley

Tuesday, March 7

8:30 am - 12:00 pm
\$40

Zapping Zillow: Valuation in the
Internet Age
Instructor: Melanie McLane

Tuesday, March 7

1:00 - 4:30 pm
\$40

So Sue Me! - Or Not. Review of PA
Appraisers Certification Act
Required Class
Instructor: Melanie McLane

Tuesday, March 14

8:30 am - 4:30 pm
\$80 lunch provided

He Who Has the Money Sets the Rules
Instructor: Michelle Bradley

See details for these classes and the full 2016-17 line up [here](#). Any questions, contact Stephanie Kennedy at 717-845-3487 or Stephanie@rayac.com.

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class and purchase the SmartPass
available September 1, 2016 -
March 1, 2017.

[Click here](#) for exclusions, terms and
purchase.

Practicing Professionalism

NEW Double Deal

RAYAC Code of Ethics Approved for CE!

The new NAR Biennial Code of Ethics training cycle begins January 1, 2017 and ends December 31, 2018. RAYAC and the Real Estate School of York & Adams Counties will help you easily meet this requirement by providing 8 opportunities to take the Code of Ethics course entitled, "Keep Calm & Follow the Rules." Not only are we providing 8 dates, but the course is also approved for 3.5 hours of PA Real Estate Continuing Education AND covers the new State Real Estate Commission continuing education requirement of having a course on SREC Rules and Regulations. Check both requirements off your list with one course at RAYAC!

Members who join RAYAC in 2017 and 2018 are exempt due to ethics content in New Member Orientation curriculum.

Questions? Contact Stephanie Kennedy at stephanie@rayac.com or 717-843-7891 X109.

Visit www.rayac.com to see this information on our website. Click [HERE](#) to register for a course.

2017 Schedule

Date	Time	Location	Cost
March 8, 2017	8:30 AM – 12:00 PM	Wyndham Garden, York	\$40
October 11, 2017	8:30 AM – 12:00 PM	RAYAC Classroom	\$40
November 15, 2017	1:00 PM – 4:30 PM	Southeastern Adams Volunteer Emergency Services, Hanover	\$40

2018 Schedule

Date	Time	Location	Cost
March 22, 2018	1:00 PM – 4:30 PM	Wyndham Garden, York	\$40
April 11, 2018	8:30 AM – 12:00 PM	Southeastern Adams Volunteer Emergency Services, Hanover	\$40
April 26, 2018	1:00 PM – 4:30 PM	RAYAC Classroom	\$40
May 17, 2018	8:30 AM – 12:00 PM	Wyndham Garden, York	\$40
November 14, 2018	8:30 AM – 12:00 PM	RAYAC Classroom	\$40

Dues Invoices

RAYAC emailed dues invoices to members on November 14 and payment is due to the association on January 3 to avoid a late fee. [You may pay your dues online](#) or mail 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 accept Visa, Mastercard, Discover and American Express.

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

The fees for 2017 are the same as last year:

NAR dues	\$120
NAR public image	\$ 35
PAR dues	\$130
<u>RAYAC dues</u>	<u>\$225</u>
Total	\$510*

**plus optional RPAC contribution*

RAYAC Holiday Closings

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

December 7

Close at 1:30 for leadership training

December 21

Close at noon for staff holiday event

December 23

Closed

December 26

Closed

December 30

Close at noon

January 2

Closed



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Palma
717-654-7568



Noelle
Miller
717-891-4527

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Thirsty Thursday Recap

Thank you host:

Seven Sports Bar & Grill

Thank you sponsors:

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White Rose Settlement Service

York Traditions Bank

Congratulations to our winners:

Lisa Daugherty Cindy Ness

Katie Horne Jodi Reineberg

Ingrid Lochte Mindi Weikert-
 Kauffman

\$230 was raised in the 50/50 for the RAYAC Foundation. Congratulations to the 50/50 winner Bob Aldinger who generously donated \$100 back to the foundation.

Also, thank you for donating canned goods!

Congratulations Corner!

Congratulations to the following members for earning the Accredited Staging Professional Designation at RAYAC last month:

**Bob Aldinger
Gina Baum
Elaine Bush
Mary Lou Clinton
Teresa Dayhoff
Peggy Fink
Elle Hale
Rick Keller
Jennifer Kibler
Terry Kreiger
Linda Morrett
Paula Musselman
Rob Myers
Patricia Nolan
Trish Rowe
Gayle Sanders
Elizabeth Saunders
Dale Sciarretta**



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717-577-8740**

Email: silverwilson@comcast.net

FB9667A

RAYAC Members Giving Back this Holiday Season

Our RAYAC members are so generous and in the giving spirit. Here is a sampling of how REALTOR offices are helping others this holiday season!

- ♥ **All Ameridream Real Estate** is making a donation to the Adams County SPCA.
- ♥ **Berkshire Hathaway offices** are collecting money for WGAL/Salvation Army Coats for Kids and participating in the telethon on December 9.
- ♥ **Bennett Williams, Berkshire Hathaway Cinema Drive, Berkshire Hathaway Shrewsbury and RE/MAX Patriots** offices are drop off centers for Toys for Tots.
- ♥ **Berkshire Hathaway Shrewsbury** adopts five families through Southern Community Services and provides Christmas items for families in need at Grace Fellowship Church.
- ♥ **Berkshire Hathaway Hanover** adopts two families providing gifts and dinner. They also donate to Meals on Wheels.
- ♥ **Country Home East York** is having a food drive for the York Food Bank.
- ♥ **New Beginnings Realty** is collecting personal care items to deliver to veterans at the VA Hospital.
- ♥ **RAYAC staff members** are using casual day funds to buy toys for Toys for Tots.
- ♥ **Southern Management Rentals** is making a donation to Animal Rescue.



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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

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Clerk (PT)
deb@rayac.com

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chelsea@rayac.com

RAYAC Charity Golf Outing

Wednesday, June 7, 2017

Heritage Hills Golf Resort, York
Registration opens early 2017.

Proceeds benefit:



to support local housing-related non-profit organizations
and the Robert Murphy Disaster Relief Fund.

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October Sold 2016 MLS Statistics by School District

<u>School District</u>	<u># Sold</u>	<u>Dollar Volume</u>	<u>Avg. Sale Price</u>	<u>Median Sale Price</u>
York County				
Central	37	\$6,663,337	\$180,090	\$135,000
Dallastown	44	\$8,498,832	\$193,155	\$168,000
Dover	31	\$5,037,639	\$162,504	\$154,000
Eastern	13	\$2,043,000	\$157,154	\$167,500
Hanover	13	\$1,671,864	\$128,605	\$115,000
Northeastern	35	\$5,877,245	\$167,921	\$154,900
Northern	35	\$7,547,650	\$217,122	\$216,600
Red Lion	38	\$5,899,453	\$155,249	\$148,839
South Eastern	23	\$4,666,485	\$202,891	\$198,500
South Western	36	\$6,712,427	\$186,456	\$179,950
Southern	18	\$3,998,217	\$222,123	\$228,500
Spring Grove	26	\$4,898,525	\$188,405	\$189,900
West Shore	34	\$6,240,250	\$184,000	\$164,900
West York	34	\$5,072,395	\$149,188	\$146,450
York City	22	\$1,604,995	\$72,954	\$64,950
York Suburban	32	\$5,649,340	\$176,542	\$156,450
York Total	471	\$82,081,654	\$171,266	\$160,000
Adams County				
Bermudian Springs	11	\$1,789,139	\$162,649	\$139,995
Conewago Valley	30	\$4,581,285	\$152,710	\$153,800
Fairfield	10	\$1,788,300	\$178,830	\$173,250
Gettysburg	17	\$3,416,683	\$200,981	\$185,000
Littlestown	21	\$3,558,507	\$169,453	\$145,000
Upper Adams	13	\$2,304,000	\$177,231	\$159,900
Adams Total	102	\$17,437,914	\$170,960	\$159,950

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	10/15 TOTAL	10/16 TOTAL	15-16 % CHANGE	10/15 MEDIAN SOLD PRICE	10/16 MEDIAN SOLD PRICE	15-16 % CHANGE	10/15 AVG. SOLD PRICE	10/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	424	471	+11%	\$156,900	\$160,000	+2%	\$170,330	\$171,266	+1%
Co-broke	334	341	+2%	\$158,000	\$159,900	+1%	\$170,174	\$172,752	+2%
In house	90	88	-2%	\$154,450	\$163,950	+6%	\$170,887	\$165,507	-3%
New	769	688	-11%			Active	2,193	1,799	-18%

York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-10/15 TOTAL	1-10/16 TOTAL	15-16 % CHANGE	1-10/15 MEDIAN SOLD PRICE	1-10/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-10/15 AVG. SOLD PRICE	1-10/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	4,235	4,739	+12%	\$154,000	\$159,900	+4%	\$166,682	\$172,447	+3%
Co-broke	3,242	3,670	+13%	\$155,000	\$159,900	+3%	\$166,745	\$171,520	+3%
In house	993	1,069	+8%	\$147,500	\$159,900	+8%	\$166,475	\$175,632	+6%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	10/15 TOTAL	10/16 TOTAL	15-16 % CHANGE	10/15 MEDIAN SOLD PRICE	10/16 MEDIAN SOLD PRICE	15-16 % CHANGE	10/15 AVG. SOLD PRICE	10/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	88	102	+16%	\$195,350	\$159,950	+4%	\$215,320	\$170,960	-21%
Co-broke	63	73	+16%	\$190,000	\$163,750	-14%	\$197,645	\$176,125	-11%
In house	25	29	+16%	\$242,788	\$154,600	-36%	\$259,860	\$157,959	-39%
New	188	132	-30%			Active	617	474	-23%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-10/15 TOTAL	1-10/16 TOTAL	15-16 % CHANGE	1-10/15 MEDIAN SOLD PRICE	1-10/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-10/15 AVG. SOLD PRICE	1-10/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	850	988	+16%	\$173,700	\$174,950	+1%	\$191,210	\$186,804	-2%
Co-broke	544	687	+26%	\$172,750	\$175,000	+1%	\$187,680	\$187,486	0%
In house	306	301	-2%	\$174,500	\$170,000	-3%	\$197,485	\$185,248	-6%

Master the MLS

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MLS Contact Management

Monday, December 5

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.

Register [online](#) (under events tab) to sign up for this class.

MLS CMA - Comparative Market Analysis

Monday, December 12

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.

Register [online](#) (under events tab) to sign up for this class.

MLS Advanced

Tuesday, December 20

2:00 - 3:30 pm

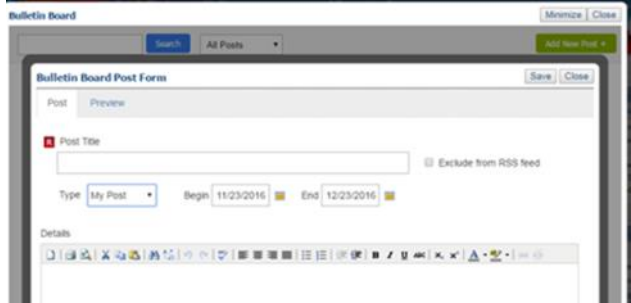

Registration required. This class will teach you advanced searching, tax records, Geojet and more.

Register [online](#) (under events tab) to sign up for this class.

Did you know?

Did you know... that Paragon now provides a Message Center where you can post to a "Bulletin Board"?

To improve communications between agents, offices, firms and the MLS, Paragon now has available a Bulletin Board for member communications. For access to read or post to the Bulletin Board click the bulletin board orange icon (which displays the current number of posts).



Bulletin Board Top Navigation Controls

- Enter values to Search Posts
- Click to set up RSS Feed for Posts
- Filter by Post Types
- Click to Add a New Post

Post Types Filter Dropdown

- **All Posts:** this will filter and display all Posts in the Bulletin Board.
- **My Posts:** will display all Posts from the **Agent**
- **Office:** will display all Posts from the user's **Office** only.
- **Firm:** will display all **Firm** messages for the user's corresponding **Firm**.
- **MLS:** Will display posts added by **RAYAC MLS**.

Thank You RPAC Leaders!

Legislative Link

Thank you to everyone who helped us surpass our goal of \$28,000 by raising \$29,216 this year! A big shout out goes to the following RPAC leaders.

Sterling R (\$1,000)

Kim Moyer

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

Steve Brown Mark Carr
Patricia Carey Steve Johnson

Capitol Club (\$250-\$499.99)

Bob Aldinger Peggy Fink
Dolly Bailey Bridget Floyd
Christine Barrick Lee Garlin
Dave Bode Mike Sabo
Shonna Cardello Michael Wheeler
Gregg Clymer Ken Worley
Andre Collins

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

Maria Accardo Bob Argento
Susan Becker Tami Behler
Ed Bender Dennis Berkebile
Ellen Biesecker John Bowman
Marguerite Bucher Lisa Calhoun
Marty Clayton Barbara Deardorff
Christine Dell Shelley Dende
Jackie Dodson Casey Dougherty
Brenda Drawbaugh Nathan Elfner
Wade Elfner Rhonda Elliott
Melinda Eppolito Adam Flinchbaugh
Debbie Folmer Amy Fry
Natalie Fry Jeffrey Garber
Kenneth Gerrick Judy Givens
Deborah Goodling Diane Hagarman
Judy Henry George Herman
Katie Horne Glenda Kane
Richard Keller Jennifer Kibler
Margie Krom John Linton
Tina Llorente Joe Mancuso
Cindy Mann Robin Mede-Butt
Linda Messinger Donna Moyer
Erika Mueller Paula Musselman
Rob Myers Cinda Nease
Tom Pendergast Tamra Peroni
Sue Pindle Mary Price
Dianne Redding Jodi Reineberg
Brenda Riddle Sherri Rose
Pat Schell Bill Shanbarger
Richard Smith Marty Sowa
Ross Stanard Sam Stein
Roxanne Stevens Amanda Stiles
John Swords Shanna Terroso
Tony Thomas Rich Vangel
Donna Walker Lori Walker
Shelley Walter James Warfield
Mike Wheeler George Woods
Petula Yingling

Major Trade Groups Urge Congress to Renew Two Major Homeowner Tax Provisions

The National Association of REALTORS® recently joined with the Mortgage Bankers Association and National Association of Home Builders to urge Congress to renew two key tax provisions for homeowners. The coalition has written a joint letter to leaders in the House and Senate asking them to act on both the Mortgage Debt Forgiveness provision and a provision that allows a tax deduction for mortgage insurance premiums. Following are comments from each letter sent to Congress:

- **Mortgage Debt Forgiveness Provision:** The first provision ensures that any mortgage debt that is forgiven by a lender in connection with a principal residence will continue to be excluded from the taxable income of the borrower. This prevents “underwater” homeowners from being taxed if their lender reduces the principal balance or a portion of their mortgage debt is forgiven in connection with a so-called “short sale.” If Congress fails to act, struggling homeowners who accept short sales or a loan modification offer could be faced with a substantial tax assessment. The current provision, if extended, would aid many loss mitigation efforts and provide borrowers with the certainty that they will not be faced with a large, unexpected tax bill.
- **Mortgage Insurance Premium Deduction:** We believe that Congress should extend the tax deduction for mortgage insurance premiums paid by homeowners. For a \$200,000 home, many homeowners are presently able to deduct between \$600 and \$1,000 from their taxes. Retaining this deduction beyond 2016 will greatly benefit the large number of homeowners, particularly first time home buyers, who cannot afford a 20% or greater down payment and who use mortgage insurance in order to purchase a home.

Look for the Following Modified PAR Forms to be Released on January 1

- Sale & Settlement of Other Property Contingency Addendum (Form SSP)
- Sale & Settlement of Other Property Contingency with Timed Kickout Addendum (Form SSP-TKO)
- Commercial Lease (Form CL)
- Seller's Reply to Proposed Agreement of Sale (Form SRA)
- Repairs/Corrections Required by Third Parties Addendum (Form RRT)
- Lead-Based Paint Hazards Disclosure (Form LPD)
- Standard Agreement for the Sale of Real Estate (Form ASR)

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 reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

2016 RAYAC Highlights

Our goal at RAYAC is to provide first class customer service for the tools you need to succeed. The association is your provider for unmatched education, technology and industry information to improve your productivity and lower risk. Below is our year in review highlights of our membership services.

LEADERSHIP and MEMBER VALUE

- Represented you at the local, state and national level and promoted important issues.
- Provided weekly News Briefs.
- Networked with our valuable affiliate members and learned tips from them.
- Developed more options for lockbox access including one day codes.
- Had good times at the Thirsty Thursdays plus collected flip flops to send to Guatemala, back to school supplies for York City Schools and canned goods for Life Path (formerly York Rescue Mission).
- Brought the dynamic Terry Watson to the annual meeting to entertain you, but more importantly to give you valuable tips and resources to enhance your business.
- Had record attendance at the annual meeting.

CONSUMER OUTREACH

- Successful fund raising events for the RAYAC Foundation – spring fling, golf outing, bowlathon, 50/50 raffles. The RAYAC Foundation awarded over \$42,000 to 16 housing-related non-profits organizations and contributed \$2,000 to Ellicott City flood clean-up efforts from the Robert Murphy Disaster Relief Fund.
- Made an impact with our homeless population with generous donations from members for homeless kits and organizing a successful first time Homeless Outreach Project thanks to a \$2,000 grant from NAR and donations from local businesses. The event reached 63 visitors, 40+ volunteers (college students, RAYAC members and retirees), 17 service providers all under one roof and funded 19 replacement IDs and 34 replacement birth certificates. The event created recognition from York Daily Record article and PARJustListed.
- Distributed additional homeless kits and supplies to shelters throughout York & Adams Counties.
- Introduced our digital consumer marketing campaign – Let a Realtor Light the Way – in March with digital billboards and 10-second digital videos. Created more than 645,000 campaign impressions.

MLS

- Kept the membership informed on the MLS merger information with town hall meetings, videos, webinars and office visits.
- The membership voted in favor of merging the MLS pending final legal documentation.

Continued on next page.

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PROFESSIONALISM and EDUCATION

- Expanded education opportunities - classroom pre-licensing courses, StraightTalk series, and new CE classes including several designation courses.
- In 2016 there were 31 new mediation cases initiated, there were 23 consumer protection calls, 15 cases for ombudsmen and 12 professional standards cases (4 ethics complaints, 3 arbitration requests, 4 lockbox complaints and 1 MLS appeal).

ADVOCACY

- Successful Calls to Action, RAYAC gave input on several legislative issues, and had the opportunity to talk with 13 of our elected officials at the annual legislative breakfast.
- On average 30% of RAYAC members responded to Calls to Action leading to legislative victories on patent trolls and clarifying language on a municipality's ability to stifle a home sale by not issuing an occupancy certificates.
- Provided testimony to the Public Utilities Commission on York and Adams County retaining the 717 area code.
- We surpassed our RPAC goal and raised over \$29,000!
- Had 93 leadership givers at \$99 or higher.
- All RPAC supported candidates, with the exception of one were elected in York & Adams Counties.
- Continuously updating the Municipal Database with information on real estate related ordinances for all 106 municipalities.

FINANCES

- Added Legal CE to our Real Estate School offerings to increase income for the association.
- Reached the goal of 11% net income increase by July of this year.
- Relocked our mortgage interest rate dropping from 5.5% to 4.1%.
- Maintained the current level of RAYAC membership dues, MLS subscription fees and lockbox subscription fees.

REAL ESTATE MARKET

- Continued to release monthly statistics to the media and get coverage on the housing market.
- Created and publicized an Annual Market Report for both York and Adams Counties.
- Home sales and sales prices have been strong with both counties reflecting a year to date increase in median sold price and double digit increases in the number of homes sold over 2015.
- RAYAC REALTOR membership increased by 5% over last year bringing the total number of REALTOR members to 1049.
- Our affiliate members remained steady with 95 Affiliate members.

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. 8
Stock and Leader-ad on pg. 3

Builders

High Performance Homes
Merani Construction
York Builders Association

Inspectors

Absolute Radon Mitigation LLC
All Pro Inspections
Allied Home Inspections Inc
American Property Examiners-ad on pg. 16
Amerispec Home Inspection
BH Home Inspection
Central Penn Radon Inc
ESM Ventures LLC
George Forney Home Inspection
Gettysburg Home Inspection
GRW Home Inspection LLC
Home-Rite R.E. Inspections
Homechek Inc
Homepro Home Inspections
HouseMaster Home Inspections-ad on pg. 9
Lynne Pest Management Co.
Mason Dixon Home Inspection
New Leaf Home Inspection
Pillar to Post Home Inspection
Pillar to Post Inspections
Precision Inspections & Radon
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
Woodside Home Inspections

Lenders

1st Preference Mortgage
ACNB Bank
BB&T Mortgage
Bank of America
Bay Capital Mortgage Corp
Caliber Home Loans
Citizens Bank
First Alliance Home Mortgage
First National Bank-ad on pg. 10
Freedmont Mortgage
Fulton Mortgage - ad on pg. 2
GMH Mortgage Services LLC
Heritage Valley Federal Credit Union-ad on pg. 18
Homebridge Financial Services
Homesale Mortgage, LLC
M & T Bank Mortgage Division
Members 1st Credit Union
Mortgage Network
Movement Mortgage
Peoplesbank, A Codorus Valley Co-ad on pg. 15
Residential Mortgage Services
Union Community Bank-ad on pg. 5
Wells Fargo Home Mortgage
York Traditions Bank- ad on pg. 4

Title/Settlement Co.

Abstracting Co. of York County
Community Settlement LLC-ad on pg. 16
Complete Closing Services
Even Par Settlement Services
Guardian Transfer Corp.
Homesale Settlement Services
Lakeside Title Company
Preferred Service Settlements
Quality Service Settlements

Title/Settlement Co. - continued

Real Estate Settlement Co
Stock and Leader-ad on pg. 3
White Rose Settlement Services -ad on pg. 4
Yorktowne Settlement Co-ad on pg. 10

Home Improvement/Repairs

AdvantaClean-Lower Susquehanna
Basement Waterproofing Solution
Bleecker St. Development
Dale Miller & Son Septic
Lynn Pest Management Co.
The Bathtub Doctor
William F Ault Paving LLC

Other Businesses

360 Tour Designs Southern PA
ABBA Loss Mitigation
All American Termite/Pest Control
American Home Shield
Atlas Rubber Stamp & Printing
Barrick Insurance
First American Home Buyers Protection Corp
Gordon L Brown & Assoc., Inc.
Media One PA
MYclosing-ad on pg. 17
Nicmar Water
Open.tours - ad on pg. 6
Real Estate Exposures
Remembrances by Kevin Photography
The Glatfelter Agency
Tricia Melnichak - State Farm
Wherley Generations Moving



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