

RAYAConnection

Help Save Lives at RAYAC's Blood Drive



Thursday, March 5

10:00 am - 3:30 pm in RAYAC Classroom To schedule an appointment, contact Shanna Terroso at (717) 843-7891.

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Lockbox News

New Mobile App

A new SentriSmart app is free to download from the App Store and Google Play. The primary benefit of the app is that it can be used to access the lockbox instead of using the Sentricard; however, in order to use the app, software must first be downloaded into the lockboxes by inserting the Broker's Sentricard (unless the boxes have been assigned to managers or agents in the office.)

Software Upgrade

Currently 20 percent of RAYAC's lockboxes have been updated and will work with the SentriSmart app. Offices are in the process of installing the

software. We will post tallies noting the progress in future communications.

Lease Policy Options

Broker's now have a number of leasing options for lockboxes to make the process of updating boxes easier. The lease policy form is available on rayac.com. If RAYAC does not receive a signed form, we assume all lockboxes remain assigned to the Broker. If you want to change your office policy, please complete the form and return it to RAYAC.

Hold Harmless Agreement

All listing agents are advised to have the Hold Harmless Agreement form signed by sellers when using the Sentrilock lockbox on the listing. Please keep it with your listing files. The form is posted on rayac.com.

If you have any questions, please contact Doug Clark at (717) 843-7891.



CALENDAR

March

- 3 Affiliate Networking & Educational Event, 9:00 am, Out Door Country Club, 1157 Detwiler Drive, York
- 3 Grievance Committee, 2:00 pm
- 4 Appraisal class, 8:30 am
- 4 Hands On Committee, 9:00 am
- 4 City Living Task Force, 9:30 am
- 5 Program Social, 9:30 am
- 5 Blood Drive, 10:00 am
- 5 Ethics by Example, 1:00 pm, Hanover
- 6 New Member Orientation-Module I, 8:30 am
- 6 Education Task Force, 9:30 am
- 11 Broker course Day 1, 9:00 am
- 12 Appraisal class, 8:30 am
- 12 Board of Directors, 9:00 am
- 12 Community Relations Committee, 1:00 pm
- 17 Appraisal class, 8:30 am
- 18 Affiliate Committee, 8:30 am
- 18 Broker course Day 2, 9:00 am
- 18 Spring Fling Task Force, 10:00 am
- 19 MLS Committee, 8:30 am
- 19 Member Communications, 9:30 am
- 20 New Member Orientation-Module II, 8:30 am
- 21 Spring Fling SOLD OUT!
- 24 RAYAC Strategic Planning Day
- 25 Broker course Day 3, 9:00 am
- 26 Appraisal class, 8:30 am
- 27 YHAP Presentation/Review, 10:00 am

April

- 1 Broker course Day 4, 9:00 am
- 1 Hands On Committee, 9:00 am
- 2 ListHub training 9:00 am
- 2 Program Social Committee, 9:30 am
- 3 New Member Orientation-Module III, 8:30 am
- 7 RAYAC Foundation Board, 1:00 pm
- 7 Political Affairs Committee, 2:00 pm
- 8 Brokers course-last day, 9:00 am
- 9 Board of Directors, 9:00 am
- 9 Community Relations Committee, 12:00 noon
- 14 Appraiser class, 8:30 am
- 15 Ethics by Example, 8:30 am, Wyndham Garden, York
- 15 Affiliate Committee, 8:30 am
- 16 MLS Committee, 8:30 am
- 16 Member Communications, 9:30 am

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

Join us for

Wednesday

Wind Down

Wed., March 11 5:00-7:00 pm

The Embers

100 Memory Lane, York

Thank you to our sponsors:

First American
Homebuyer's Protection
Fulton Mortgage
Stock and Leader

Plan to join the fun!

Wednesday

Wind Down

Wed., April 8
White Rose
Bar & Grill,
York

Wed., May 13
Arooga's,
Hanover

Wed., June 10 Seven, New Freedom

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Board of Directors Summary - February 12, 2015

Treasurer's Report - Treasurer Cindy Mann reported that REALTOR dues are already ahead of projected income for the year and that Affiliate dues are down from 2014.

Action Items

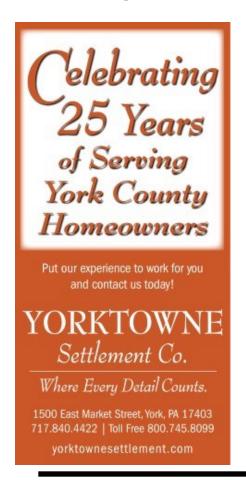
- Tony Thomas was appointed to replace Judy Givens as a PAR director.
- Directors approved the recommendation from the MLS Committee to change the syndication policy from opt-out to opt-in so Brokers can choose exactly where they want their listings to go.
- Directors approved NAR-mandated changes to our MLS rules and regulations.
- Directors approved a motion that RAYAC's MLS will not knowingly publish photos taken by drones unless compliant with FAA regulations.

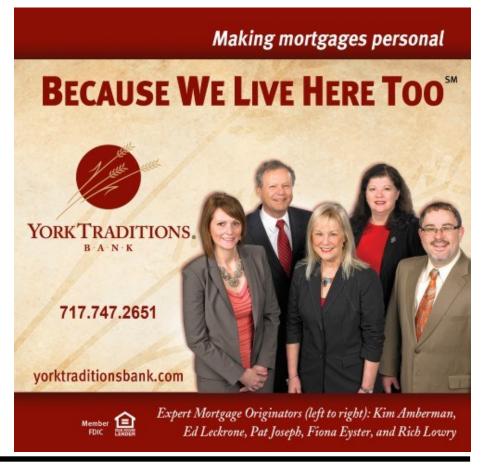
Solicitor's Report - Solicitor Hast will be addressing RESPA changes coming August 1st in CE classes and mini seminars.

Strategic Thinking - PAR is thinking about a statewide MLS system due to the number of smaller associations merging. What is the financial impact? This will be a discussion item at RAYAC's strategic planning session in March.

Reports

- Paula Musselman and Lori Foltz gave an update on the transaction review reports available to Brokers.
- Steve Snell introduced Stephanie Kennedy, RAYAC's new Director of Professional Development.
- Steve Snell reported that RAYAC will begin the process to develop a new strategic plan on March 24.







2015 RAYAC President Brian Berkheimer Zpring Is in the Air...or Is It?

As I sit at my desk by the window this morning writing to you, I feel a draft at my feet reminding me that old man winter is still in full force. I've read today's weather forecast and I

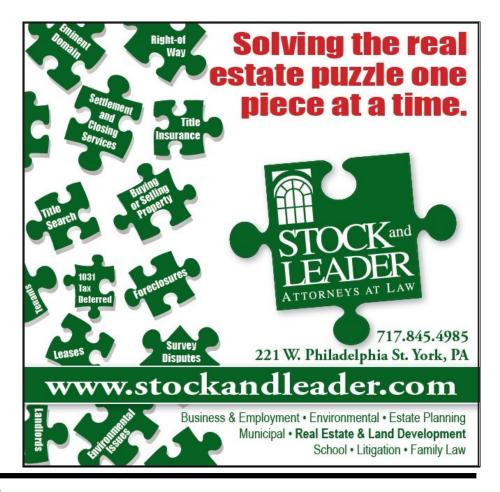
find comfort in knowing that if all goes as predicted, by afternoon, temps will rise to a balmy 10°. That being said, as I dig further into the hard news of the day, I stumble upon the Facebook chatter and I see that many of our members have seen and heard robins in their travels. I'm not the nature type so I will have to trust that those reporting know that this means something related to the promise of spring. As your RAYAC President, I'm relying on the hard facts....that's right, I've got the proof. I have two tickets in my wallet to the RAYAC Spring Fling, a sure sign that spring is just around the corner. Your colleagues have been hard at work planning a fun event for those lucky enough to have a ticket. When the fun ends, the important part is that the proceeds will make a difference in the lives of real folks in our community, thanks to the RAYAC Foundation. I know this because I had the pleasure, along with VP Tony Thomas and our Past President Paula Musselman, to again take to the airwaves for the House the Homeless Marathon sponsored by RAYAC. The marathon brought in over \$7,000 to assist in real world housing situations, just like our RAYAC Foundation.

While some association volunteers have been busy with outreach opportunities, others have been working on the "nuts and bolts" issues that face our members. One issue is how our association will react to the changes that face brokers and MLS's, locally and nationally, in the way that our data IS or IS NOT syndicated to major players like Zillow and Zillow-owned Trulia. For more specific information, be sure to read Steve Snell's comments on the next page of your newsletter. As your president, this is one of those times where our association, under your elected leadership, strives to "meet the changing needs of its

members" as our mission statement proclaims. Sometimes the complexities of the issues lead us into gray areas. Personally, I'm a little surprised my phone hasn't rung a bit more in the past few weeks on "presidential business." Please know that your input is not only welcome, but is also helpful in decision making. Give me or any of your elected board members a call or an email....vou'll find our contact info on page 12 or in the new RAYAC Mobile Directory APP. Members attending the March 3rd Affiliate networking and education event will get the first peek at the APP. Stay tuned how you can get it too.

Respectfully,

Brian





From the Executive Officer

Syndication and Zillow: MLS Dilemmas

by Steve Snell, RCE

Syndication is allowing a broker's listings to appear on national portals such as realtor.com and the new Zillow/Trulia websites. It is sharing the listing inventory with other business

entities so that they can further advertise them on their websites. Of course, they have their own motives which may not coincide with yours. Syndication is not the same as IDX - that's where we share our information with **each other**.

With the recent final approval of Zillow's acquisition of Trulia, and the late 2014 purchase of Move Inc. (operator of *Realtor.com*) by mogul Rupert Murdoch, the advertising challenges to brokers and MLS systems have become huge.

A few large brokers around the country – and a few MLS systems – have stopped sending their listings to some, or all, of these national sites. There is concern that their policies may negatively impact the broker and that, ultimately, they may have a goal of disintermediating the REALTOR from the transaction (that means "cut us out"). Our goal at RAYAC and NAR is to keep the REALTOR at the **center** of the transaction.

Others see the further advertising of their listings as positive, particularly for the seller. They argue that we cannot guard content anymore. When the "secret" MLS book went away, the cat was out of the bag anyway. The value of the REALTOR, they argue, is the translation of the data for individual needs. We've become more real estate counselors. And, of course, the source of the most accurate data!

So, how does this all relate to RAYAC? Our MLS currently works with a syndication company called ListHub to send our MLS data to over 100 national websites. Up until now, our brokers have had the ability to "opt-out" of specific sites but absent their direct action, our MLS has sent listing data out to all those other sites. *We <u>have</u> revised this policy*. We will, instead, require an "opt-in" decision by the broker so that he/she must affirmatively decide where they want to send their listings. That becomes effective on April 1st. Why send to some and not all? What would an **informed** decision be based upon? Actually there are many criteria for the broker to consider, such as:

- Can the site sell leads they generate from one of your listings?
- How often is the data being updated/refreshed?
- Can listing data continue to be used by the site after it's off market (sold)?

There are many others!

A recent survey sent to our brokers suggests that they believe syndication decisions *are* ultimately their responsibility. Our new policy, therefore, puts that squarely in their lap.

The related issue that we are wrestling with is **our relationship with Zillow/Trulia**. Contract negotiations between them and our syndicator, ListHub, failed. As a result, our MLS listings will not go to them unless RAYAC's MLS signs a contract, bypassing the ListHub system, to send all our listings directly to Zillow. Some of our larger brokerages *have already* contracted with Zillow to send their listings to them.

It creates a major issue for RAYAC. If we are concerned about Zillow's "end game," would signing such a contract play into their hands? What could be the long-term effects on the industry? Could they ultimately charge the MLS to advertise the listings and then turn around and sell the leads back to our members? Could they become so powerful that we'd have no choice? While they may only be advertisers now, could that change?

On the other hand, failure to negotiate a direct contract between RAYAC and Zillow may put our smaller offices at a marketing disadvantage. Listings by the larger brokers that have negotiated their own contract would go to Zillow but those who have not could be left out of this powerful website. What is RAYAC's obligation to them?

Have an opinion? If you do, don't hesitate to share it with MLS chairperson Steve Brown, President Brian Berkheimer or Vice President Tony Thomas.

Membership News

New Members

Dana Marie Crum, BH Homesale (H) Jesse Daugherty, Country Home RE Edward Dellinger, BH Homesale (W) Danielle George, Re/Max Patriots Patrick Kirk, Bennett Williams Clay Lupton, BH Homesale (H) Cheryl McConnaughy, Country Home

Shannon McCulloch, CB Residential Brok., (YorkM) Eric Mentzer, BH Homesale (D) Leah Moore, C21 Dale (RL) Linda Werner, BH Homesale (W)

Member Changes

Gerald Austin, Commercial/Industrial **Appraisers** Gerald Black, Re/Max Patriots David Dewberry, Hulson Homes, LLC Cynthia Folckemer, Southern Management Rentals Todd Guise, CB Residential Brok, Dillsburg Samuel Juffe, Tri Corner Realty, LLC Angela Martz, Re/Max Solutions Donna Moyer, Keller Williams Keystone Sharon Orth, Hulson Homes LLC

Tara Parlow, CB Residential Brok.

Brenda Riggs, BH Homesale (W)

New Office/Brokerage

Hulson Homes LLC 118 Carlisle St., PO Box 55 Hanover, PA 17331 Phone (717) 630-9500

Tri Corner Realty LLC 200 Bailey Drive, Ste. 202 Stewartstown, PA 17363 Phone (717) 993-9800 Fax (717) 993-8412

Office Changes

Selections Real Estate Service new address: 2575 Eastern Blvd., Suite 202 PO Box 3706 York, PA 17402

Office Drops

None

New Affiliates

Citizens/Charter One Bank 201 International Circle Cockeysville, MD 21030 Phone (717) 495-3754 Fax (877) 396-3784

Membership Stats

(as of 2/	15)	
	2015	<u>2014</u>
Designated REALTORS	120	119
REALTORS	800	771
Pending Applicants	<u>15</u>	18
Total REALTORS	935	908
Affiliates	82	90
Total Members	1017	998

Affiliate Changes

Affiliate Drops

Academy Mortgage Apple Leaf Abstracting ASHI Central PA Benn Law Firm BH Home Inspection-York ESM Ventures Integrity Bank Lafayette Settlement Services Lefler Energy Co. R.E.I. P. A. Site Design Concepts Virtuance

Member Drops

(YorkM)

Brett Barrett Kristy Darby Kathleen Dorothy Paul Fleck Jacqueline Frost Michael Hoke Darlene Kane Keith Kienle Evan McDaniel Tricia McDwyer Scott Tucker Curvin Tyson

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Email: silverwilson@comcast.net





Let your voice be heard...

In my daily travels and conversations with those I meet, I find topics can often turn to real estate, the economy, and politics. Many believe, as do I, that the three are closely intertwined and significantly impact our everyday lives. As such, we tend to express our beliefs and opinions of what is right and what is wrong, and how things should and should not be. Sadly, strong opinions often lead many to complain, but few to take action. Some complain loudly when politicians don't follow the path they feel leads to effective government, but they offer no support to make it change. True, partisan roadblocks stagnate political change, but change doesn't happen unless people get involved. Let your opinions lead to good dialogue, conversation and real solutions. Let your voice be heard.

I ask for your support as a Realtor to advocate for our industry. Very early in the upcoming session we should see several legislative bills from both the State House and Senate on property tax reform and pension reform. Educate yourself to them, and speak to their solutions. Let your voice be heard.

How can your voice be heard?

Reach out to your State Representative or Senator: send an email; invite them to breakfast or lunch; attend one of their fundraisers. Do what we as Realtors do best – in the words of our late, great Bob Yost, "Nose to Nose, and Toes to Toes" – demand their attention and let your voice be heard.

Secondly, make a contribution to RPAC, our Realtor Political Action Committee. These dollars are very instrumental in allowing our collective voices to be heard. Strong voices make change happen.

And most importantly, attend our upcoming Legislative Breakfast. With 90 percent of our elected officials in attendance, what better way than a packed house to let our voices be heard. Scheduled for 8:00 AM on April 24, 2015, the breakfast is included in your \$99 RPAC donation or only \$25 without.

Let's start by making this the year we let our voices be heard!

John Linton, Chair
Political Affairs Committee



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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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Practicing Professionalism

The Ombudsman

It is the belief of RAYAC that many ethics complaints might be averted with enhanced communications and initial problem-solving capacity. As such the Ombudsman Process was adopted by the Board of Directors in 2009.

The purpose of the Ombudsman Procedures is to provide enhanced communications and initial problem solving to REALTORS® calls concerning other REALTORS® and real estate related transactions.

The role of an ombudsman is one primarily of communication not adjudication. Ombudsmen do not determine whether ethics violations have occurred, rather they assist in resolving misunderstandings and disagreements before matters ripen into disputes and possible charges of unethical conduct.

The ombudsmen can field and respond to a wide variety of inquiries and complaints; including general questions about real estate practice, transaction details, ethical practice, and enforcement issues. Ombudsmen can also receive and respond to questions and complaints about members; can contact members to inform them another REALTOR has raised a question or issue; and can contact members to obtain information necessary to provide an informed response.

In cases where an ombudsman believes that a failure of communication is the basis for a question or complaint, the ombudsman can arrange a meeting of the parties to facilitate a mutually acceptable resolution.

The contact between any Complainant and Respondent and the Ombudsman shall be confidential at all times.

RAYAC has three trained members serving in the capacity of Ombudsman; they are Ed Bender, Melinda Eppolito and Bill Shanbarger.

If any member is interested in utilizing the Ombudsman process they should contact Shanna Terroso.



Looking Ahead

York City Living Certified Refresher Course

Friday, May 1

4:00-5:30 pm @ CGA Law Firm, 135 N. George St., York Find out what's new with development projects, businesses and artistry in the City of York, then stay for First Friday fun. Contact Marissa Bankert at marissa@rayac.com.

RAYAC's Annual Shred Event Saturday, May 9

10:00 am-12:00 noon @ RAYAC, Hanover Toyota and HACC Gettysburg parking lots. Get rid of your old tax files and other personal papers in a safe and secure manner. This event is FREE for you, your clients and the public; however, donations will be accepted for the RAYAC Foundation. Contact Beth Izzo at beth@rayac.com.



20th Annual RAYAC Charity Golf Outing

Thursday, June 4
NEW LOCATION!
Heritage Hills Golf Resort

10:30 am registration with 12:00 noon shotgun start Now accepting sponsors, door prizes, goody bag items and foursomes! The event flyer is posted on rayac.com.

Proceeds benefit the RAYAC Foundation. Contact Marissa Bankert at <u>marissa@rayac.com</u>.

RAYAC Mid Year Meeting

Thursday, June 11

12:00 noon @ Gettysburg Hotel Watch for more details coming soon. Contact Marissa Bankert at marissa@rayac.com.

Call the RAYAC office at (717) 843-7891 with any questions.



Spring Fling is SOLD OUT!

Thank you to our generous sponsors:

Carr, Cleaver, and Flinchbaugh Team of Berkshire Hathaway

Community Settlement

GMH Mortgage

Heritage Valley FCU

Homesale Settlement Services

M & T Bank

Santander

Susquehanna Mortgage

Top Dawg Inspections

White Rose Settlement Services

York Traditions Bank

RAYAC Offers Scholarships Again This Year, Adds One for RAYAC Members Only

Last year RAYAC's Community Relations Committee reached out to all of the public school districts in our two-county area to offer \$500 scholarships to graduating seniors. Seven bright students were awarded scholarships to pursue their educational goals. RAYAC is offering scholarships again this year, plus the committee added one specifically for a dependent of a RAYAC member.

\$500 Scholarship Criteria

Attend trade, tech or college to pursue education for any housing-related field (real estate, appraiser, inspector, carpentry, building trades, landscaping, interior design, architecture, finance, banking, etc.).

Do you know a high school senior?

Encourage any York or Adams County high school senior to apply for RAYAC's scholarship through their high school guidance office or scholarship foundation.

Do you have a dependent furthering his or her education?

RAYAC is awarding one scholarship to a RAYAC member's dependent. The dependent must live in your household and may be up to age 26, not just a high school senior. The scholarship application is posted on rayac.com. *Please note: RAYAC dependents who are high school seniors are encouraged to apply through their high school and also directly through RAYAC; however, they would only be able to win one scholarship.*

If you have any questions, please contact Beth Izzo at (717) 843-7891 or beth@rayac.com.





MARCH in to RAYAC

for Your CE Classes

Don't miss a beat, schedule your CE classes now!

March 4 National USPAP (RE & Appraiser approved)

8:30 am-4:30 pm @ RAYAC, \$101.50 plus \$81.62 for book

Wednesdays Broker Course - Real Estate Finance - 30 hrs.

March 11-April 8 9:00 am-3:00 pm @ RAYAC, \$350 includes lunch and textbook

March 12 Stop Appraisal Complaints in Their Tracks

April 28 8:30 am-4:30 pm @ RAYAC, \$75

March 17 Review of PA Appraisers Certification Act/Guidelines for June 3 Measuring a House (RE & Appraiser approved)

8:30-11:30 am @ RAYAC, \$35/12:30-4:30 pm @ RAYAC, \$40

(Register separately for two classes; however, if you take both classes lunch is provided.)

March 26 Appraising in the Internet Age: Bullet Proof Your Appraisals

Using RPR and Other Tools 8:30 am-4:30 pm @ RAYAC, \$75

April 23 Residential Architecture since 1945 & Developing Reliable Sales

Comparison Adjustments (RE & Appraiser approved)

8:30 am-4:30 pm @ RAYAC, \$75

May 27 Dirt, Bricks, and Lies: Land, Construction, and Common

Misconceptions

8:30 am-4:30 pm @ RAYAC, \$75

Appraisal certification deadline is June 30, 2015. <u>Register today!</u> Contact Stephanie Kennedy at <u>Stephanie@rayac.com</u> or (717) 843-7891 if you have any questions.

RAYAC Leadership

President

Brian Berkheimer, SRES ERA Preferred Properties, 633-6261

Vice President

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

Secretary

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

<u>Treasurer</u>

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

Give Back to the Community

RAYAC's new Hands On Committee is planning to have a RAYAC volunteer team for both of these community events. There will be lots of different projects to choose from - painting, landscaping, cleaning, etc.

York County United Way Day of Action Friday, June 19

The RAYAC staff has participated in this event for many years. Lori Foltz and Rhonda Elliott helped spruce up the landscaping at The Lehman Center. ▶



Adams County United Way Day of Caring Saturday, September 19

If you would like to volunteer or organize your own group to participate, contact Beth Izzo at beth@rayac.com.



Website of the Month

March is American Red Cross Month. Blood drives are just one of the many life saving services this organization provides. Click on the link below to learn more about the American Red Cross. Did you know this year marks its 150th anniversary?



redcross.org

Have you seen our billboards around town?



Wednesday Wind Down Recap

Thank you to our sponsors!

CGA Law Firm PeoplesBank The Bathtub Doctor

50/50 winner: Mike Sabo

Congratulations to the winners:

Maria Accardo Brian Berkheimer Patricia Carey Kim Moyer Christine Shemeta Roxanne Stevens



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Ethics by Example

- All RAYAC association members are required to attend an Ethics by Example class by December 31, 2015.
- NAR's online ethics course will <u>not</u> be accepted this cycle.
- Ethics by Example does not provide continuing education credit.
- Members who joined RAYAC in 2014 or join in 2015 are exempt due to ethics content in orientation curriculum.

Presenter:

Melanie McLane

Date	Time	Location	Price
Thursday, March 5, 2015	1:00 – 4:30 pm	Guthrie Memorial Library, Hanover	\$10
Wednesday, April 15, 2015	8:30 am – 12:00 pm	Wyndham Garden, York (formerly Holiday Inn)	\$20
Wednesday, June 10, 2105	1:00 – 4:30 pm	Gettysburg College, Gettysburg	\$20
Wednesday, September 16, 2015	8:30 am – 12:00 pm	Class for Appraisers only - RAYAC	\$10
Wednesday, September 16, 2015	1:00 – 4:30 pm	Wyndham Garden, York (formerly Holiday Inn)	\$20
Tuesday, October 13, 2015	1:00 – 4:30 pm	Guthrie Memorial Library, Hanover	\$20
Thursday, November 5, 2015	8:30 am – 12:00 pm	Wyndham Garden, York (formerly Holiday Inn)	\$50

Ethics by Example Registration Form - payment must accompany registration

Online registration is encouraged or mail the form below. To receive a reminder prior to the class, please provide an e-mail address.

Name		
Date and Price		
Office (include branch)		
Email		

PAYMENT POLICY: Payment must accompany registration. REFUND POLICY: Cancellations made less than 3 business days prior to the date of the course and "no-shows" will not receive a refund or credit. RETURNED CHECK POLICY: If a check is returned by the bank for any reason, there will be a \$25.00 processing fee.

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

Steve Snell, RCE, Executive Officer

Ext. 112, steve@rayac.com

Doug Clark, Business & Finance Director

Ext. 111, doug@rayac.com

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

Lori Foltz, IT Coordinator Ext. 103, lori@rayac.com

Ann Marie Staub, Lead Secretary Ext. 100, annmarie@rayac.com

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

Beth Izzo, Public Relations Dir. Ext. 110, beth@rayac.com

Shanna Terroso, RCE, e-PRO, Government Affairs Director Ext. 106, shanna@rayac.com

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

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

Deb Kottmyer, Clerk (PT) deb@rayac.com

March Newsletter Contest St. Patrick's Day Word Find

Email your entry by March 31 to Beth Izzo at beth@rayac.com or fax to 854-0720. The winning entry may choose from a \$10 Ruttter's, Sheetz or RAYAC Store gift card. All entries will be put into the year-end drawing for free 2016 local dues.

Name			

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GREEN GUINNESS IRELAND
KISSMEIMIRISH LEPRECHAUN LUCKY
PARADE PATRICK POTOFGOLD
RAINBOW SAINT SHAMROCK

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

School District	# Sold	# Sold <u>Dollar Volume</u>		Median Sale Price
York County				
Central	17	\$2,859,095	\$168,182	\$149,900
Dallastown	16	\$2,937,900	\$183,619	\$155,000
Dover	14	\$2,015,041	\$143,932	\$131,950
Eastern	10	\$1,132,175	\$113,218	\$109,390
Hanover	19	\$2,431,350	\$127,966	\$111,000
Northeastern	14	\$2,291,320	\$163,666	\$155,950
Northern	8	\$649,000	\$162,250	\$160,000
Red Lion	35	\$5,198,295	\$148,523	\$142,000
South Eastern	18	\$3,448,400	\$191,578	\$210,000
South Western	16	\$2,794,514	\$174,657	\$169,400
Southern	5	\$956,000	\$191,200	\$200,000
Spring Grove	17	\$2,703,320	\$159,019	\$146,500
West Shore	14	\$2,347,135	\$195,595	\$174,000
West York	22	\$3,094,899	\$140,677	\$134,721
York City	22	\$701,910	\$31,905	\$26,700
York Suburban	26	\$3,187,013	\$122,577	\$127,900
York Total	267	\$38,747,367	\$145,121	\$135,500
Adams County				
Bermudian Springs	4	\$619,900	\$154,975	\$164,450
Conewago Valley	13	\$1,896,200	\$145,862	\$140,000
Fairfield	5	\$664,625	\$132,925	\$95,000
Gettysburg	18	\$4,324,091	\$240,227	\$240,250
Littlestown	8	\$1,564,350	\$195,544	\$149,150
Upper Adams	8	\$1,123,150	\$140,394	\$130,000
Adams Total	56	\$10,192,316	\$182,006	\$156,000

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	1/14 TOTAL	1/15 TOTAL	14-15 % CHANGE	1/14 MEDIAN SOLD PRICE	1/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1/14 AVG. SOLD PRICE	1/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	234	267	+14%	\$135,000	\$135,000	0%	\$155,590	\$145,121	-7%
Co-broke	177	209	+18%	\$134,900	\$136,000	+1%	\$154,254	\$146,556	-5%
In house	57	58	+2%	\$136,500	\$119,650	-12%	\$159,739	\$139,950	-12%
New	758	727	-4%			Active	2,025	2,032	0%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	1/14 TOTAL	1/15 TOTAL	14-15 % CHANGE	1/14 MEDIAN SOLD PRICE	1/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1/14 AVG. SOLD PRICE	1/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	58	56	-3%	\$158,512	\$156,000	-2%	\$174,653	\$182,006	+4%
Co-broke	43	31	-28%	\$155,000	\$169,900	+10%	\$171,824	\$187,599	+9%
In house	15	25	+66%	\$179,000	\$149,900	-16%	\$182,762	\$175,070	-4%
New	129	141	+9%			Active	547	536	-2%

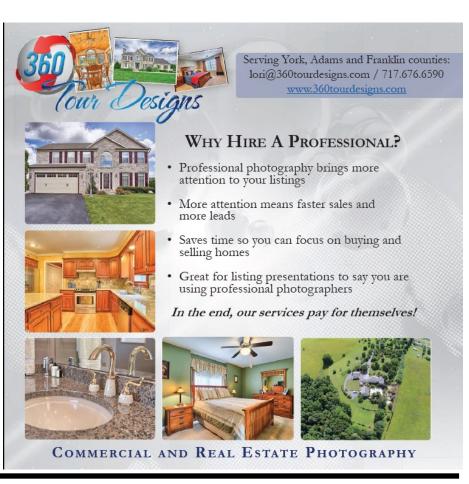
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Sign Up for Paragon Training

MLS Walk-In

Tuesday, March 10, 2015 - 2:00 - 4:00 p.m.

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.

MLS Contact Management

Tuesday, March 17, 2015 - 2:00-4:00 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 or call the RAYAC office at (717) 843-7891 to sign up for these classes.

MLS CMA - Comparative Market Analysis

Wednesday, March 25, 2015 - 2:00 - 4:00 p.m.

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.



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Thank You RPAC Leaders!

Thank you to all members who support RPAC especially these RPAC leaders! So far in 2015, RPAC raised \$22,392 toward the \$25,000 goal.

Governor's Club

(\$500-\$999.99) Shonna Cardello

Capitol Club

(\$250-\$499.99)

Bob Aldinger Dolly Bailey Brian Berkheimer Peggy Fink Lee Trite Kenneth Worley

\$99 Club

Christine Barrick Maria Accardo Susan Becker Tami Behler Ed Bender Ellen Biesecker Dan Bover Barb Boyer Steven Brown Patricia Carey Barbara Deardorff Chris Dell Jackie Dodson Casey Dougherty Wade Elfner Adam Flinchbaugh Debbie Folmer Amy Fry Natalie Fry Jeffrey Garber George Herman Judy Givens Katie Horne Glenda Kane Jennifer Kibler Margie Krom John Linton Robin Mede-Butt Linda Messinger Donna Mover Erika Mueller Kim Moyer Paula Musselman Mary Price Brenda Riddle Dianne Redding Bill Shanbarger Shirley Simpson Marty Sowa Ross Stanard Sam Stein Amanda Stiles John Swords Shanna Terroso Richard Vangel Donna Walker Shelley Walter Mindi Weikert-Petula Yingling Kauffman

"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."

Legislative Breakfast

Come hear the latest news and updates from York and Adams area legislators at RAYAC's Legislative Breakfast. This year we are partnering with our friends from the York Builders Association.

Friday, April 24th 8:00 a.m. at Out Door Country Club, York

The event is free for anyone who has contributed \$99 or above to RPAC. Cost is \$25 for non-\$99 club members. To register, contact Shanna Terroso at shanna@rayac.com or (717) 843-7891.

RPAC Trivia Night Fun

Thirteen teams battled for bragging rights of trivia night champ. In the end it was the Board of Directors team of Brian Berkheimer, Tony Thomas, Paula Musselman and Cindy Mann who rose to the top spot. The event raised \$1,333 for RPAC. Second place went to the BH Homesale Cinema Drive team. There was a tie for third place between Community Settlement and White Rose Settlement Services. Other competitors were Century 21 Dale, Friends of Chris Reilly, Homesale Settlement Services, Howard Hanna, PeoplesBank, RAYAC Staff, Re/Max Quality Service, Susquehanna Mortgage and York Traditions Bank. Thank you to everyone who participated and made it such a fun event!





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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. 12 Stock and Leader-ad on pg. 4

Builders

Merani Construction **Poole Construction** York Builders Association

Inspectors

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

American Property Examiners-ad on

Amerispec 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. 8

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** 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. 7

Homesale Mortgage, LLC

M & T Bank Mortgage Division-

ad on pg. 10 Members 1st Credit Union Metro Bank Mortgage Network Movement Mortgage New Windsor State Bank **Northwest Savings Bank** Orrstown Bank

Peoplesbank, A Codorus Valley Co-ad on pg. 18

Residential Finance Residential Mortgage Services Santander Bank Susquehanna Bank PA Union Community Bank-ad on pg. 19 Wells Fargo Home Mortgage York Traditions Bank- ad on pg. 3 Vision Mortgage Capital

Title/Settlement Co.

Abstracting Co. of York County Centurion Settlement Group Community Settlement LLC-ad on

pg. 17 **Complete Closing Services** Guaranteed Transfer Corp. 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. 4 White Rose Settlement

Services -ad on pg. 8

Yorktowne Settlement Co-ad on pg. 3

Other Businesses

360 Tour Designs Southern PA-ad on pg. 17 360 Tours of York **ABBA Loss Mitigation** 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. J&A Building and Hardscapes Landis Custom Cabinetry & Woodworking Lynn Pest Management Co. MYclosing-ad on pg. 13 Nicmar Water Real Estate Investors of York Shipley Energy Spectrum Home Services of York



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