

RAYAC Connection

What's Inside

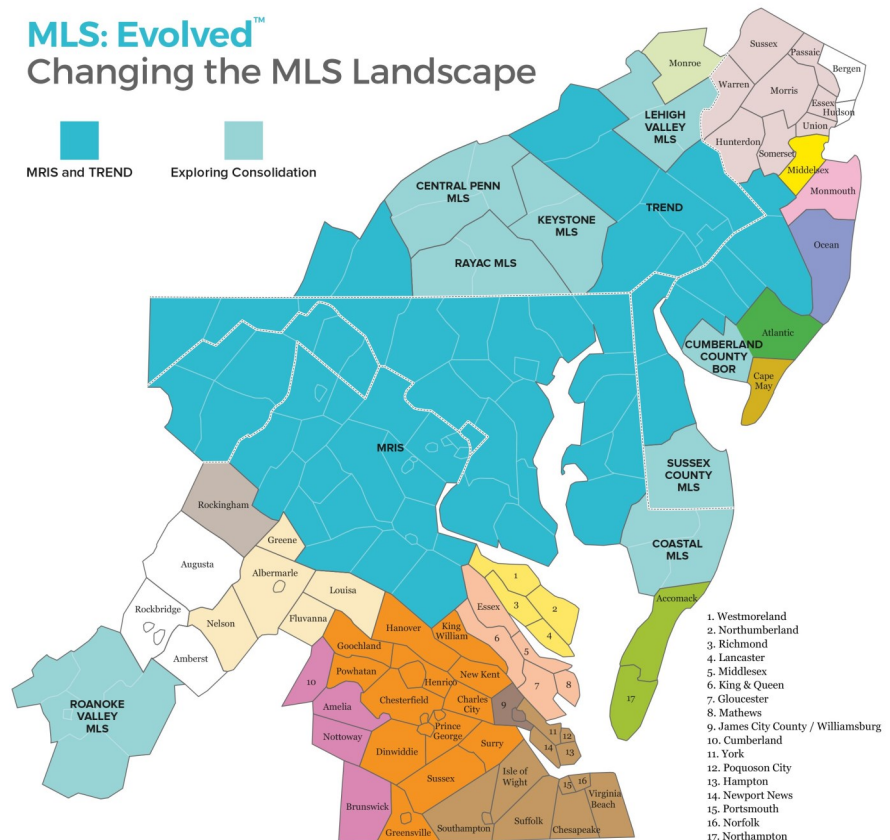
Calendar of Events	2
Thirsty Thursday	2
Board Summary	3
President's Letter	4
Executive Officer Column	5
Leadership York Executive	
Connections	5
Membership News	6
Down Payment & Closing Cost	
Training	7
Member for 40 Years?	7
RAYAC Blood Drive	8
Spring Affiliate Networking &	
Education Event	9
Education Opportunities	10-11
RAYAC Leadership	12
Spring Fling	12
Staff Contacts	13
Save the Date Golf Outing	13
MLS Statistics	14-15
MLS Classes	16
Practicing Professionalism	17
RPAC Major Donors	18
Legislative Link	18
Affiliate Member List	19

How Will the MLS Merger Impact You?

RAYAC is hosting two town hall meetings for members to learn about a possible MLS merger with the new regional MLS (TREND and MRIS). Tom Phillips, CEO of TREND MLS, will lead the discussion and answer your questions. Shanna Terroso, RAYAC's Executive Officer, will talk about how the merger will impact RAYAC. To be informed about the merger, you need to attend one of these meetings.

MLS: Evolved™ Changing the MLS Landscape

MRIS and TREND Exploring Consolidation



Wednesday, March 2
2:00 pm at Hickory Falls
110 Hickory Lane, Hanover

Thursday, March 3
10:00 am at Wyndham Garden
2000 Loucks Road, York

If possible, please RSVP. <https://mdweb.mmsi2.com/york/>
If you haven't registered, but can attend one of the meetings, please join us.

March

- 2 Hands on Helpers, 9:00 am
- 2 Spring Fling meeting, 11:00 am
- 2 MAPS Town Hall meeting, 2:00 pm, Hickory Falls, Hanover
- 3 MAPS Town Hall meeting, 10:00 am, Wyndham Garden, York
- 3 RAYAC Foundation, 2:00 pm
- 4 New Member Orientation-Module II, 8:30 am
- 8 CE: Zapping Zillow and Tripping Up Trulia, 8:30 am
- 8 CE: From Contract to Closing, 1:00 pm
- 8 Community Relations Committee, 1:00 pm
- 8 Political Affairs Committee, 2:00 pm
- 9 CE: Residential RE 101, 8:30 am
- 9 CE: Helping Consumers Understand the Value, Technology, and Benefits of High Performance Homes, 1:00 pm, Gettysburg
- 9 Lockbox training, 2:00 pm
- 10 Golf Outing Task Force, 10:00 am
- 10 Program Social, 12:00 noon
- 15 DotLoop Bootcamp, 8:30 am
- 15 DotLoop Bootcamp, 1:00 pm
- 16 CE: Commercial RE 101, 8:30 am
- 16 Affiliate Committee, 9:00 am
- 16 Spring Fling meeting, 11:00 am
- 17 CE: Real Estate Essentials, 8:30 am
- 17 Thirsty Thursday, 5:00-7:00 pm ▶
- 18 New Member Orientation-Module III, 8:30 am
- 22 Down Payment & Closing Cost Training, 10:00 am
- 23 CE: FHA Handbook, 8:30 am
- 23 Lockbox training, 2:00 pm
- 24 CE: Working with Today's Seller, 8:30 am, Hampton Inn, Hanover
- 24 CE: Working with Today's Buyer, 1:00 pm, Hampton Inn, Hanover
- 24 Board of Directors, 9:00 am
- 24 Golf Outing Task Force, 12:00 noon
- 29 RAYAC Blood Drive, 10:00 am-3:30 pm
- 31 CE: Commercial class, Navigating Commonwealth & Municipal Ordinances, Codes, and Regulations, 8:30 am

April

- 1 New Member Orientation-Module I, 8:30 am
- 2 Spring Fling, 5:00 pm, UAW Union Hall, 3562 Gillespie Drive, York
- 5 Affiliate Networking & Education Event, 9:00 am, Out Door Country Club, 1157 Detwiler Drive, York

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

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**. Make the change in your calendar NOW because we want to see YOU there!

March 17, 2016

5:00-7:00 pm

Rocks Lounge, C&D Bar & Grill

6465 York Road, New Oxford

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

Sponsors:

BB&T

Lakeside Title

Top Dawg Inspections

Thank you to our sponsors for generously providing gift card prizes.



Wear green to be entered for an additional gift card!

Real Estate law made simple,
no matter what.



717.848.4900 | cgalaw.com

Residential and Commercial Real Estate
Settlements • Closings • Title Insurance • Landlord • Tenant

Board of Directors Summary

February 11, 2016

Strategic Discussion


MLS Merger

- Directors discussed feedback from the DR/Manager meeting and a special Budget Finance Committee meeting.
- Additionally, Shanna Terroso formed an Advisory Council comprised of brokers and past presidents.
- The Board will hold a visioning session to determine what the association looks like without the MLS.
- Each Board member will reach out to several RAYAC members to get input on the merger and the services they value most.
- Town hall meetings will allow members to hear about the merger directly from the MAPS team and ask questions, plus ask questions specific to RAYAC.

Reports


Directors received reports from the following committees:

- RPAC
- Hands on Helpers
- Affiliate
- Member Communications
- Spring Fling. Tickets for Spring Fling are on sale now for \$35 each. The event is held Saturday, April 2. (See page 12)



White Rose
SETTLEMENT SERVICES, INC.

**WE'RE HERE AND
READY TO HELP**



Our online tools are great, but there's nothing like personal service. Our friendly, knowledgeable staff is ready to assist you with all of your settlement needs.

www.wrsettlements.com

Phone: 717.846.8882 · Fax: 717.846.3386
1441 East Market Street, York, PA 17403



We're here for
U
SOLD from start to close



Bill Hoyer III
VP, Residential Mortgage Originations
717.880.9945
bhoyer@unioncommunitybank.com



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



Fred Baber
Senior Mortgage Originator
Mortgage Originations
717.698.2452
fbaber@unioncommunitybank.com



Union
COMMUNITY BANK

2015 RAYAC President Tony Thomas



Greetings everyone,

I just recently did a video with Patricia Carey from Berkshire Hathaway. I interviewed Pat because I wanted people to get to know her as she is the first PAR District Vice President from RAYAC in the last 20 years or so. After the interview, I realized that maybe the membership doesn't know me. So, since this is March (my birthday month), I decided to share a little bit about myself.

Q: Who are you?

A: My name is Tony Thomas. I was born and raised in Baltimore. I graduated from Randallstown Senior High in 1992. From there, I went on to study at The Baltimore City Community College and finally, I studied accounting at the University of Maryland. I was married in 1994 to my wife of 22 years Tawanda and we have three beautiful children Taylor 21, Theodore 19, and Torrey 15. We relocated to York in 2007.

Q: What did you do before you were a Realtor?

A: I was a stock broker/financial advisor for American Express and M & T Bank.

Q: How many years have you been a Realtor?

A: I have been a Realtor for 8 years. I started at Coldwell Banker, then moved to Jack Gaughen, then to Keller Williams and now back to Coldwell Banker. My wife joined the business in 2011 and we now have a five member real estate team.

Q: How did you first get involved with RAYAC?

A: Back in 2008, it was very tough to get appointments. However, I needed to assure my wife that I was out working, so I joined a few committees so that I could say that I had appointments that I needed to be on.

Q: In what capacity have you previously served RAYAC?

A: I have served on the Golf Outing, City Living, Program Social, and Budget Finance committees. I have also served two years as a Director, two years as Board Treasurer and one year as Board Vice President.

Q: What are the most important issues you will be working on this year?

A: I am very much involved in exploring the potential merging of Multiple Listing Systems with MRIS and TREND, and more importantly, researching the impact of such a move on the association. I am also interested in bringing back a YPN (Young Professionals Network) chapter to RAYAC and I am also championing a record year to increase the number of RPAC major donors.

Q: What have you learned so far?

A: I have always worked with RAYAC staff; however, being President has given me the opportunity to work with them on a more intimate level. I am astounded by their professionalism, energy, and dedication to the organization. I am also impressed with Shanna's leadership as she has not even been in this position for a year.

Q: What do you like about being President?

A: I am a people person and being President allows me to get out and about and meet new people.

Q: What don't you like about being President?

A: I am not a long meeting person. I have to keep moving. Sometimes, I have to attend all day meetings. Since I recently quit drinking coffee and caffeine drinks, I am really going through it on those days.

Q: How can the membership get in contact with you?

A: Well, they can always email me at Tony@TRGmoves.com or they can send me a message on Facebook. I have a Facebook page called "Rayac Prez 2016". This page has association information and updates. This will allow you to stay in the loop as we move forward through the year.



From the Executive Officer

Taxes

by Shanna Terroso, RCE, e-PRO

What was that saying by Benjamin Franklin, the only certainty is death and taxes? If you are in real estate we certainly know that to be true and April 15th seems to come around faster each year. But at RAYAC we have tried to make filing your taxes a little easier for you this year. Any invoices that you have paid to RAYAC in 2015, are available on your online member account. When I say anything, I mean everything from items you purchased in the RAYAC Store and receipts for events that you paid to attend, to your REALTOR dues and any payments for classes. All receipts can be easily printed from your account. All you need to do is visit RAYAC.com and click on the Pay Bills Link. Or you can watch this video we created to see just how easy it is.

<https://www.youtube.com/watch?v=bV15EHBj2I&feature=youtu.be>

I know filing those taxes is never fun, but we hope this member service will make it a little less painful.

Leadership York Executive Connections

Registration is now open for the 2016 Executive Connections program. Do you know of executives new to our area who could benefit from connecting with other managers, vice presidents, and CEOs as they meet established community leaders? Leadership York's Executive Connections course helps participants learn about area systems, services, and culture so they can understand the area in a deeper way and be inspired to make a positive impact on the future of York County. They will have time for networking, thought-provoking presentations, and light refreshments – all in an intimate, interactive setting.

For supplies for your welcome kit, and registration materials, click [HERE](#). Contact Leadership York at (717) 846-5323 if you have any questions.

Protecting Your Investment

Buying or Selling - Knowing the Condition of Your Home is a Wise Decision!

Our home inspection business has been providing services for 14 years.

Services provided are:

- General or pre-sale inspections
- Wood destroying insect inspections
- Septic inspections, pump & well, water analysis, radon testing and FHA.

Convenient scheduling and same day emailed reports.



Contact:
Duane "Silver" Wilson
717-577-8740
Email: silverwilson@comcast.net

Community Settlement

Over 200 years experience
Serving PA



Title & Settlement Services

**Purchases, Refinances,
Construction, Commercial,
Agricultural
Flexible Hours/Locations
Our Own Abstractors
Taking care of what's important!
Dive into a carefree, easy closing.
Why settle for less?**

CALL US:
717-781-8940 YORK
717-234-2666 HARRISBURG

Membership News

New Members

Catherine Aguilar, BH Homesale (W)
 Beth Ann Buenaventura, BH Homesale (E)
 Douglas Callahan, Country Home RE Advantage
 Mark Fonti, Joseph A Myers RE
 Becky Geldmacher, KW Keystone
 Michelle Gemmill, BH Homesale (D)
 Donna Harbold, BH Homesale (W)
 Ahmed Islam, BH Homesale (D)
 Nathan Johnston, KW Keystone
 Sherry Lease, RE/MAX New Beginnings
 Angela Lucabaugh, BH Homesale (E)
 Mark Macklin, Equity PA
 Tammy Rivera, BH Homesale (G)
 Ann Rotz, Rotz Commercial
 Pamela Sammons, Sammons Appraisals
 Peter Smith, BH Homesale (CD)
 Prudence Smith, BH Homesale (W)
 Joy Springer, BH Homesale (SH)
 Connie Staub, New Beginnings Realty
 John J. Wiga, Royal Square Prop. Mngt.

Office Changes

Royal Square Property Mngt.
 Address change to
 110 East King Street
 York, PA 17401

Office Drops

None

New Affiliates

Pillar to Post Inspections
 Andrew Wolfe
 37 Virginia Ave.
 Shrewsbury, PA 17361
 (717) 472-6168
www.pillartopost.com/andrewwolfe

Affiliate Changes

None

Membership Stats

(as of 1/20)

	<u>2016</u>	<u>2015</u>
Designated REALTORS	124	120
REALTORS	912	800
Pending Applicants	<u>12</u>	<u>15</u>
Total REALTORS	1048	935
Affiliates	<u>88</u>	<u>82</u>
Total Members	1136	1017

Affiliate Drops

Bussers Septic Service
 Centurion Settlement Group
 J&A Building and Hardscapes
 Metro Bank
 New Windsor State Bank
 Real Estate Investors of York
 Santander Bank
 Spectrum Home Services

Member Changes

Scarlett Amspacher, Riley & Assoc.
 DanYelle Batts, KW Keystone
 Jalyssa Beatty, CB Res. Brok. (YQ)
 Rose Beaverson, McCallister & Myers
 Brianna Crone, McCallister & Myers
 Chris Edwards, CB Res. Brok. (YQ)
 Robert Everly, CB Res. Brok. (YQ)
 Cynthia Folckemer, CB Res. Brok (YM)
 Matthew Goshert, Country Home RE Advantage
 Ray Hoover, RE/MAX Quality Service
 Lois Kikola Ambrose, CB Res. Brok. (YM)
 Leroy Moore, C21 Core Partners
 Elisa Schwenk, KW Keystone
 Kaya Sterling, CB Res. Brok. (YQ)
 Tawanda Thomas, CB Res. Brok (YQ)
 Tony Thomas, CB Res. Brok (YQ)

Member Drops

None

New Office/Brokerage

None

Heritage Valley

your key mortgage partner

- Conventional, FHA and VA programs
- Same day pre-qualifications for agents
- Free credit coaching for your clients



Ask us how!

SPECIAL OFFER*

\$200 Off Closing Costs



HERITAGE VALLEY
FEDERAL CREDIT UNION

A positive experience for you and your money®

*Limited time offer and may be withdrawn at any time. Coupon must be presented at the time of application. Limit one coupon per mortgage application and may be used on purchases or refinances. Only qualified borrowers who obtain a mortgage through Heritage Valley FCU are eligible for offer. Standard underwriting guidelines apply. Subject to credit approval. Membership eligibility required. Heritage Valley FCU is an equal housing lender and equal opportunity lender. No cash value.



Karen Alwine

Mortgage Representative
NMLS#457024

2400 Pleasant Valley Road
York, PA 17402

(877) 214-1914
(717) 840-4981 ext. 276
kalwine@heritagevalleyfcu.org




(717)840-4981 • heritagevalleyfcu.org/mortgages

Mark Your Calendar!



Learn about Down Payment and Closing Cost Assistance

Thursday, March 24

10:00 am-12:00 noon

RAYAC classroom

REALTORS should attend to learn how to save your clients money and lenders should attend to learn how to participate in the York Housing Assistance Program. To sign-up, contact Marissa Bankert at Marissa@rayac.com or 717-843-7891 ext. 108.

Have You Been a Member for 40 Years?

If you have 40 years of continuous membership and one year of service to either RAYAC, PAR or NAR, contact Shanna Terroso to be nominated for REALTOR Emeritus status. Shanna can be reached at shanna@rayac.com or 717-843-7891 ext. 106.

The deadline to apply for REALTOR Emeritus status is March 24.

HouseMaster
Home Inspections. Done Right. Guaranteed.™

**FOR INSPECTIONS:
717-613-0074**

www.lancaster.housemaster.com



FULL SERVICE

- Radon Monitoring
- Wood Destroying Insect Inspection
- Septic Inspections
- Water Testing
- Mold/Air Quality Testing

Serving York County for over 25 years!

**DON'T SETTLE
FOR LESS...**

Compliant with TRID regulations

Ensuring a positive closing experience

Commitment to excellence

**YORKTOWNE
Settlement Co.**

Where Every Detail Counts.

1500 EAST MARKET STREET, YORK, PA 17403

717-840-4422 • 800-745-8099

yorktownesettlement.com

Happy St. Patty's Day!

Saving You Some

GREEN

**March
RAYAC Store
Special**

17% off

*your entire purchase through
March 17, 2016.*

Help Save Lives

RAYAC BLOOD DRIVE

Tuesday, March 29

10:00 am - 3:30 pm
RAYAC Classroom



American Red Cross

To schedule an appointment, contact Shanna Terroso at (717) 843-7891 ext. 106
or register online at www.redcrossblood/account
Login and enter sponsor code/keyword: RAYAC



PROFESSIONAL SHORT SALE NEGOTIATIONS

Servicing all of Pennsylvania & Maryland

*For more information contact Chad Gelsinger
at (717) 460-7001 or via email at chad@myclosing.com*

- Buyers Receive Added Incentives
- Hassle-Free Closings, Anytime, Anywhere
- Honesty & Integrity
- Full Disclosure, No Hidden Fees

Phone: (877) 299-0251
Fax: (888) 990-7652
info@myclosing.com
www.myclosing.com

Let's Get Fresh!

Tuesday, April 5, 2016

Out Door Country Club

1157 Detwiler Drive, York

It's that time of the year when we crave fresh air, fresh food, fresh flowers and fresh ideas to boost our business. REALTOR members will have the opportunity to network with our valuable Affiliate members in a relaxed tradeshow atmosphere followed by an educational Appraiser panel presentation.

9:00-10:20 am **Tradeshow and breakfast**

10:20-10:40 am **Award prizes and remarks, RAYAC President Tony Thomas**

10:40-11:30 am **Appraisal panel back by popular demand**

Affiliates - [Click here](#) for more details and to reserve your booth. Only 14 tables are remaining!

REALTORS - Registration is FREE; however, you MUST [register online](#) by Tuesday, March 29.

Contact Marissa Bankert at Marissa@rayac.com or call (717) 843-7891 ext. 108 with any questions.

Join these Affiliate members:

360 Tours of York
American Property Examiners
First American Homebuyers Protection
Freedmont Mortgage
GMH Mortgage
M&T Bank Mortgage
MYclosing LLC
PeoplesBank
Pillar to Post Inspections
S.A.F.E. Inspection Services
Stock and Leader
Union Community Bank
White Rose Settlement Services
York Traditions Bank

penHouse.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

KNOW MORE. DO MORE.



2016 CLASS SCHEDULE For more details on each class and to register, go to: <https://mdweb.mmsi2.com/york/>

Mondays, 4/18, 4/25, 5,2 & Wednesdays, 5/11 & 5/18:	Broker Course: Residential Property Management , 30 hours CE and 2 required broker credits. (Location: RAYAC) 9:00am-3:00pm
March 8, 8:30am-12:00pm: 1:00pm-4:30pm:	Zapping Zillow and Tripping Up Trulia , 3.5 hours real estate CE. (Location: RAYAC) **Well Over 1/2 Way Full From Contract to Closing - Don't Derail Your Sale! , 3.5 hours real estate CE. (Location: RAYAC) **Wait List Started
March 9, 8:30am-4:30pm:	Residential Real Estate 101 , 7 hrs. RE CE. Mandatory class for new licensees. (Location: RAYAC) **Over 1/2 Way Full
March 9, 1:00pm-4:30pm:	Helping Consumers Understand the Value, Technology, and Benefits of High Performance Homes , 3.5 hours real estate and appraiser CE. (Location: Gettysburg) Click HERE to Register
March 15, 8:30am-12:00pm: 1:00pm-4:30pm:	Managing Online Transactions for Consumers (Dotloop Boot Camp) , 3.5 hours real estate CE. (Location: RAYAC) 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) **Well Over 1/2 Way Full
March 24, 8:30am-12:00pm: 1:00pm-4:30pm:	Working With Today's Seller , 3.5 hours real estate CE. (Location: Hampton Inn-Hanover) **Wait List Started Working With Today's Buyer , 3.5 hours real estate CE. (Location: Hampton Inn-Hanover) **Wait List Started
March 31, 8:30am-12:00pm:	Commercial Class - Navigating Commonwealth & Municipal Ordinances, Codes, and Regulations , 3.5 hours real estate CE. (RAYAC)
April 6, 9:00am-12:30pm: 1:00pm-4:30pm:	Financing in the Brave, Old World , 3.5 hours real estate CE. (Location: RAYAC) Use the Right Form at the Right Time , 3.5 hours real estate CE. (Location: RAYAC)
April 12 & 13, 8:30am-5:00pm:	Designation Course: Certified Negotiation Expert I , 15 hours real estate CE and 1 broker credit. (Location: RAYAC) Click HERE to register
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: 1:00pm-4:30pm:	Anatomy of an Appraisal , 3.5 hours real estate CE. (Location: Hilton Garden Inn-Gettysburg) **Well Over 1/2 Way Full Zapping Zillow and Tripping Up Trulia , 3.5 hours real estate CE. (Location: Hilton Garden Inn-Gettysburg) **Well Over 1/2 Way Full
April 21, 8:30am-12:00pm: 1:00pm-4:30pm:	Working With Today's Buyer , 3.5 hours real estate CE. (Location: RAYAC) 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)
May 3, 8:30am-12:00pm: 1:00pm-4:30pm:	Best of the (Legal) Hotline , 3.5 hours real estate CE. (Location: RAYAC) Top 10 Common Costly Mistakes in a Residential Agreement of Sale , 3.5 hours real estate CE. (Location: RAYAC)

KNOW MORE. DO MORE.



LICENSE RENEWAL INFORMATION

Deadline to complete continuing education and renew your real estate license with the SREC is May 31, 2016.

Credits taken between 6/1/14 - 5/31/16 will count toward the 14 hour CE requirement for renewal. The 2016 renewal will begin in March. The SREC will mail notices to your employer address 2-3 months prior to license expiration date.

[Click HERE to see renewal fees.](#)

NEW LICENSEE INFORMATION

If a license is issued between December 1, 2013 and November 30, 2015, the licensee will need to complete the two state required courses by May 31, 2016 to renew.

The SREC Required Courses:

1. Real Estate Essentials - 7 hr general module
2. Choice of: Residential Real Estate 101 or Commercial Real Estate 101 - 7 hr specific module

If a license is issued between December 1, 2015 and February 29, 2016, the licensee will need to renew the license by May 31, 2016, but will be exempt from CE.

Featured Class

BROKER COURSE: RESIDENTIAL PROPERTY MANAGEMENT

Mondays, 4/18, 4/25, 5/2 & Wednesdays, 5/11 & 5/18, 2016

9:00 AM - 3:00 PM | \$350 | RAYAC

This 5-day course satisfies 2 of the core education credits necessary to obtain a Pennsylvania Broker's license. It also provides 30 real estate continuing education credit hours. Some of the topics covered: responsibilities and qualifications necessary for a property manager; evaluating the physical condition of the property; the management agreement; fiscal management of the asset, including development of a budget, collection of income, and insurance; managing single family properties, apartment buildings and condos; and residential leases. *Textbook is included and will be available the first day of class. Lunch will be provided each day.*

Instructor: Mike Perry

"Mike was a fabulous instructor and very knowledgeable." - Mendy Mendenilla Janke

"Due to Mike Perry's vast experience as an active agent, his case studies of actual experiences enhance his presentation."
- Margie Sue Krom

"Mike uses his own experiences to clearly give examples of the why and how to use his courses and materials." - Carolyn Boyle

"Mike Perry knows the material, teaches it well, and makes it interesting." - John LeCates

RAYAC Leadership

President

Tony Thomas, York City Savvy
CB Residential Brokerage,
854-9242

Vice President

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

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
ERA Preferred Properties,
633-6261

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

ONLY 10 TICKETS AVAILABLE!!!

Join the **RAYAC Foundation** and Friends for the



Saturday, April 2, 2016

UAW Union Hall - 3562 Gillespie Drive York, PA 17404
Doors open @ 5 pm, dinner 6-8 pm, dancing until 10 pm.

All you can eat dinner catered by Big Mike's Crabhouse & Grill includes pit ham, pit beef, fried chicken, fried shrimp, steamed shrimp, coleslaw & baked mac & cheese.

Beer and soda, plus BYOB.

Jars, pull tickets, raffles, dancing and music all night.



Benefits RAYAC Foundation to support housing related charities in York and Adams Counties, Habitat for Humanity and the Robert Murphy Disaster Relief Fund.

\$35/ticket, must be 21+ to attend

For tickets, contact Marissa Bankert at marissa@rayac.com or 717-843-7891 ext. 108.

Thank you to our sponsors:

Adams Electric	Carr, Cleaver, Flinchbaugh Team
Community Settlement	First Alliance Home Mortgage
France Paskey	Heritage Valley FCU
Homesale Settlement Services	Keller Williams Keystone
M&T Bank	MB Financial
Members 1st FCU	Movement Mortgage
Real Estate Settlement Company	Residential Mortgage Services
Rick Smith Team	Union Community Bank
White Rose Settlement Services	York Traditions Bank

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

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

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

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

Deb Kottmyer
Clerk (PT)
deb@rayac.com



Save the date

**RAYAC
CHARITY GOLF OUTING**

THURSDAY, JUNE 9
HANOVER COUNTRY CLUB

REGISTRATIONS AND SPONSORSHIPS AVAILABLE SOON.



Sam & Connie
Miller Kern
Your Mortgage Choice

WELCOME TO THE
Comfort
ZONE

M&T Bank
Mortgage Division

Sam's Cell
717-968-6676
smiller9@mtb.com

Connie's Cell
717-968-1017
ckern@mtb.com

 Member FDIC
Equal Opportunity Lender

January Sold 1/1/16 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	26	\$4,780,850	\$183,879	\$150,000
Dallastown	28	\$4,909,339	\$175,334	\$150,750
Dover	18	\$2,821,950	\$156,775	\$156,700
Eastern	15	\$1,963,150	\$130,877	\$113,500
Hanover	10	\$1,109,100	\$110,910	\$115,450
Northeastern	22	\$3,499,550	\$159,070	\$174,450
Northern	17	\$3,935,248	\$281,089	\$242,450
Red Lion	22	\$3,036,994	\$138,045	\$123,900
South Eastern	9	\$1,848,300	\$205,367	\$210,000
South Western	26	\$3,638,187	\$139,930	\$141,900
Southern	16	\$3,210,945	\$200,684	\$179,000
Spring Grove	12	\$2,075,050	\$172,921	\$147,525
West Shore	15	\$1,440,599	\$110,815	\$117,000
West York	21	\$2,538,400	\$120,876	\$124,900
York City	19	\$1,021,500	\$53,763	\$42,500
York Suburban	17	\$2,579,100	\$151,712	\$150,000
York Total	288	\$44,408,262	\$154,195	\$144,850

Adams County

Bermudian Springs	9	\$1,769,125	\$196,569	\$194,900
Conewago Valley	18	\$2,944,894	\$163,605	\$144,400
Fairfield	2	\$364,500	\$182,250	\$182,250
Gettysburg	3	\$593,835	\$197,945	\$190,835
Littlestown	13	\$1,998,575	\$153,737	\$142,000
Upper Adams	3	\$203,900	\$67,967	\$52,500
Adams Total	48	\$7,874,829	\$164,059	\$151,200

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	1/15 TOTAL	1/16 TOTAL	15-16 % CHANGE	1/15 MEDIAN SOLD PRICE	1/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1/15 AVG. SOLD PRICE	1/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	267	288	+8%	\$135,000	\$144,850	+7%	\$145,121	\$154,195	+6%
Co-broke	209	226	+8%	\$136,000	\$148,000	+9%	\$146,556	\$157,559	+8%
In house	58	62	+7%	\$119,650	\$125,225	+5%	\$139,950	\$141,935	+1%
New	727	661	-9%			Active	2,032	1,870	-8%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	1/15 TOTAL	1/16 TOTAL	15-16 % CHANGE	1/15 MEDIAN SOLD PRICE	1/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1/15 AVG. SOLD PRICE	1/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	56	48	-14%	\$156,000	\$151,200	-3%	\$182,006	\$164,059	-10%
Co-broke	31	30	-3%	\$169,900	\$151,200	-11%	\$187,599	\$160,611	-14%
In house	25	18	-28%	\$149,900	\$167,367	+12%	\$175,070	\$169,806	-3%
New	141	120	+15%			Active	536	520	-3%



You found your clients the perfect home.
Put your trust in the PeoplesBank team to close the deal!

- ◆ First Time Home Buyer Program
- ◆ FHA, VA, USDA Loans
- ◆ Construction Loans
- ◆ Lot Loans
- ◆ Jumbo Loans

Partner with us to close more deals in 2015!



John Henry
717-487-4934



Sharon Palma
717-654-7568

www.peoplesbanknet.com



FREE Paragon Training

MLS Contact Management

Thursday, March 10

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

Wednesday, March 16

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 Advanced

Tuesday, March 22

2:00-3:30 pm

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

Goomezee Mobile App Webinar

Goomezee is hosting a 30 minute webinar to learn how to:

- Search listings
- Save listings
- Share listings
- Review other features

The next webinar is held on **March 15.**

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

Making mortgages personal
BECAUSE WE LIVE HERE TOOSM

Expert Mortgage Originators (left to right): Kim Amberman, Kathleen Brown, Ed Licirano, Pat Joseph, Fiona Eyster, Lisa Cardone and Rich Lowry

YORK TRADITIONSSM
B · A · N · K

717.741.1770 | yorktraditionsbank.com

Member FDIC

Practicing Professionalism

Better Dispute Resolution

New ombudsman services at local associations can keep disagreements from escalating into more severe problems.

BY CAROLYN D'AGOSTA. Reprinted from January 2016 REALTOR® Magazine:
<http://realtormag.realtor.org/law-and-ethics/ethics/article/2016/01/better-dispute-resolution>

REALTORS® distinguish themselves by their professionalism, which is rooted in our Code of Ethics. Over the past year, the Professional Standards Committee has been focused on raising the professional bar in our industry, enhancing the tools used by our state and local associations for resolving misunderstandings and disputes—those that occur between REALTORS® and those that happen between REALTORS® and their clients and customers.

Minor professional disagreements, such as who has responsibility for trash removal from a home before buyers move in, have sometimes escalated into bigger problems because an association lacked a system for dealing with such grievances.

The available options have long varied among REALTOR® associations, but the trend is clear: A wider array of tools can help increase professionalism by ensuring that disputes and disagreements are resolved quickly and fairly. Our long-held ethics enforcement, mediation, and arbitration procedures for handling monetary disputes and other ethics complaints have also undergone a thorough review.

It's an ongoing process, but we made great strides last year. For example, as of Jan. 1, 2016, all associations are required to offer ombudsman services to their members, clients, and customers either directly or through an agreement with other associations. The program offers an opportunity for informal resolution of an issue related to a communication breakdown. Already some associations are using the program to great effect, so broadening access to REALTORS® at all associations is a step that will help make dispute resolution more effective for everyone.

Finally, the committee has been working on the Commitment to Excellence initiative, which the NAR Board of Directors passed last year to increase professionalism all across the REALTOR® community. Our Commitment to Excellence Advisory Board, which is a standing subgroup of the Professional Standards Committee, is hard at work designing the Commitment to Excellence Program, which will use brand-new methods and cutting-edge research to help REALTORS® thrive while exemplifying the highest ideals of our profession. I encourage you to visit realtor.org to read about the Commitment to Excellence and learn more about the work we're doing.

As the Professional Standards Committee ushers in a new era of professionalism, we are focused on new programs, policies, and initiatives that address your feedback and promise fair yet streamlined enforcement of professional standards policies. We want to ensure the Code of Ethics remains timely and relevant in its second century, and give you the tools you need to distinguish yourself as a REALTOR®.

First-to-Know Expertise.

- 1031 Tax Deferred Exchange
- Buying or Selling Property
- Eminent Domain
- Environmental Issues
- Foreclosures
- Leases
- Right-of-Way
- Settlement & Closing Services
- Survey Disputes
- Tenants
- Title Insurance
- Title Search

When decisions matter, **Stock and Leader.**

221 W. Philadelphia St., Suite 600
York, PA 17401
717.846.9800

StockandLeader.com

Stock and Leader
ATTORNEYS AT LAW

Business. Government. Personal.

Leaders of the PAC!

Thank you to all members who support RPAC especially these RPAC leaders. So far in 2016, RPAC raised \$20,377. Our goal is \$28,000.

Capitol Club

Bob Aldinger
Dolly Bailey
Christine Barrick
Peggy Fink
Bridget Floyd
Lee Garlin
Ken Worley

\$99 Club

Maria Accardo	Susan Becker
Tami Behler	Ed Bender
Dennis Berkebile	Ellen Biesecker
John Bowman	Steve Brown
Marguerite Bucher	Lisa Calhoun
Barbara Deardorff	Christine Dell
Shelley Dende	Jackie Dodson
Casey Dougherty	Wade Elfner
Melinda Eppolito	Adam Flinchbaugh
Debbie Folmer	Amy Fry
Natalie Fry	Jeffrey Garber
Judy Givens	Diane Hagarman
George Herman	Glenda Kane
Richard Keller	Jennifer Kibler
Margie Krom	John Linton
Cindy Mann	Robin Mede-Butt
Linda Messinger	Erica Mueller
Sue Pindle	Mary Price
Dianne Redding	Brenda Riddle
Sherri Rose	Bill Shanbarger
Ross Stanard	Sam Stein
Amanda Stiles	John Swords
Rich Vangel	Donna Walker
Lori Walker	Shelley Walter
Mike Wheeler	Petula Yingling

"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 Link



PAR's Update on the Budget

The state's 2016-17 budget plan was outlined by Gov. Tom Wolf during the second week of February, despite the fact that the state has been operating without a complete 2015-16 budget for nearly nine months. Wolf proposed a \$32.7 billion fiscal 2017 budget that would add \$200 million of funding for K-12 public schools and another \$110 million to early and special education programs. Including pension contributions, the budget would be nearly \$33.3 billion.

His new plan calls for a personal income tax rate of 3.4 percent (it's currently 3.07 percent), retroactive to Jan. 1. At 3.4 percent, Pennsylvania would rank 39th among the 41 states that tax personal wages. The proposed increase would move Pennsylvania into the top 10 of all states in terms of combined state and local tax burdens. The income tax increase will generate \$1.294 billion through 2016-17.

Unlike last year, Wolf's budget proposal does not change the current 6 percent sales tax rate. But it does apply that tax to three categories previously exempted: basic cable television services, movie theater tickets and digital downloads. **The sales tax would not apply to real estate services.** If approved, Wolf's budget office has these changes generating \$414.6 million in 2016-17.

He proposes raising the state tax on a pack of cigarettes from \$1.60 to \$2.60. The increase is expected, in its first full year, to raise an additional \$468.1 million for the state budget. For the first time, a state tobacco tax on non-cigarette tobacco products, including chewing tobacco, snuff, large cigars, e-cigarettes and loose tobacco would also be included. The proposed tax, set at 40 percent of wholesale price, would raise about \$136 million for the state, according to Wolf's figures.

Wolf is again asking for the new severance tax on gas produced from Pennsylvania's Marcellus Shale natural gas reserves. The shale tax would be set at 6.5 percent, generating an estimated \$217.8 million for the state next year, after revenues collected under the current impact fees are removed and delivered to counties and local governments.

Wolf's plan would generate about \$100.9 million through a .5 percent surcharge on insurance premiums paid on property, fire and casualty insurance policies to fund local emergency responders. The rate is currently 2 percent. A proposed 11 percent increase in the existing tax on banks and other financial businesses would generate a projected \$39.2 million for the state annually.

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. 2
Stock and Leader-ad on pg. 17

Builders

Merani Construction
York Builders Association

Inspectors

Absolute Radon Mitigation LLC
Accurate Home & Termite Insp.
Allied Home Inspections Inc
American Property Examiners-ad on pg. 5
Amerispec Home Inspection
BH Home Inspection
Central Penn Radon Inc
ESM Ventures LLC
George Forney Home Inspection
Gettysburg Home Inspection
Home-Rite R.E. Inspections
Homechek Inc
Homepro Home Inspections
HouseMaster Home Inspections-ad on pg. 7
Lynne Pest Management Co.
Mason Dixon Home Inspection
National Property Inspections
New Leaf Home Inspection
Pillar to Post Home Inspection
Pillar to Post Inspections
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. 6
Homebridge Financial Services
Homesale Mortgage, LLC
M & T Bank Mortgage Division-ad on pg. 13
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. 3
Wells Fargo Home Mortgage
York Traditions Bank- ad on pg. 16

Title/Settlement Co.

Abstracting Co. of York County
Community Settlement LLC-ad on pg. 5
Complete Closing Services
Even Par Settlement Services
Guaranteed 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. 17
White Rose Settlement Services -ad on pg. 3
Yorktowne Settlement Co-ad on pg. 7

Other Businesses

360 Tour Designs Southern PA
360 Tours of York
ABBA Loss Mitigation
AdvantaClean-Lower Susquehanna
American Home Shield
Atlas Rubber Stamp & Printing
Barrick Insurance
Basement Waterproofing Solution
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. 8
Nicmar Water
Open.tours - ad on pg. 9
Shiple Energy
State Farm: Tricia Melnichak
The Bathtub Doctor
The Glatfelter Agency
Wherley Generations Moving
William F Ault Paving LLC
York Newspaper Co/Media One



901 Smile Way
York, PA 17404
Phone (717) 843-7891
Toll-free in PA 1-866-288-9306
Fax (717) 854-0720



www.rayac.com
www.OpenThisWeek.com
www.facebook.com/RAYACRealEstate
& check out RAYAC's Facebook group exclusively for members