

RAYAC Connection



Remember to **VOTE** Tuesday, November 3

Polls are open from 7:00 am to 8:00 pm.

Important County Commissioner, judicial, local municipality and school board races!

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RAYAC Rocked the Annual Meeting

As election season is in full swing, RAYAC wants to thank all the members who cast absentee ballots at the association office and the members who came to the annual meeting to vote. You rock!

First, election of directors. We appreciate all of the candidates who ran for **Board of Directors** and congratulate the following members who were elected to the Board.

Shown left to right ►

Ken Worley
Tamra Peroni
Heather Kreiger
Ray Hoover



At the October Board of Directors meeting, directors elected the following **2016 officers**:

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

Second, each of the 11 proposed bylaws votes were approved by the membership.

Third, thanks to all of the volunteers who made the annual meeting a rocking good time! Who knew Brian Berkheimer and Doug Clark could rock out on the drums? And Elvis was in the house!

Fourth, feature speaker Lee Brown wowed the crowd! She gave very practical examples of how to rock your real estate business. If you missed the meeting, check out a few of her tips on page 6. Not sure if she'll be speaking at NAR's mid year meeting in DC, but if she is, it will be worth heading to DC for the day (remember, those meetings are free!).

CALENDAR

November

- 3 Education Committee, 11:00 am
- 3 Weight Watchers, 12:45 pm
- 3 MLS Walk-In, 2:00 pm
- 4 Broker course-Real Estate Sales, 9:00 am
- 4 MLS Task Force, 11:00 am
- 5 Ethics by Example, 8:30 am, Wyndham Garden, York
- 5 Program Social, 9:30 am
- 5 CE class: Zapping Zillow, 1:00 pm
- 5 Community Relations Committee, 1:00 pm at Leg Up Farm
- 5 Affiliate Appreciation Event, 4:30 pm, Heritage Hills
- 10 Weight Watchers, 12:45 pm
- 10 Political Affairs Committee, 2:00 pm
- 11 Broker course-Real Estate Sales, 9:00 am
- 11 Wednesday Wind Down, Out Door Country Club, 5:00-7:00 pm ►
- 13 New Member Orientation-Module I, 8:30 am
- 17 Weight Watchers, 12:45 pm
- 17 MLS Contact Management class, 2:00 pm
- 18 Affiliate Committee, 8:30 am
- 18 Leadership Development Committee, 9:00 am
- 19 MLS Committee, 8:30 am
- 19 Member Communications Committee, 9:30 am
- 20 Board of Directors, 9:00 am
- 20 MLS CMA class, 1:00 pm
- 24 Weight Watchers, 12:45 pm
- 26 & 27 RAYAC closed

December

- 1 Weight Watchers, 12:45 pm
- 2 CE: FHA Handbook, 8:30 am
- 2 Hands on Helpers Committee, 9:00 am
- 3 Program Social Committee, 9:30 am
- 4 New Member Orientation-Module II, 8:30 am
- 8 Straight Talk Series-REALTOR and Client Safety, 9:30 am
- 8 Weight Watchers, 12:45 pm
- 8 Political Affairs Committee, 2:00 pm
- 9 Wednesday Wind Down, The Gettysburg Hotel, 5:00-7:00 pm
- 10 CE: Residential RE 101, 8:30 am
- 10 Board of Directors, 9:00 am
- 10 Community Relations Committee, 1:00 pm

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

Wednesday Wind Down

November 11

5:00-7:00 pm

Out Door Country Club

1157 Detwiler Drive, York

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

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

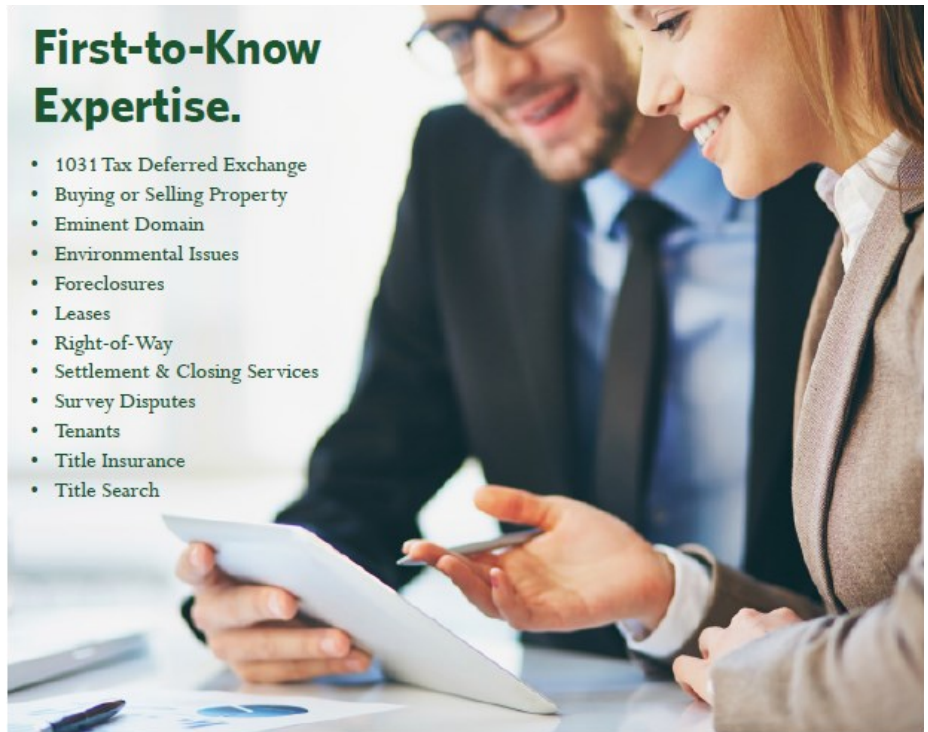
December 9 @ Gettysburg Hotel

Thirsty Thursdays kick off on January 21 @ The Embers!

See page 20 for more details.

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Board of Directors Summary

October 8, 2015

Action Items

- Directors elected the following officers for 2016 - Tony Thomas, President; Deborah Goodling, Vice President; Cindy Mann, Treasurer; and Heather Kreiger, Secretary.
- Directors approved the Reciprocal Agreement with GHAR MLS.
- Directors voted to have RAYAC's Executive Committee, MLS Committee Chair and staff representatives attend a meeting to learn more about the TREND/MRIS regional MLS.
- Directors approved the Real Estate School of York & Adams Counties Policies and Procedures.
- Directors appointed the following PAR directors - Brian Berkheimer, Tamra Peroni, Deborah Goodling, Jerry Austin, and alternates - Paula Musselman and Michele Jones.
- Directors approved a recommendation from the Leadership Development Committee to change the strategic plan to "create a document describing the pathway to becoming a member of the Board of Directors."
- Directors approved some committee chairs for 2016. The remainder of chairs will be presented at the November meeting.

Reports

Directors received positive feedback on the annual meeting, reports on the MLS Committee's MLS Policy and Guidelines, progress on the strategic plan, information on RAYAC's new Straight Talk series, and input from the new Membership Involvement Task Force. The RPAC Committee surpassed its 2015 goal.

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Membership News

New Members

Kimberly Amos, ERA Preferred Prop.
Megan Bell, BH Homesale (D)
Beau Cislo, BH Homesale (W)
Lynda Cockle, BH Homesale (G)
Matthew Czaus, ROCK Commercial
Wayne Gracey, Keller Williams
Michael Jones, Howard Hanna (George)
Jennifer Marshall, BH Homesale (E)
Carmen Gloria Montalvo,
BH Homesale (W)
Van Michael Richards, Keller Williams
Michelle Thomas, Keller Williams

Member Changes

Lori Hoffnagle, ERA Preferred Prop.
Adam McCallister, McCallister &
Myers
John McDonough, Keller Williams
Karin Miller, Mountain View Realty
Robert Myers, McCallister & Myers
Cindy Ness, BH Homesale (S)
Jerry Riggelman, Keller Williams
Jackie Robertston, CB Residential
Brok. (York-Q)
Jennifer Schaaf, C21 Dale (Y)
Benjamin Shaw, CB Residential
Brok. (York-Q)
Kelly Shaw, CB Residential Brok
(York-Q)
Deborah Steckler, Keller Williams
Walter Wensel, McCallister & Myers

Member Drops

Lynda Cousler	Chelsey Crawford
David Cross	Alan Deamer
Sandra Defoe	Cathleen Eller
Disma Ferrante	Peter Ferrante
Thomas Grove	Teresa Gurreri
Adrienne Jackson-	Sally Janora
Nelson	Ryan La
Kimberly	Rhonda Robinson
Luckenbaugh	Kelly Scott
Loganne Storm	Richard Vose
Roberta Wisotzkey	Rebecca Witzig

New Office/Brokerage

McCallister & Myers
6864 Susquehanna Trail South
York, PA 17403
717-885-2027
Walt Wensel

Office Changes

None

Office Drops

None

New Affiliates

Bank of America
824 Atlantic Avenue
Red Lion, PA 17356
Phone (717) 825-6236
Fax (866-311-9602
Jackie Creasy

Membership Stats

(as of 10/20)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	122	116
REALTORS	844	806
Pending Applicants	<u>15</u>	<u>19</u>
Total REALTORS	981	941
Affiliates	<u>94</u>	<u>93</u>
Total Members	1075	1034

Affiliate Changes

Bill Hoyer, Union Community Bank
Katina Engles, REAL Services
Deborah Chapman, Santander Bank
Susquehanna Mortgage to BB&T
Mortgage - Julie West primary contact

Affiliate Drops

None



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Cell: 717-577-1229

Lisa Warner Vaught
Mortgage Loan Originator
NMLS #404365
Cell: 717-873-2880

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

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Leigh Brown's Advice



Don't make real estate about you. Nobody cares how many millions of dollars of homes you sold. Plus, consumers think that's how much money you made. Change your focus to the consumer. Ask more questions. Stop talking and do more listening.

Don't let Zillow get you down. It is a great website for cocktail party information but only you know the location, condition and upgrades of the property.

Build relationships. 80% of consumers say they would use you again, but only 20% actually do. Stay in front of your clients and edit your drip marketing to sound like you. Don't be afraid to write personal notes or use video to communicate with your clients. Remember, what you do for ONE client, you do for ALL clients.

Build a referral network among your peers.

Don't be afraid to fire (or don't take) the poison client. The best four letter word in real estate is NEXT.

Tell the truth. Start the 1 to 10 dialog. Ask a seller to rate their home on a scale of 1 to 10. One is there are pee stains all over the carpet and 10 is brand new construction with all the upgrades. Most people will say 7. That's a great lead into price discussion.

Ignore your phone. Leave it in the car during appointments and put it on airplane mode when you're driving or having family time. Don't put a transaction ahead of your family or true priorities!

Installation & Award Event

Thursday, January 14

Wyndham Garden Hotel, York

5:00 pm

Poolside cocktail hour with hors d'oeuvres

6:00 pm

Event starts in the Crystal Ballroom

Details coming soon →
mark your calendar NOW!

Practicing Professionalism

Involving the Ombudsman

RAYAC has considerable latitude in determining how and when ombudsmen will be utilized. For example, 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 that a client or customer 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 and to facilitate a mutually acceptable resolution.

Where a written ethics complaint in the appropriate form is received, it can be initially referred to the ombudsman who will attempt to resolve the matter, except that complaints alleging violations of the public trust (as defined in Article IV, Section 2 of the NAR Bylaws) may not be referred to an ombudsman. "Public trust" refers to misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm.

In the event the ombudsman concludes that a potential violation of the public trust may have occurred, the ombudsman process shall be immediately terminated, and the parties shall be advised of their right to pursue a formal ethics complaint; to pursue a complaint with any appropriate governmental or regulatory body; to pursue litigation; or to pursue any other available remedy.

If you are interested in using the Ombudsman process, please contact Stephanie Kennedy at 717-843-7891 X109 or stephanie@rayac.com.

Information obtained from:
<http://www.realtor.org/ac/manage-your-association/local-and-state-association-ombudsman-services>



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Strategically Speaking

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

Goal 2: RAYAC members see the value of membership, are informed, involved and have Association leaders that are well informed representatives of the members they serve.

Objective 1 C: Create bite-size videos to promote/highlight RAYAC products and services on a consistent basis as needed; staff to oversee and coordinate with leadership volunteers.

The Program Social Committee used short videos to promote the annual meeting in links from the newsletter. Speaker Leigh Brown helped create a promotional video to encourage member attendance. Attendance at annual meeting well exceeded quorum requirements.

Goal 5: Professionalism and Education - RAYAC members exhibit high levels of competence, respect and ethical professionalism in their business practices, advancing a common goal of achieving satisfied customers.

- After many months in development, the "Transaction Review" software was debuted to DRs and managers at their meeting on September 2nd. This program was designed to give brokers a tool to help them focus on agent and office strengths and/or areas where agents need further training.
- Launch to membership was accomplished at the Annual Membership Business Meeting on October 6th.
- Initial report on membership acceptance and usage will be reported to the Board of Directors at their November meeting.
- The second objective of the goal is to evaluate this Transaction Review initiative by March 2016 with possible expansion to include failed transactions.

[Click here](#) to view the entire strategic plan.



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717-487-4934



Sharon Palma
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Lockbox Updates

The new Bluetooth lockboxes will be available on January 4, 2016. SentiLock is no longer manufacturing or providing warranties on the lockboxes we currently use. Through the end of 2015, RAYAC will continue to replace Gen 1 and Gen 2 lockboxes that SentiLock determines to be defective. As of January 4, 2016 agents with defective lockboxes have two options:

- 1) They may purchase a used Gen 2 box for \$55 plus tax and no guarantees on the life expectancy of the box, or
- 2) They may purchase a new Next Generation Box for \$96.00 plus tax (RAYAC is selling these at cost). These new lockboxes have Bluetooth and make using the mobile app easier. They are also more user friendly.

It is estimated that our existing supply of used lockboxes will last through third quarter 2016.

Dues Invoices

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

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

The fees for 2016 are the same as last year:

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

**plus optional RPAC contribution*

RAYAC Holiday Closings

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

Nov. 26	closed
Nov. 27	closed
Dec. 16	close at noon for staff holiday party
Dec. 23	closed 12-3 pm for Cindy Alleman's retirement luncheon
Dec. 24	close at noon
Dec. 25	closed
Dec. 31	close at noon
Jan. 1	closed

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Email: silverwilson@comcast.net

THIS IS YOUR LAST CHANCE!

Complete Your Ethics Requirement

Only one class remains to fulfill your NAR requirement by the end of 2015.

Thursday, November 5

8:30 am-12:00 noon @ Wyndham Garden, York (formerly Holiday Inn Holidome), \$50

[Click here to register.](#)

- All RAYAC association members are required to attend an Ethics by Example class by December 31, 2015.
- NAR's online ethics course will not 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.
- Commercial REALTORS may complete their training online this cycle. Go to www.realtor.org, select "Code of Ethics Training".

If you have any questions, contact Stephanie Kennedy at (717) 843-7891 ext. 109 or stephanie@rayac.com.

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CLASS SCHEDULE

For more details on each class and to register, go to: <https://mdweb.mmsi2.com/york/>. Keep checking back for new classes!

Fall -Winter 2015

- November 5, 1:00pm-4:30pm: **Zapping Zillow and Tripping Up Trulia**, 3.5 hours real estate CE. (Location: RAYAC)
- November 19, 8:30am-12:00pm: **Achieving and Sustaining Homeownership: The 5 C's**, 3.5 hours real estate CE. (Location: RAYAC)
- December 2, 8:30am-4:30pm: **FHA's New Appraiser's Handbook: Learn It To Protect Your Liability**, 7 hours real estate and appraiser CE. (Location: RAYAC)
- December 10, 8:30am-4:30pm: **Residential Real Estate 101**, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)
- January 21, 8:30am-4:30pm: **National USPAP**, 7 hours appraiser and real estate CE. Mandatory class for appraisers. (Location: RAYAC)
Snow date: January 26. Please contact Stephanie at 717-843-7891 X109 if you need a 2016-2017 USPAP Textbook.

Spring 2016

- February 16, 8:30am-4:30pm: **Spring 2016 Designation Course: Consumer Safety and Security Specialist**, 7 hours real estate CE. (Location: RAYAC)
- March 8, 8:30am-12:00pm: **Zapping Zillow and Tripping Up Trulia**, 3.5 hours real estate CE. (Location: RAYAC)
1:00pm-4:30pm: **From Contract to Closing - Don't Derail Your Sale!**, 3.5 hours real estate CE. (Location: RAYAC)
- March 9, 8:30am-4:30pm: **Residential Real Estate 101**, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)
- March 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 real estate and appraiser CE. (Location: RAYAC)
- March 24, 8:30am-12:00pm: **Working With Today's Seller**, 3.5 hours real estate CE. (Location: Hampton Inn-Hanover)
1:00pm-4:30pm: **Working With Today's Buyer**, 3.5 hours real estate CE. (Location: Hampton Inn-Hanover)
- April 6, 9:00am-12:30pm: **Financing in the Brave, Old World**, 3.5 hours real estate CE. (Location: RAYAC)
1:00pm-4:30pm: **Use the Right Form at the Right Time**, 3.5 hours real estate CE. (Location: RAYAC)
- April 15, 8:30am-12:00pm: **Managing Online Transactions for Consumers (Dotloop Boot Camp)**, 3.5 hours real estate CE. (Location: RAYAC)
1:00pm-4:30pm: **Managing Online Transactions for Consumers (Dotloop Boot Camp)**, 3.5 hours real estate CE. (Location: RAYAC)
- April 19, 8:30am-4:30pm: **Residential Real Estate 101**, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)
- April 20, 8:30am-12:00pm: **Anatomy of an Appraisal**, 3.5 hours real estate CE. (Location: Hilton Garden Inn-Gettysburg)
1:00pm-4:30pm: **Zapping Zillow and Tripping Up Trulia**, 3.5 hours real estate CE. (Location: Hilton Garden Inn-Gettysburg)
- April 21, 8:30am-12:00pm: **Working With Today's Buyer**, 3.5 hours real estate CE. (Location: RAYAC)
1:00pm-4:30pm: **Working With Today's Seller**, 3.5 hours real estate CE. (Location: RAYAC)
- April 28, 8:30am-4:30pm: **Real Estate Essentials**, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)

Straight TALK

Save the Dates

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

Ways to Keep You and Your Clients Safe



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

Presented by: PA State Police

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

Using Social Media the Right Way for Your Business

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

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Expert Mortgage Originators (left to right): Kim Amberson, Kathleen Brown, Ed Leclerc, Pat Joseph, Flora Eyster, and Rich Lowry

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Legislative Link



Wednesday Wind Down Recap

Thank you for responding to the National Association of Realtors® recent Call For Action asking Congress to oppose any legislation that utilizes Fannie Mae and Freddie Mac's credit risk guarantee fees (g-fees) to offset costs associated with the extension of highway programs. The national goal was to have a 20% response rate and RAYAC members let their voices be heard with a greater response rate.

The House of Representatives Transportation and Infrastructure Committee is considering legislation to reauthorize surface transportation programs. One proposal would use Fannie Mae and Freddie Mac's credit risk guarantee fees (g-fees) to fund transportation programs.

What is a Guarantee Fee (G-Fee)?

GSE guarantee fees are charged by Freddie Mac and Fannie Mae to lenders for bundling, selling, and guaranteeing the payment of principal and interest on their Mortgage Backed Securities. These fees are passed on to mortgage seekers by the lender and add to the cost of obtaining a mortgage.

NAR strongly believes that taking g-fees would also prevent Fannie Mae and Freddie Mac from effectively managing their risk. Thanks for contacting Congress to keep them from placing an unnecessary long-term burden on American homeowners!

Thank you to our host:
John Wright Restaurant

Thank you to our sponsors:
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Winners:
Terri Harmon
Mike Kosko
Steve Rasmussen
Marty Sowa
Ken Worley
Petula Yingling

50/50 Winner:
Bill Hoyer who generously
donated a portion back to the
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ERA Preferred Properties,
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Vice President

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

Secretary

Deborah Goodling, York City
Savvy
CB Residential Brokerage,
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Treasurer

Cindy Mann, CDPE
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Wade Elfner, '15, CRS, GRI
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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

Magnetic Calendars Going Fast!

The recipe design is already sold out!
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Contact Cindy Alleman at 843-7891 x 101 or cindy@rayac.com.

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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

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Photos Wanted for RAYAC Website

We are looking for new photos showcasing York and Adams Counties to post on rayac.com. Please share any landscape photos that highlight the beauty of our two-county area in all seasons. Photos may not include people and if the photo contains private property, the property owner will need to sign off on the photo. Email photos and release forms (found on the member side of rayac.com) to Lori Foltz at lori@rayac.com. Contact Lori at 843-7891 ext. 103 if you have any questions.

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COMMERCIAL AND REAL ESTATE PHOTOGRAPHY

9/1/15 –9/30/15 Sold 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	35	\$6,304,384	\$180,125	\$144,900
Dallastown	49	\$10,331,466	\$210,846	\$182,900
Dover	36	\$5,967,700	\$165,769	\$159,950
Eastern	13	\$2,161,110	\$166,239	\$130,000
Hanover	19	\$2,382,100	\$125,374	\$124,000
Northeastern	25	\$3,899,080	\$155,963	\$145,000
Northern	9	\$1,767,200	\$196,356	\$180,000
Red Lion	37	\$6,213,680	\$167,937	\$165,000
South Eastern	23	\$4,453,700	\$193,639	\$195,000
South Western	31	\$5,694,963	\$183,708	\$150,000
Southern	14	\$2,622,150	\$187,296	\$188,750
Spring Grove	26	\$4,378,230	\$168,393	\$168,115
West Shore	24	\$4,115,489	\$171,479	\$163,200
West York	28	\$4,226,750	\$150,955	\$142,450
York City	23	\$953,011	\$41,435	\$39,900
York Suburban	27	\$4,428,959	\$164,036	\$158,900
York Total	419	\$69,899,972	\$166,826	\$159,900

Adams County

Bermudian Springs	21	\$3,872,100	\$184,386	\$178,000
Conewago Valley	26	\$4,666,517	\$179,481	\$165,500
Fairfield	9	\$2,154,800	\$239,422	\$214,900
Gettysburg	16	\$3,128,686	\$195,543	\$162,500
Littlestown	26	\$4,286,357	\$164,860	\$160,450
Upper Adams	11	\$1,765,300	\$160,482	\$149,000
Adams Total	109	\$19,873,760	\$182,328	\$165,000

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	9/14 TOTAL	9/15 TOTAL	14-15 % CHANGE	9/14 MEDIAN SOLD PRICE	9/15 MEDIAN SOLD PRICE	14-15 % CHANGE	9/14 AVG. SOLD PRICE	9/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	382	419	+10%	\$151,000	\$159,900	+6%	\$164,996	\$166,826	+1%
Co-broke	286	328	+15%	\$151,050	\$159,900	+6%	\$162,849	\$167,687	+3%
In house	96	91	-5%	\$151,000	\$147,500	-2%	\$171,392	\$163,720	-4%
New	732	733	0%			Active	2,497	2,284	-9%

York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-9/14 TOTAL	1-9/15 TOTAL	14-15 % CHANGE	1-9/14 MEDIAN SOLD PRICE	1-9/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-9/14 AVG. SOLD PRICE	1-9/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	3,350	3,754	+12%	\$149,000	\$153,000	+3%	\$161,913	\$166,034	+3%
Co-broke	2,542	2,865	+13%	\$150,000	\$155,000	+3%	\$161,861	\$166,263	+3%
In house	808	889	+10%	\$140,000	\$146,500	+5%	\$162,075	\$165,296	+2%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	9/14 TOTAL	9/15 TOTAL	14-15 % CHANGE	9/14 MEDIAN SOLD PRICE	9/15 MEDIAN SOLD PRICE	14-15 % CHANGE	9/14 AVG. SOLD PRICE	9/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	93	109	+2%	\$165,000	\$165,000	0%	\$180,516	\$182,325	+10%
Co-broke	64	74	+16%	\$171,375	\$167,950	-2%	\$184,103	\$181,653	-1%
In house	29	35	+21%	\$157,900	\$165,000	+4%	\$172,600	\$183,755	+6%
New	159	194	+22%			Active	700	631	+10%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-9/14 TOTAL	1-9/15 TOTAL	14-15 % CHANGE	1-9/14 MEDIAN SOLD PRICE	1-9/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-9/14 AVG. SOLD PRICE	1-9/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	662	754	+14%	\$165,000	\$169,900	+3%	\$181,652	\$188,280	+4%
Co-broke	463	474	+2%	\$165,700	\$170,000	+3%	\$181,031	\$186,936	+3%
In house	199	280	+41%	\$164,900	\$167,250	+1%	\$183,096	\$190,554	+4%

Sign Up for FREE Paragon Training

MLS Walk-In

Tuesday, November 3

2:00-4:00 pm

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

MLS Contact Management

Tuesday, November 17

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

Friday, November 20

1:00 - 2:30 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.

Helpful Tips

RPR Advanced: Hit The Bull's Eye on Perfect Pricing

Learn how to price your listing at market value right from the start. Then help buyers and sellers gain realistic expectations of the true value of a property.

Take advantage of free RPR training. Click to register - [Two Sessions Available](#)

iPhone and iPad Users Updating to iOS 9: WiFi Feature Could Cost You

Apple recently released iOS9. As a result, it was necessary to fix some minor formatting in our app (new version 3.2.13). Also, the Apple update comes with a feature that may cost users, with limited data, a bundle. Wifi Assist is ON by default. If your phone thinks WiFi is too slow, it will switch to 4G which results in higher fees. Check your settings to see if WiFi Assist is on or off. In settings, "cellular", find "Wifi Assist". Simply turn it off and hopefully you'll save some money in the long run.

Thank You!

We surpassed our goal of \$25,000 by raising \$28,382.50! Thank you to everyone who contributed to RPAC this year, especially these RPAC leaders!

Sterling R (\$1,000)

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*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.

Bye Bye Wednesday Wind Down and Hello Thirsty Thursday!

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

January 21 at the Embers, York

March 17

May 19

July 21

September 15

November 17

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

2016 Newsletter Advertising

Affiliate members - would you like extra exposure for your business? Contact Beth Izzo today to reserve your advertising space in this publication for next year. There are three sizes of affordable ads to fit all marketing budgets. You may reach Beth at beth@rayac.com or 717-843-7891 ext. 110.

RAYAC STORE FYI

The store has a limited supply of No Smoking decals for your office. Stop in and purchase one or two!



\$1.50 or 2 for \$2.85



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This is the **LAST** Newsletter Contest

Due to the decreasing number of entries, this is the last newsletter contest. One thing that's not dwindling (yet!) is the number of candidates running for US President. Find the Democrat and Republican candidates below and email your entry to beth@rayac.com or fax it to (717) 854-0720 by November 30. The winning entry may choose from a \$10 Rutter's, Sheetz or RAYAC Store gift card. All entries will be put into the year-end drawing for free 2016 local dues. *Congratulations to Gerrylynn Guyer, our September newsletter contest winner!*

Name _____

M I K E H U C K A B E E N B J P M G L L

BEN CARSON

E Y Z F T B X Z E C D P O H H N I A G I

BERNIE SANDERS

R T L G J F B N L C N R T D T S M N E N

BOBBY JINDAL

O T Y X Q W C S N P I J N K S Z A I O D

CARLY FIORINA

M X S R C A M F R C L W I E Z U R R R S

CHRIS CHRISTIE

L L Z T R Z T H K E S C L T L R C O G E

DONALD TRUMP

I A A S V Y F S N T D E C L A C O I E Y

GEORGE PATAKI

G C O Q D G A D A B C N M N I D R F P G

HILLARY RODHAM CLINTON

M N H L I N C O L N C H A F E E U Y A R

JEB BUSH

I K A R T J T O E P R K H S T T B L T A

JIM GILMORE

J L V O I W A R Y Q M R D S E B I R A H

JOHN KASICH

Q H R Y V S W U P T N U O W U I O A K A

LAWRENCE LESSIG

E U X U Z A C M K C R P R S M B N C I M

LINCOLN CHAFEE

M C V L L F K H T L D D Y T M X B R Y D

LINDSEY GRAHAM

L U A P D N A R R F W Z R R D Y V E E X

MARCO RUBIO

T Y E L L A M O N I T R A M N L V Y J B

MARTIN OMALLEY

J O H N K A S I C H S R L X P I A V Q X

MIKE HUCKABEE

L A D N I J Y B B O B T L X V T M N Y W

RAND PAUL

O S J D C D E W Q P Z H I H D X Y G O Y

RICK SANTORUM

W H V L T P E W H X Y X H E S K F P B D

TED CRUZ

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. 13

Stock and Leader-ad on pg. 2

Builders

J&A Building and Hardscapes

Merani Construction

York Builders Association

Inspectors

Absolute Radon Mitigation LLC

Accurate Home & Termite Insp.

Allied Home Inspections Inc

American Property Examiners-ad on pg. 8

Amerispec Home Inspection

BH Home Inspection

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George Forney Home Inspection

Gettysburg Home Inspection

Home-Rite R.E. Inspections

Homechek Inc

Homepro Home Inspections

HouseMaster Home Inspections-ad on pg. 13

Lynne Pest Management Co.

Mason Dixon Home Inspection

National Property Inspections

New Leaf Home Inspection

Pillar to Post Home Inspection

Real Services Inc

S.A.F.E. Inspection Services

The Mitigator

The Property Examiners

The Virtus Group LLC

Top Dawg Inspections

Trimmer Home Inspections

Visionspec Home Inspection

Lenders

1st Preference Mortgage

ACNB Bank

BB&T Mortgage

Bank of America

Bay Capital Mortgage Corp

Caliber Funding, LLC

Citizens/Charter One Bank

Freedmont Mortgage

Fulton Mortgage

GMH Mortgage Services LLC

Heritage Valley Federal Credit

Union-ad on pg. 9

Homebridge Financial Services-ad on pg. 4

Homesale Mortgage, LLC

M & T Bank Mortgage Division-ad on pg. 6

Members 1st Credit Union

Metro Bank

Mortgage Network

Movement Mortgage

New Windsor State Bank

Peoplesbank, A Codorus

Valley Co-ad on pg. 7

Residential Mortgage Services

Santander Bank

Union Community Bank-ad on pg. 3

Wells Fargo Home Mortgage

York Traditions Bank- ad on pg. 11

Title/Settlement Co.

Abstracting Co. of York County

Centurion Settlement Group

Community Settlement LLC-ad on pg. 11

Complete Closing Services

Even Par Settlement Services

Guaranteed Transfer Corp.

Homesale Settlement Services

Lakeside Title Company

Preferred Service Settlements

Quality Service Settlements

Real Estate Settlement Co-ad on pg. 3

Stock and Leader-ad on pg. 2

White Rose Settlement

Services -ad on pg. 18

Yorktowne Settlement Co-ad on pg. 9

Other Businesses

360 Tour Designs Southern PA-ad on pg. 14

360 Tours of York

ABBA Loss Mitigation

AdvantaClean-Lower Susquehanna

American Home Shield

Atlas Rubber Stamp & Printing

Barrick Insurance

Basement Waterproofing Solution

Busser's Septic Service

Dale Miller & Son

First American Home Buyers

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High Performance Homes

Landis Custom Cabinetry &

Woodworking

Lynn Pest Management Co.

MYclosing-ad on pg. 12

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