

# RAYAC Connection



## VOTE on Tues., November 8.

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

### What's Inside

Calendar of Events &	
Thirsty Thursday	2
Executive Officer Column	3
Board Summary	4
Membership News	5
Tips from Terry Watson	6
Annual Meeting Highlights	7
RAYAC Leadership	8
Lockbox Updates	8
Education Opportunities	9-10
Practicing Professionalism	11
2017 Dues Invoice &	
Holiday Closings	12
Celebrating 25 in Real Estate?	13
Award & Scholarship Deadline	13
Triple Play & Golf Outing	14
Staff Contacts, Thirsty Thursday	
Sponsors & Newsletter Adv.	15
RAYAC Helps Homeless	16
MLS Stats, Classes & Tips	17-19
RPAC Leaders &	
Legislative Link	20
Affiliate Members	21

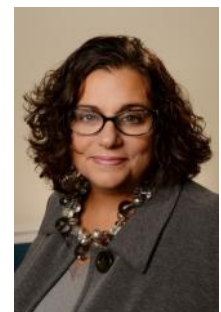
### RAYAC's Annual Meeting Shined

First, thank you to the membership for coming out in record numbers to this year's annual meeting. We had important business to vote on and you let your voice be heard. YOU are the reason RAYAC shines!

Second, thank you to the Program Social Committee for planning a spectacular diamond celebration! From the food and decorations to the flow of the meeting and our keynote speaker Terry Watson, the entire event sparkled with brilliance.

#### Important Business Results

Marie Acuri, Mark Carr and Cheryl Yerger were elected to RAYAC's Board of Directors for a three year term starting in January 2017. Congratulations!



All three bylaws amendments, including the motion to move forward with the MLS merger, were overwhelmingly approved by the membership. Be sure to watch Tony and Shanna's video outlining what's next for the MLS merger.

Read additional highlights from the annual meeting on pages 6 and 7.

## November

- 1, 8, 15, 22 Broker Course: Valuation of Residential Property, 8:30 am
- 1 Political Affairs Committee, 2:00 pm
- 1 Pre-licensing class: RE Fundamentals begins, 6:00 pm
- 2 Appraiser CE, 8:30 am
- 2 MLS Committee, 8:30 am
- 2 Lockbox training, 2:30 pm
- 2 Affiliate Appreciation Event, 5:00 pm, Heritage Hills
- 3 Program Social Committee, 9:00 am
- 3 RAYAC Foundation check presentations, 10:00 am
- 4 Agent Training: RE Accelerator, 8:00 am
- 7 Hands on Helpers Committee, 9:00 am
- 8 Community Relations Committee, 1:00 pm
- 9 MLS Contact Management class, 2:00 pm
- 10 Board of Directors, 9:00 am
- 11 Agent Training: RE Accelerator, 8:00 am
- 11 New Member Orientation, 8:30 am
- 14 Appraiser CE: He Who Has the Money Sets the Rules, 8:30 am
- 14 MLS CMA class, 2:00 pm
- 15 MLS Walk-In, 2:00 pm
- 16-17 Designation course: Accredited Staging Professional, 8:30 am
- 16 Affiliate Committee, 9:00 am
- 16 Lockbox training, 2:30 pm
- 17 MLS Committee, 8:30 am
- 17 Member Communications Committee, 10:00 am
- 17 Thirsty Thursday, 5:00 pm, Seven, New Freedom ▶
- 24 RAYAC office closed-Happy Thanksgiving!
- 25 RAYAC office closed
- 29 Pre-licensing class: RE Practice begins, 6:00 pm
- 30 MLS Advanced class, 9:00 am
- 30 Lockbox training 2:30 pm

## December

- 1 Program Social Committee, 9:00 am
- 2 New Member Orientation-Module III, 8:30 am
- 6 StraightTalk: RE Photography Lighting & the Law, 1:30 pm

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

# Thirsty Thursday

**November 17, 2016**

5:00-7:00 pm

The theme is **Thankfulness.** **Seven Sports Bar & Grill**

14 E. Franklin St., New Freedom

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



**We're having a canned food drive.**

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From the Executive Officer

# Thankfulness

by Shanna Terroso, RCE, e-PRO

November brings my favorite holiday, Thanksgiving. It is a time to take a moment in our crazy busy schedules to spend time with family, share a wonderful meal and give thanks for the blessings in our lives. I know that I have many blessings in my life and many things I am thankful for including two healthy, sweet and energetic boys.

I'm also thankful for the passionate members of RAYAC. This past October marked a historic month in the history of the association. We held our Annual Meeting and we had over 360 members attend to have a voice in the future of our industry. To pull off a program with 360 people, a dynamic speaker and an after event with 75 people is no small undertaking. A big thank you to the Program Social Committee for their meticulous planning efforts on pulling this event together.

I'm thankful for the philanthropic nature of the RAYAC membership. October also marked a month where REALTORS gave back to the community in a big way. The Hands on Helpers Task Force pulled off the first ever Homeless Outreach Event in York County. Many of our offices generously donated items to this event to hand out to those members of our community who are most at need. The RAYAC Foundation is also on track to give over \$32,000 to housing related charities in York & Adams Counties. Kudos to the Spring Fling, Golf Outing and Bowl-a-thon task forces who raised so much money on behalf of the Foundation.

I'm thankful for the dedicated volunteer leadership of RAYAC. This has been a unique year to say the least. But the RAYAC Board of Directors never complained over the length of meetings, they carefully read and vetted many legal documents and were always willing to attend additional meetings on important topic matters. They have devoted lots of hours, passionately debated and always had the membership's best interest at heart. A special thank you goes out to Tony Thomas our 2016 RAYAC President. Tony has dedicated so much time to the association by going on office visits, attending a plethora of meetings and handling numerous phone calls/issues from members. RAYAC has been so fortunate to have his leadership this year.

I hope you will all take the time as the holiday season approaches to reflect and give thanks on the blessings in your life.

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# Board of Directors Summary

October 13, 2016

## Action Items

- Directors elected officers for 2017:

**President - Deborah Goodling**

**Vice President - Ken Worley**

**Secretary - Heather Kreiger**

**Treasurer - Cindy Mann**



- Directors approved some committee chairs for 2017.
- Directors appointed four PAR Directors - Deborah Goodling, Tamra Peroni, Heather Kreiger and Ray Hoover.
- Directors reviewed the most recent draft of the MLS Evolved contract.



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# Membership News

## New Members

**Steven Chronister**, Howard  
Hanna (Y)

**Wendy Dunn**, American Eagle

**Jennifer Ferrara**, Keller Williams  
American Premier

**Carol Fertitta**, Berkshire Hathaway  
(Balt)

**Anne Kahlbaugh**, Berkshire  
Hathaway (E)

**Iris Matucha**, Coldwell Banker (YQ)

**Eric McLellan**, Keller Williams  
Realty Centre

**Michael Peri**, House Broker Realty

**Jacquelyn Sengia**, Berkshire  
Hathaway (W)

**Patricia Tyson**, American Eagle

**Kimberlee Ventura**, Keller Williams  
Realty Centre

## Member Changes

Matthew Colgan, C21 Core Partners

Matthew Goshert, House Broker Realty

Laura Heyt-Adams, American Eagle

Janie Marrero, Country Home Real  
Estate

Wendy Miller, William Penn RE Assoc.

Stacey Raffensberger, Coldwell  
Banker (H)

Barbara Roberts, Keller Williams  
American Premier

## Member Drops

Martha Barnes

Jennifer Boger

Lynda Cockle

Natalie Fry

Luis Jara

Lisa Korpics

Timothy McEvoy

Mika Miller

Ethel Nitchman

William Peach

April Pritchard

Vincent Santiago

Benjamin Stough

D. Lee Walker

Bonnie Wege-Deck

Walter Wible

Nicole Woltz

Ernest Woodard

Christopher Yentzer

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

Magic Marlin Real Estate

## New Affiliates

None

## Affiliate Changes

None

## Affiliate Drops

None

## Membership Stats

(as of 10/20)

	2016	2015
Designated REALTORS	130	122
Primary REALTORS	828	844
Secondary REALTORS	58	
Pending Applicants	29	15
Total REALTORS	1045	981
Affiliates	96	94
Total Members	1141	1075

**REMINDER!**  
**Sign Up for a**  
**2017 Committee Today.**

See page 22 for the form.

Email your completed form by  
**Friday, November 4th** to  
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## Terry Watson “Brought It” to Annual Meeting!

Terry Watson entertained with his big personality and funny stories, but he also gave us plenty of helpful takeaways. Here are some pointers to help you “Bring It” to your real estate business:

- ★ Learn everything you can about human nature.
- ★ This is the number one question you should ask your clients, “What is MOST important to you in this transaction?”
- ★ It’s not the person, it’s the process. Look at every process you have and evaluate it.
- ★ Terry has “[The Three Sheets](#)” on his website that you can use or tailor to use with your clients. Be sure to get them - a FAQ, This Will Most Likely Happen and Things You Absolutely Should Not Do.
- ★ Use the [slydial app](#) - delivers your phone message directly to voice mail.
- ★ Listen to the [Entrepreneur on Fire](#) podcast.
- ★ Read [The Miracle Morning](#). The first 30 minutes of your day are the most influential. They set the tone for the rest of your day.
- ★ Read [Never Split the Difference](#) - Negotiating As If Your Life Depended On It by Chris Voss.
- ★ Listen to the free [I Love Marketing podcast](#).
- ★ Watch The Profit TV show on CNBC.
- ★  $E + R = O$  (event plus response equals outcome).
- ★ Go to [Terry Watson’s website](#) for more valuable tips and recommended books, podcasts, websites to enhance your business.

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## More Annual Meeting Highlights

Tony Thomas, 2016 RAYAC President, thanked the membership for personally helping him during difficult times to succeed in this business. He said it's the interaction of members in meetings, at events, during transactions, and in social settings that make the association strong and connected.

Deborah Goodling, 2017 RAYAC President, spoke about the "Revolution of RAYAC" and that times are changing. She encouraged members to read, serve, and attend. She said, "Get involved. The more you know, the better RAYAC can do business."

Cindy Mann, RAYAC Treasurer, announced there will be no increases in RAYAC dues or fees for 2017.

RPAC Sweepstakes Winners:

- Smart TV - Marty Sowa
- \$500 Amazon gift card - Sam Jeffe
- iPad mini - Joy Ruth
- Lowe's gift card - Jane Ginter



Rob Myers announced the RAYAC Foundation raised \$36,000 this year. He challenged members to raise \$50,000 in 2017. The RAYAC Foundation will present checks totaling \$32,150 to 13 organizations on November 3. Watch for details.

Winners of free RAYAC dues were Donna Troupe and Homesale Settlement.

[Click here to see photos](#) from RAYAC's annual meeting.

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# 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 150 Gen II Lockboxes Left

Gen II lockboxes are on clearance for \$30 plus tax until they are gone. We only have 150 Gen II boxes remaining. These boxes are not under warranty and all sales are final. RAYAC will ensure lockboxes have fresh batteries and are in working condition at time of sale. Contact [Doug Clark](#) at 843-7891 ext. 111 to order your supply today.

### Have you checked out the new safety feature on the SentiSmart app?

After opening the app, agents will be prompted to confirm they are safe. If for some reason, the agent cannot confirm their safety, the system will automatically communicate that status and their location to their designated emergency contact(s) to inform them of the agent's status. This opt-in service debuted in mid October. For details on this safety feature and other Sentrilock services, visit [www.sentrilock.com](http://www.sentrilock.com).



**REMINDER!** Please make sure the lockbox compartment is closed tightly before leaving the property.

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## Classroom Pre-licensing Schedule

Real Estate School of York & Adams Counties now has pre-licensing classes available in a classroom setting, in addition to its online offerings. The school you've come to trust and value for your continuing education will provide the same quality education to your potential new licensee candidates.

[Click here](#) to get class schedules and other helpful education information. For more information, contact Stephanie Kennedy at 717-845-1422 or [Stephanie@rayac.com](mailto:Stephanie@rayac.com).

## Fall Appraiser Continuing Education

### Monday, November 14

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

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

### Thursday, December 8

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

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

### Tuesday, December 13 (snow date Dec. 15)

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

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

### Tuesday, December 13 (snow date Dec. 15)

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

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

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

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**November 4 and 11 from 8:00 am - 5:00 pm.**

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



**December 6, 1:30-3:30 pm**

***Real Estate Photography: Lighting and the Law***

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

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

*Sponsored by HomeBridge Financial Services.*

**February 7, 1:30-3:30 pm**

***New Year, New You - Unleash Your Leadership Mojo***

Presenter: Jamie Bowman, Dynamic Directions - \$10

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

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November 16 & 17, 8:30 am - 4:30 pm

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# Practicing Professionalism

## Case #16-8: Unauthorized Use of Information Received from Listing Broker for the Purpose of Creating a Referral Prospect to a Third Broker or for Creating a Buyer Prospect (Reaffirmed Case #21-14 May, 1988. Transferred to Article 16 November, 1994.)

Realtor® A filed a listing with the Board MLS which bulletined the information to all Participants. In the “Remarks” portion of the property data form, it was noted that the seller was moving out of state. Shortly thereafter, Realtor® A received a call from Realtor® B, requesting permission to show the property to a prospective purchaser. Realtor® B’s request was granted and the property was shown to the prospect. During the showing, Realtor® B started a conversation with Seller X regarding his proposed move to another state. Realtor® B told the seller that he was acquainted with a number of real estate brokers in the city to which Seller X was relocating and suggested that he be allowed to refer Seller X to one of these brokers. Seller X responded that Realtor® A, the listing broker, had previously mentioned the possibility of a referral and that Seller X felt obligated to be referred by Realtor® A, if by anyone.

Several days later, Seller X received a phone call from Realtor® B who again asked permission to refer the seller to a broker in the city to which the seller was moving. The seller indicated that he was not interested in Realtor® B’s offer and that if he wished to be referred to another broker, he would do so through Realtor® A. The seller then called Realtor® A and asked if there was anything Realtor® A could do to stop Realtor® B from requesting that he be allowed to refer the seller to another broker. Upon learning of Realtor® B’s attempts to create a referral prospect, Realtor® A filed a complaint with the Grievance Committee of the Board alleging a violation of Article 16 of the Code of Ethics and cited Standard of Practice 16-18 in support of the allegations.

In accordance with the Board’s established procedures, the Grievance Committee reviewed the complaint and referred it to a panel of the Professional Standards Committee for hearing. The appropriate notices were sent to all parties and a hearing was scheduled.

At the hearing, Realtor® A produced a written statement from Seller X in support of his testimony and concluded that Realtor® B had violated Article 16 of the Code of Ethics in attempting to use confidential information received through the Board’s MLS to attempt to create a referral prospect to a third broker.

Realtor® B responded that, as a subagent of the listing broker, he was attempting to promote the seller’s best interest by referring the seller to a reputable broker whom he knew personally in the city to which the seller was going to relocate. Realtor® B indicated that the seller had not accepted his offer of referral and, based on such refusal, Realtor® B had not, in fact, made any referral and, therefore, had not acted in a manner inconsistent with his obligations as expressed in Standard of Practice 16-18.

After giving careful consideration to all the evidence, the Hearing Panel determined Realtor® B to be in violation of Article 16 by his attempt to utilize confidential MLS information to create a referral prospect to a third broker, contrary to the intent of Standard of Practice 16-18, even though his effort to obtain the seller’s permission to do so had been unsuccessful. The Hearing Panel also commented that MLS information is confidential and to be utilized only in connection with the Realtor®’S role as cooperating broker. The panel further commented that information received from a listing broker through the MLS should not be used to create a referral prospect to a third broker or to create a buyer prospect unless such use is authorized by the listing broker.

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## Dues Invoices

RAYAC will be emailing dues invoices to members on November 14 and payment is due to the association on January 3. 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 accept Visa, Mastercard, Discover and American Express.

If you have any questions, please contact Doug Clark at [doug@rayac.com](mailto:doug@rayac.com) or 717-843-7891 ext. 111.

### The fees for 2017 are the same as last year:

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

*\*plus optional RPAC contribution*

## RAYAC Holiday Closings

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

**November 24**  
Closed

**November 25**  
Closed

**December 23**  
Closed

**December 26**  
Closed

**December 30**  
Close at noon

**January 2**  
Closed



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## Are You Celebrating a Silver Anniversary in Real Estate in 2017?

If you are celebrating your 25th anniversary as a REALTOR in 2017, please contact Shanna Terroso at [shanna@rayac.com](mailto:shanna@rayac.com) by December 1. We want to recognize you at RAYAC's Awards and Installation event on January 12, 2017.

## Now Taking Applications for RAYAC's Prestigious Community Service Award and Steve Snell Educational Excellence Award

- If you or someone you know makes a difference in our community through exemplary volunteer service, please complete an application for RAYAC's Community Service Award.
- Apply for the \$500 Steve Snell Educational Excellence Award to be used toward a designation or broker course.

For an application outlining award and scholarship criteria, contact Shanna Terroso at [shanna@rayac.com](mailto:shanna@rayac.com). Application deadline has been extended to November 11. Both award winners will be announced at RAYAC's Awards and Installation event on January 12, 2017.



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## 2017 Magnetic Calendars

Five new designs available in the RAYAC Store!



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REALTOR® Convention & Trade Expo  
**December 5 - 8, 2016**  
Atlantic City Convention Center, Atlantic City, NJ

## Save the Date - Charity Golf Outing

### RAYAC Charity Golf Outing

Wednesday, June 7, 2017

Heritage Hills Golf Resort

*Watch for details in early 2017.*



  
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## RAYAC Office Hours

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

**Friday**  
8:30 a.m. to 4:00 p.m.

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

**Phone**  
(717) 843-7891

**Fax**  
(717) 854-0720

## Association Staff

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**Chelsea McQuain**  
Administrative Assistant  
Ext. 100  
[chelsea@rayac.com](mailto:chelsea@rayac.com)

## Thirsty Thursday Sponsorships

We are now taking Thirsty Thursday sponsors on a first-come, first-serve basis. Note the dates for 2017 and mark them in your calendar now!

Contact Shanna Terroso at [shanna@rayac.com](mailto:shanna@rayac.com) to reserve your sponsorship.

**March 16**

**May 18**

**July 20**

**September 14**

**November 16**

## 2017 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](mailto:beth@rayac.com) or 717-843-7891 ext. 110.

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**Karen Alwine-Adamson**  
Mortgage Representative  
NMLS#457024

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  717-840-4981 • [heritagevalleyfcu.org/mortgages](http://heritagevalleyfcu.org/mortgages)

# RAYAC Helps Homeless

The REALTORS Association of York & Adams Counties and Bell Socialization Services partnered with a wide variety of service providers, volunteers and area businesses to host the first-ever Homeless Outreach Project on October 18 at Asbury United Methodist Church, York. Visitors were paired with volunteers to meet with 17 providers to learn about housing, employment, counseling, and medical services, plus receive assistance obtaining replacement IDs and birth certificates. Day care services, continental breakfast, hot lunch, take away food bags and supply kits were also provided.

Sincere thanks go to:

- RAYAC's Hands on Helpers Committee for being the catalyst and organizer for the Homeless Outreach Project.
- RAYAC's Community Relations Committee for organizing a successful supply kit drive with member offices. Thank you to everyone who donated items for the kits.
- National Association of REALTORS for awarding a \$2,000 grant to RAYAC to help fund this community event.
- All the volunteers who helped the day of the event. We had over 40 volunteers - RAYAC members, college students and retirees to assist:

- 62 homeless visitors.
- 19 IDs were obtained.
- 34 birth certificates were ordered.



Thank you to the following service providers for showcasing the extensive human service, employment, education and medical services available in our community - Bell Socialization Services, Inc., Bellamanna Ministries, CareerLink, Community Progress Council, Education for Children and Youth Experiencing Homelessness, Family First Health, Lehman Center, LifePath Christian Ministries (formerly York Rescue Mission), Nature's Recipes, Southern Community Services, The Salvation Army, Volunteers of America, York City Human Relations Commission, York/Adams MH-IDD/D&A Programs, York Harm Prevention, YWCA of Greater Harrisburg Supportive Services for Veterans Families/HVRP, and YWCA, Access York, Victim Assistance Center.

Thank you to these generous donors for their support - Abstracting Company of York County, American Eagle Realty, Aspen Dental, Berkshire Hathaway Homesale Services, Big Apple Bagels, Central Family Restaurant, Century 21 Dale Realty, Coldwell Banker Bigham, Coldwell Banker Residential Brokerage, Country Home Real Estate Advantage, Country Home Real Estate, ERA Preferred Properties, Fulton Mortgage Company, Giant Food Stores, Grocery Outlet Bargain Market, Happy Hearts Preschool, Homesale Settlement, Howard Hanna Real Estate, Joseph A. Myers Real Estate, Keller Williams Keystone, Maple Donuts, Martin's Potato Chips, Miller & Associates Real Estate, Mountain View Realty, National Association of REALTORS, New Beginnings Real Estate, RE/MAX of Gettysburg, RE/MAX Patriots, RE/MAX Quality Service, REMACE LTD., Riley & Associates, ROCK Commercial Real Estate, Shurfine Markets, Southern Management Rentals, Stauffer's Outlet Store and Weis Markets.



Remaining homeless kits will be distributed to shelters throughout York and Adams Counties.

[Click here](#) to see more photos from the event.



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## September Sold 2016 MLS Statistics by School District

<u>School District</u>	<u># Sold</u>	<u>Dollar Volume</u>	<u>Avg. Sale Price</u>	<u>Median Sale Price</u>
<b>York County</b>				
Central	45	\$9,137,365	\$203,053	\$165,000
Dallastown	45	\$10,240,961	\$227,577	\$194,900
Dover	37	\$6,664,653	\$180,126	\$158,500
Eastern	21	\$3,488,823	\$166,134	\$141,500
Hanover	14	\$1,787,450	\$127,675	\$118,000
Northeastern	32	\$5,260,100	\$164,378	\$166,500
Northern	18	\$4,396,004	\$240,075	\$197,500
Red Lion	48	\$7,848,168	\$163,504	\$159,400
South Eastern	18	\$3,268,675	\$181,593	\$164,950
South Western	43	\$8,033,776	\$186,832	\$160,000
Southern	21	\$4,911,400	\$233,876	\$221,900
Spring Grove	37	\$7,078,439	\$191,309	\$178,000
West Shore	37	\$7,224,745	\$202,784	\$175,500
West York	29	\$4,500,436	\$155,187	\$145,000
York City	27	\$1,459,495	\$54,055	\$51,900
York Suburban	34	\$5,945,300	\$174,862	\$165,950
<b>York Total</b>	<b>506</b>	<b>\$87,663,610</b>	<b>\$179,147</b>	<b>\$162,500</b>
<b>Adams County</b>				
Bermudian Springs	12	\$2,031,160	\$169,263	\$162,450
Conewago Valley	23	\$3,932,048	\$170,959	\$153,000
Fairfield	13	\$2,418,150	\$186,012	\$168,000
Gettysburg	28	\$6,015,694	\$214,846	\$179,892
Littlestown	15	\$3,042,200	\$202,813	\$183,000
Upper Adams	12	\$2,227,054	\$185,588	\$197,250
<b>Adams Total</b>	<b>103</b>	<b>\$19,666,306</b>	<b>\$190,935</b>	<b>\$179,900</b>

## York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	9/15 TOTAL	9/16 TOTAL	15-16 % CHANGE	9/15 MEDIAN SOLD PRICE	9/16 MEDIAN SOLD PRICE	15-16 % CHANGE	9/15 AVG. SOLD PRICE	9/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	419	506	+21%	\$159,900	\$162,500	+2%	\$166,826	\$179,147	+7%
Co-broke	328	384	+17%	\$159,900	\$164,900	+3%	\$167,687	\$178,582	+6%
In house	91	122	+34%	\$147,500	\$151,975	+3%	\$163,720	\$180,942	+11%
New	733	721	-2%			Active	2,284	1,852	-19%

## York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-9/15 TOTAL	1-9/16 TOTAL	15-16 % CHANGE	1-9/15 MEDIAN SOLD PRICE	1-9/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-9/15 AVG. SOLD PRICE	1-9/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	3,754	4,290	+14%	\$153,000	\$159,900	+5%	\$166,034	\$172,573	+4%
Co-broke	2,865	3,312	+16%	\$155,000	\$159,900	+3%	\$166,263	\$171,422	+3%
In house	889	978	+10%	\$146,500	\$157,950	+8%	\$165,296	\$176,470	+7%

## Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	9/15 TOTAL	9/16 TOTAL	15-16 % CHANGE	9/15 MEDIAN SOLD PRICE	9/16 MEDIAN SOLD PRICE	15-16 % CHANGE	9/15 AVG. SOLD PRICE	9/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	109	103	-6%	\$165,000	\$179,900	+9%	\$182,325	\$190,935	+5%
Co-broke	74	61	-18%	\$167,950	\$180,000	+7%	\$181,653	\$193,460	+6%
In house	35	42	+20%	\$165,000	\$179,842	+9%	\$183,755	\$187,268	+2%
New	194	139	-28%			Active	631	501	-21%

## Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-9/15 TOTAL	1-9/16 TOTAL	15-16 % CHANGE	1-9/15 MEDIAN SOLD PRICE	1-9/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-9/15 AVG. SOLD PRICE	1-9/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	754	885	+17%	\$169,900	\$175,000	+3%	\$188,280	\$188,529	0%
Co-broke	474	613	+29%	\$170,000	\$175,000	+3%	\$186,936	\$188,778	+1%
In house	280	272	-3%	\$167,250	\$174,068	+4%	\$190,554	\$187,967	-1%

# Master the MLS

## with FREE Paragon Training

### MLS Contact Management

Wednesday, November 9

2:00-3:30 pm

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

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

### MLS CMA - Comparative Market Analysis

Monday, November 14

2:00 - 3:30 pm

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

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

### MLS Walk In

Tuesday, November 15

2:00-4:00 pm

No registration required. Get your MLS questions answered. Bring your laptop, smartphone or tablet or use our equipment for hands-on help.

### MLS Advanced

Wednesday, November 30

2:00 - 3:30 pm

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

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

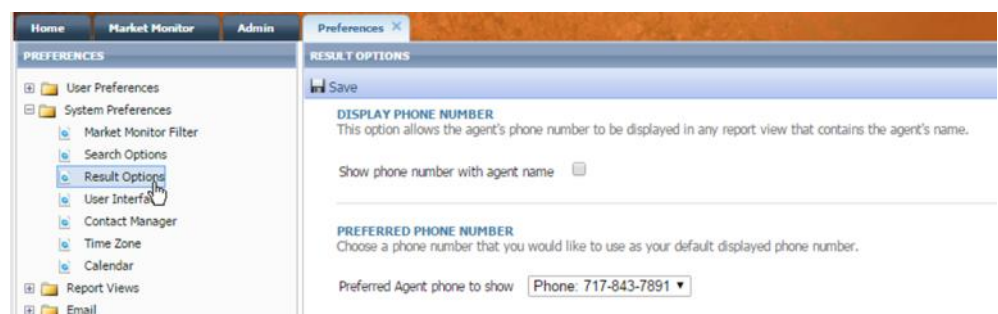


**Did you know?** You can select which phone number you want to appear on your MLS listing? And, if your phone number isn't appearing on the MLS there is a place to go to fix it?

PREFERENCES > System Preferences > Result Options

1. Show phone number with agent name check box.
2. Preferred Phone Number has a drop down list of all phone numbers you have available to use.

Save your selection.



**REMINDER** ... it is RAYAC MLS Policy to not follow up on any anonymous complaints of MLS Rules & Regs violations. If you have a concern regarding a listing, please use the Correction Button in the Paragon program or email the MLS Committee at:

[mlscommittee@rayac.com](mailto:mlscommittee@rayac.com)

# Thank You RPAC Leaders!

## Legislative Link

Thank you to all members who support RPAC especially these RPAC leaders.  
**RPAC raised \$29,216 surpassing our goal of \$28,000!**

### **Sterling R (\$1,000)**

Kim Moyer

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

Steve Brown            Mark Carr  
Patricia Carey        Steve Johnson

### **Capitol Club (\$250-\$499.99)**

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

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

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

## **NAR Joins Coalition Educating Presidential Candidates about Like-Kind Exchanges**

The National Association of REALTORS is among 26 groups that signed letters sent to the Hillary Clinton and Donald Trump presidential campaigns last week. The letters explain the benefit of real estate exchanges for small businesses, farmers, and for use in land conservation. The timing of these letters is important, as both campaigns are developing and revising tax plans. The goal is to dispel common myths and to inform the candidates and their policy advisors as the tax reform proposals from both candidates continue to evolve and change. The letters make some important points about like-kind exchanges:

- Exchanges are used by taxpayers of all sizes;
- Exchanges encourage domestic investment and job growth;
- Exchanges encourage real estate improvements;
- Exchanges encourage transaction activity on properties that would not otherwise be sold;
- Exchanges help small businesses build equity and avoid third-party financing;
- Exchanges help maintain affordable housing across the country;
- Exchanges help facilitate the preservation of open spaces and environmentally sensitive areas.

## **House Bill 1437**

Thank you! Because you contacted your elected officials, **House Bill 1437** unanimously passed the Pennsylvania legislature late last night. Now the bill is on Governor Wolf's desk awaiting signature.

Since April, Realtors® sent 13,773 emails to the legislature about HB 1437. The Realtor® voice is strong and protecting private property rights in Pennsylvania.

## **Rural Development Fees Reduced**

Upfront and annual guarantee fees from the USDA's Rural Development program have been reduced. The upfront fee is 1 percent of the loan amount, down from 1.35 percent, and the annual fee is 0.35 percent of the average unpaid principal balance, a reduction of 0.15 percent.

\*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.\*

# Partner and Do Business with RAYAC Affiliate Members!

## *This a valuable resource to share with your clients.*

### Attorneys

Barley Snyder LLC  
**CGA Law Firm**-ad on pg. 8  
**Stock and Leader**-ad on pg. 3

### Builders

High Performance Homes  
Merani Construction  
York Builders Association

### Inspectors

Absolute Radon Mitigation LLC  
All Pro Inspections  
Allied Home Inspections Inc  
**American Property Examiners**-ad on pg. 11  
Amerispec Home Inspection  
BH Home Inspection  
Central Penn Radon Inc  
ESM Ventures LLC  
George Forney Home Inspection  
Gettysburg Home Inspection  
GRW Home Inspection LLC  
Home-Rite R.E. Inspections  
Homechek Inc  
Homepro Home Inspections  
**HouseMaster Home Inspections**-ad on pg. 16  
Lynne Pest Management Co.  
Mason Dixon Home Inspection  
New Leaf Home Inspection  
Pillar to Post Home Inspection  
Pillar to Post Inspections  
Precision Inspections & Radon  
Real Services Inc  
S.A.F.E. Inspection Services  
The Mitigator  
The Property Examiners  
The Virtus Group LLC  
Top Dawg Inspections  
Trimmer Home Inspections  
Visionspec Home Inspection  
Woodside Home Inspections

### Lenders

1<sup>st</sup> Preference Mortgage  
ACNB Bank  
BB&T Mortgage  
Bank of America  
Bay Capital Mortgage Corp  
Caliber Home Loans  
Citizens Bank  
First Alliance Home Mortgage  
**First National Bank**-ad on pg. 7  
Freedmont Mortgage  
**Fulton Mortgage** - ad on pg. 2  
GMH Mortgage Services LLC  
**Heritage Valley Federal Credit Union**-ad on pg. 15  
Homebridge Financial Services  
Homesale Mortgage, LLC  
M & T Bank Mortgage Division  
Members 1<sup>st</sup> Credit Union  
Mortgage Network  
Movement Mortgage  
**Peoplesbank, A Codorus Valley Co**-ad on pg. 12  
Residential Mortgage Services  
**Union Community Bank**-ad on pg. 5  
Wells Fargo Home Mortgage  
**York Traditions Bank**- ad on pg. 4

### Title/Settlement Co.

Abstracting Co. of York County  
**Community Settlement LLC**-ad on pg. 13  
Complete Closing Services  
Even Par Settlement Services  
Guardian Transfer Corp.  
Homesale Settlement Services  
Lakeside Title Company  
Preferred Service Settlements  
Quality Service Settlements

### Title/Settlement Co. - continued

Real Estate Settlement Co  
**Stock and Leader**-ad on pg. 3  
**White Rose Settlement Services** -ad on pg. 4  
**Yorktowne Settlement Co**-ad on pg. 7

### Home Improvement/Repairs

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

### Other Businesses

360 Tour Designs Southern PA  
ABBA Loss Mitigation  
All American Termite/Pest Control  
American Home Shield  
Atlas Rubber Stamp & Printing  
Barrick Insurance  
First American Home Buyers Protection Corp  
Gordon L Brown & Assoc., Inc.  
Media One PA  
**MYclosing**-ad on pg. 14  
Nicmar Water  
**Open.tours** - ad on pg. 6  
Real Estate Exposures  
Remebrances by Kevin Photography  
The Glatfelter Agency  
Tricia Melnichak - State Farm  
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[www.OpenThisWeek.com](http://www.OpenThisWeek.com)  
[www.facebook.com/RAYACRealEstate](http://www.facebook.com/RAYACRealEstate)  
& check out RAYAC's Facebook group exclusively for members

# RAYAC Volunteers Shine Bright!

## SIGN UP for a COMMITTEE

Every attempt will be made to include you within your area(s) of preference.  
Fax to RAYAC (717) 854-0720 or email to [chelsea@rayac.com](mailto:chelsea@rayac.com) by: **FRIDAY, NOVEMBER 4, 2016.**

Name \_\_\_\_\_

Company \_\_\_\_\_

Phone number \_\_\_\_\_

E-mail \_\_\_\_\_

### **Limited Vacancies for 2017 for REALTOR Members:**

**Consumer Protection** - 5 vacancies, 3-year terms, must have representation from a variety of offices, 5 continuous years experience necessary. *This committee usually meets once in the beginning of the year for instruction.* A member of the committee is notified when RAYAC receives a consumer call voicing a concern/complaint. The committee member calls the consumer, listens and discusses the options available if they wish to pursue the matter.

**Grievance** - 1 vacancy for 3 year term, only one committee member from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Serves as a "grand jury" that reviews arbitration requests and ethics complaints for possible Professional Standards hearing.

**MLS** - *Meets monthly.* Limited to 12 members. Each member serves a 3 year term with 4 vacancies each year. Committee structure: Broker, Appraiser and Agent members from varying offices throughout both York and Adams Counties. Establishes and enforces MLS Rules and Policies governing the conduct of the service, subject to Board of Director approval. Authorizes software development, system enhancements and promotes other computerized services.

**Professional Standards** - 3 vacancies for 3 year terms, only two committee members from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Conducts all arbitration and ethics hearings in accordance with the policies and procedures of NAR.

---

### **Limited Vacancies for 2017 for REALTOR & Affiliate Members:**

**RAYAC Foundation Board of Directors** - 2 board members for 2 year term. May not exceed 4 years of continuous service. *Meets quarterly* (unless otherwise needed). Members are required to participate in at least one other RAYAC Committee which raises funds for the Foundation.

### **Unlimited Vacancies for 2017 for REALTOR & Affiliate Members:**

**Annual Golf Outing Task Force** - *Meets at least monthly from January to June, more often if needed.* Oversees all details of the outing including recruiting sponsors and planning contests, awards and dinner. Task force members also volunteer at the event.

**Affiliate Committee (for Affiliate members only)** *Meets several times per year.* Serves as a sounding board for Affiliate members.

**Bowlathon Task Force** - *Meets as needed.* Oversees all details of the bowlathon. Task force members also volunteer at the event.

**Community Relations** - *Meets as needed.* Oversees RAYAC's external communications and marketing to the public.

**Education Committee** - *Meets every other month.* Oversees educational opportunities for RAYAC and the Real Estate School including CE and the new Straight Talk series. Must have taken a course with the school in the last three years.

**Hands on Helpers Task Force** - *Meets as needed.* Identifies and participates in local community service projects.

**Lock Box Committee** - *Meets as needed.* Evaluates lock box system and related policies, rules and regulations. Holds preliminary hearing for alleged violations.

**Member Communications** - *Meets monthly.* Oversees communications with membership including newsletter, email, website, surveys, texts, etc.

**Political Affairs/RPAC** - *Meets monthly.* Reviews legislative information and advocates for real estate issues. Raises funds for RPAC and conducts candidate interviews to support candidates who promote real estate and property rights.

**Program Social** - *Meets monthly.* Plans events and activities which include Installation & Awards Breakfast, & Annual Membership Meeting, Wednesday Wind Downs and other social activities throughout the year. Committee members also volunteer at these events.

**Revenue Task Force** - *Meets as needed.* Brainstorm new revenue sources for the Association.

**Spring Fling Task Force** - *Meets as needed.* Oversees all details of this social charity event. Task force members also volunteer at the event.

**Young Professionals Network** - *Meets as needed.* YPN helps young real estate practitioners become more business savvy by hosting regular networking events, communicating with other YPN members, and sharing tips and tricks.