

RAYAC Connection

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Get **YOUR** Business Rocking

Thursday, September 24

9:00 am at Hanover Country Club, Abbottstown

- Meet Affiliate partners to make your transactions go smoothly from start to finish.
- Learn important appraisal information from our appraisal panel.



Steve Brown



Melinda
Eppolito



Barbara
Hartman



Matt Sheaffer

You won't find this opportunity anywhere else. Plus, FREE breakfast. [Sign up today](#) for this fall networking extravaganza. See page 7 for more details.

Tuesday, October 6

9:00 am (registration starts at 8:00 am)

Wyndham Garden, York (formerly Holiday Holidome)

Annual meeting speaker **Leigh Brown** ► will help you become a real estate rockstar. Seriously, you won't want to miss this!

[Register today.](#)

- FREE for REALTOR members (no-shows will be invoiced \$25.)
- Each Affiliate gets one FREE attendee. Additional attendees are \$25.

See pages 8-15 for more annual meeting details including candidate profiles, proposed bylaws changes, REALTORS Reach Out project and more.



CALENDAR

September

- 2 Hands On Helpers, 9:00 am
- 2 Education Committee, 11:00 am
- 2 DR/Manager meeting, 1:00 pm
- 3 Program Social, 9:30 am
- 3 RAYAC Foundation, 11:00 am
- 3 Sentrilock training, 3:00 pm
- 4 New Member Orientation-Module II, 8:30 am
- 7 RAYAC office closed
- 8 Political Affairs Committee, 2:00 pm
- 9 Wednesday Wind Down, 5:00-7:00 pm, Altland House ►
- 10 Board of Directors, 9:00 am
- 16 Ethics class for Appraisers, 8:30 am
- 16 Affiliate Committee, 8:30 am
- 16 Ethics class, 1:00 pm, Wyndham Garden, 2000 Loucks Rd., York
- 16 Cloud CMA training, 2:00 pm
- 17 MLS Committee, 8:30 am
- 17 New Member luncheon, TBD
- 17 Member Communications, 9:30 am
- 17 Cloud CMA training, 10:00 am
- 17 Cloud CMA training, 1:00 pm
- 17 Community Relations, 2:00 pm, Leg Up Farm, 4880 N Sherman St. Ext., Mt. Wolf
- 18 New Member Orientation-Module III, 8:30 am
- 22 CE RESPA class, 1:00 pm
- 24 Fall Networking & Education, 9:00 am, Hanover Country Club, 200 Water St., Abbottstown
- 28-30 PAR Business meetings, Harrisburg
- 30 Sentrilock training, 3:00 pm

October

- 1 Program Social, 9:30 am
- 2 New Member Orientation-Module I, 8:30 am
- 6 Annual Meeting, 9:00 am, Wyndham Garden, York
- 7 CE Reverse Mortgage, 8:30 am
- 7 Hands On Helpers, 9:00 am
- 8 CE Real Estate Essentials, 8:30 am
- 8 Board of Directors, 9:00 am
- 8 Community Relations, 1:00 pm
- 12 Tax Strategies seminar 1:00 pm
- 13 Ethics class, 1:00 pm, Hanover
- 14 CE Contracts to Closing, 8:30 am
- 14 Sentrilock training, 11:00 am
- 15 MLS Committee, 8:30 am
- 15 Member Communications, 9:30 am
- 16 New Member Orientation-Module II, 8:30 am

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

Wednesday Wind Down

September 9

5:00-7:00 pm

Altland House

10 West King Street, Abbottstown

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

Sponsors:

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

October 14

**John Wright Restaurant
Wrightsville**

November 11

**Out Door Country Club
York**



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Board of Directors Summary

August 13, 2015

DR/Manager Reminders

Action Items

- Directors approved a plan to pay off the association mortgage balance within the next 10 years.
- Directors revised the SAR-SEP eligibility requirement for staff members from 2 consecutive years to 6 months.
- Directors revised the strategic plan Goal 1 Objective 2 to read "Increase education net revenue to 11% of the budget net revenue by the end of 2017."
- Directors formally approved proposed bylaws language to clarify that a board member can serve on the board again after three years have lapsed from the expiration of their last full term.

Meet the 2016 Board candidates and read their profiles on pages 9-13.

If you cannot attend the annual meeting, visit the RAYAC office to place an absentee ballot for directors now through October 2.

MLS Invoice

On September 1 you will receive your office's MLS invoice via email. You may pay online, by credit card or print a copy of the invoice to give to your accounts payable department. You will not receive a paper invoice in the mail. Payment is due to RAYAC by October 1.


DR/Manager Meeting

Wednesday, September 2


1:00 pm

RAYAC office

Agenda includes new transaction review, MLS issues, lockbox, membership applications, annual business meeting, upcoming events and open discussion.






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2015 RAYAC President *Brian Berkheimer*

Back to school... bringing our best... and enjoying life.

Having two teenagers, my first reminder that autumn is just about upon us is the start of school; however just a few days into it as I sit on my upstairs balcony writing this months address to you, I feel a

soft breeze and a coolness in the air that only comes with this time of year. It's a small thing. Although my schedule is full, it's times like this that make me truly thankful to be in the career I am. It offers me the flexibility that few other occupations can. Have you thought about that lately? How would your family life be different if you had to punch a clock? How would you feel if your boss told you that you couldn't take that vacation day you wanted because too many other people need off that day? I think we would have a hard time adjusting. I know I would. I would guess that our newer association members have a fresher appreciation for this flexibility than those of us more weathered members.

Now I know, some of you may retort that you've got the flexibility to work any 70 hours a week you want, and I get that, but that too is a choice. For this exercise let's just work on the premise that the advantages far outweigh the disadvantages. If that's your mindset, then it's up to you to protect what you have, to ensure for years to come that you will be able to continue to make a good living doing what you love. I believe the best way to protect our livelihood is to do it well; to bring our best every day.

Our association offers tremendous opportunities to help us "bring our best" everyday, partnering with our brokers to ensure that we are the voice of real estate in York and Adams counties. 2015 has been a big year of transition, but that hasn't slowed down progress. We've introduced our weekly real estate news updates in your email to keep you informed of what's going on locally, we've brought out our new membership app as well as the Goomzee app to help you succeed on the go. We'll be rolling out the transaction review program to help promote professionalism. Give it a chance to make a positive difference. The work our staff and volunteers have been pouring their time into is making a difference. Partnering with PAR and NAR, we are stronger than ever in organizing to let our voices be heard in promoting the rights associated with private property ownership.

Please accept my personal invitation to attend our annual meeting Oct 6. It's going to be a fantastic rockin' time, but more importantly, your involvement at the local association level is just one way you can bring your best to our profession. Oh, and bring a colleague!

Respectfully,

Brian

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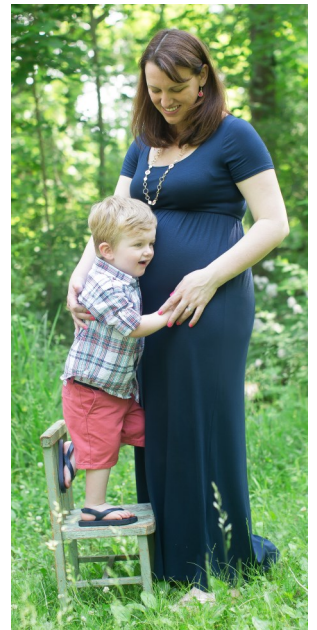
From the Executive Officer

The RAYAC Nest

by Shanna Terroso, RCE, e-PRO

As I write this my husband Joe and I are four weeks away from expecting the arrival of our second child. We are excited and anxious to see how our two year old son Levi will adapt to having a baby brother or baby sister in the house. Also at this critical juncture of anticipating our new arrival is the infamous nesting phase and doing everything we “need” to do to make sure the Terroso house is ready to bring the new baby home from the hospital. We are doing things like cleaning the nursery top to bottom, washing newborn clothing, pulling the swing and bouncer out of the attic and re-evaluating our child proofing strategy in our home to ensure we are not only toddler but baby friendly.

Sometimes your personal life can emulate your work life. A little bit of that nesting instinct has also rubbed off here at RAYAC. After a change in leadership at the Executive Officer position, we took this opportunity to reevaluate our current policies and bylaws to ensure that the RAYAC house was prepared for this new chapter in the association’s life. As a result of that re-evaluation we have several bylaws’ revisions that we are recommending to bring our current policies either up to date with NAR recommended language or ensure our policies lined up with our current practices. There is an outline of those proposed bylaws changes on page 14 of this newsletter.



To help RAYAC finish our nesting process we need members to attend the annual business meeting on October 6th to cast their vote for not only candidates for the board of directors, but also the amendments to the bylaws. We need a quorum of attendees at the annual meeting to vote on these bylaws. As an added bonus for attending the meeting, I promise you will have one rockin’ good time. So please help to place an expectant mother’s mind at ease and sign up for the annual meeting today!

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Membership News

New Members

Lisa Downs, BH Homesale (CD)
Ryan La, Country Home (Y)
Heather Lighty, BH Homesale (H)

Member Changes

Rose Beaverson, Keller Williams
Keystone
Donald Failor, Right Move Realty
Jacqueline Frost, BH Homesale (S)
Janice Geiman-Schmidt, New
Beginnings
Alanda Goshert, Country Home
(Hellam)
Matthew Goshert, Country Home
(Hellam)
Michael Hoke, Keller Williams
Keystone
Matthew Inskip, RE/Max of Gettysburg
David Johnson, Keller Williams
Keystone
Paula Springer, Country Home (Hellam)
Ramona Swope, Right Move Realty

Member Drops

Stephanie Beddia
Olivia Carpenter
Dillon Herman
Andrew Spagnuolo

New Office/Brokerage

Country Home Real Estate
268 West Beaver Street
York, PA 17406
Phone (717) 900-5055

Office Changes

Golden Realty address change
22319 Back Road
Doylesburg, PA 17219
(not Doylestown as reported last month)

Hlubb & Goldstein change to
Principle Real Estate Consult
25 N. Duke St., Ste. 301
York, PA 17401

Office Changes continued

Help U Sell name change and new
website to House Broker Realty LLC
www.housebrokerrealty.com

Lexington Real Estate address change
2700 Water Street
PO Box 2886
York PA 17405

Office Drops

Appraisals LTD

New Affiliates

None

Membership Stats

(as of 8/20)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	121	115
REALTORS	853	807
Pending Applicants	<u>15</u>	<u>17</u>
Total REALTORS	989	939
Affiliates	<u>91</u>	<u>91</u>
Total Members	1080	1030

Affiliate Changes

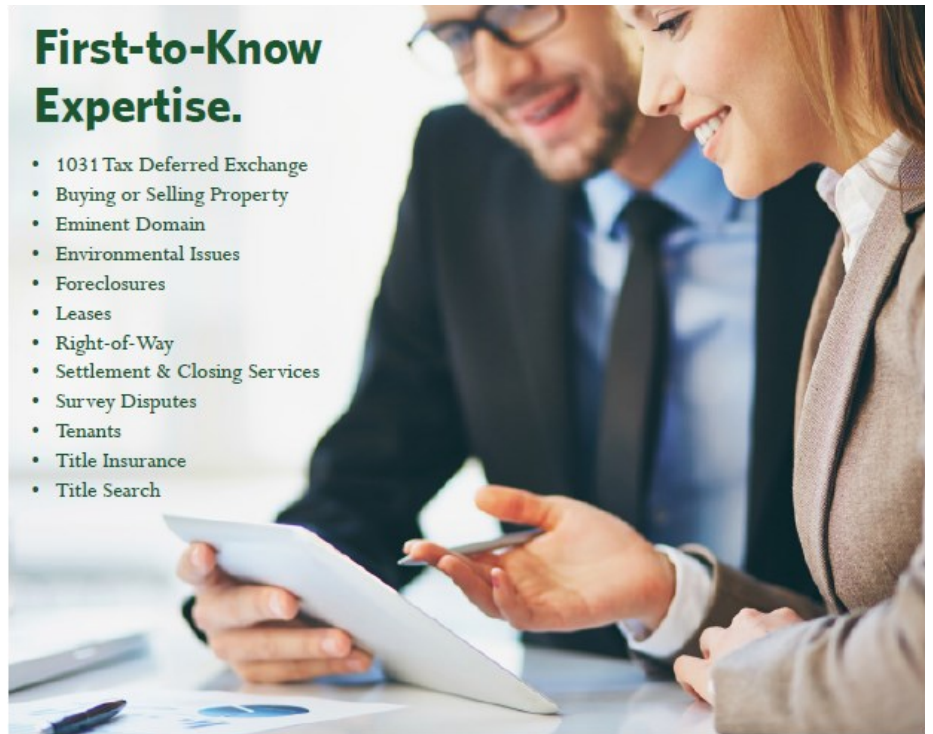
Rod Beddia, Homesale Mortgage
Karl Krug, Wells Fargo

Affiliate Drops

None

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



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Fall Networking Extravaganza

Thursday, September 24

Hanover Country Club

200 Water Street, Abbottstown

8:00-9:00 am

Affiliate set up

9:00-10:20 am

Affiliate tradeshow and breakfast featuring:

360 Tours of York
Abstracting Co of York County
ACNB Bank
American Home Shield
American Property Examiners
Community Settlement LLC
Freedmont Mortgage Funding
GMH Mortgage Services LLC
Homesale Settlement Services
M&T Bank Mortgage Division
MYclosing LLC
PeoplesBank
Residential Mortgage Services
Santander Bank
Stock and Leader
The Glatfelter Agency
Top Dawg Inspections
York Traditions Bank



RAYAC introduces

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at this event.

[Click here for details.](#)

10:20-10:40 am

Award prizes and remarks, RAYAC President Brian Berkheimer

10:40-11:30 am

Appraiser panel featuring Melinda Eppolito, Barbara Hartman, Matt Sheaffer and moderated by Steve Brown.

Affiliate members:

Only 2 tables are available! Reserve your table today.

Contact Marissa Bankert at marissa@rayac.com or (717) 843-7891 ext. 108.

REALTOR members:

This is a FREE event. [Sign up today!](#)

RAYAC *is going to* **ROCK** *you!*



RAYAC and Program Social present
2015 ANNUAL BUSINESS MEETING *and SHOW*
Tuesday, October 6

breakfast meeting at *Wyndham Garden, York* (formerly Holiday Inn Holidome)
8:00 am registration, 9:00 am meeting starts



- ★ Business meeting with by-laws vote and election of directors
- ★ Surprises that you have to see (and hear) to believe!
- ★ Real estate rock star speaker Leigh Brown
- ★ Rockin' REALTORS Reach Out collection for people and pets
(non-perishable food items, cleaning supplies, gift cards and cash donations for local food banks and pet shelters.)

Register online at <https://mdweb.mmsi2.com/york/>

Meet the Board of Director Candidates

Ray S. Hoover

Realtor and SRES



On what RAYAC committees or task forces have you served? I am on the RAYAC Foundation Board.

What did you do professionally before real estate? Publishing/Printing Sales (2 yrs), Digital Services Specialist (5 yrs), Composition Supervisor/Lead (5 yrs)

Family – Lucky to have both parents living, three siblings, a spouse, and a dog

Community service – Hanover Hospital Auxiliary, Active participant RAYAC Foundation Fundraisers, Past EPAC Volunteer & Past Jaycee Member

Name one thing people would be surprised to know about you. Typically very shy.

Why do you think someone should vote for you to be on the Board of Directors? I am often referred to as a voice of reason. I'm a great listener, and understand the diverse opinions of the RAYAC membership.

What issues or programs would you like to see implemented or amended by the Board of Directors? Greater access of MLS information via smart phones (i.e. – contacts and complete agent version of listing information).

What are the critical issues facing the real estate industry? Greater public understanding of the need to make use of real estate agents.

[Click here to view Ray's candidate video.](#)

Heather Kreiger

Director of Research & Marketing for ROCK Commercial Real Estate



On what RAYAC committees or task forces have you served?

Economic Climate Task Force 2008-2014

Technology Task Force (Technology Survey for RAYAC Members)-2012

MLS Committee 2011-2014 and 2015-2018

Additionally I served on the Subcommittee for Commercial Real Estate Research for NAR in 2012 – this is a 21 member committee with the requirements of specializing in commercial real estate for at least 5 years.

What did you do professionally before real estate? My entire professional career has been in real estate. I obtained my real estate license when I was 19 years old and started my career working as a residential sales person. One year later, I changed my concentration to commercial real estate, which has been my focus for the past 10 years. During this portion of my career, I have gained experience in marketing and branding, market research, GIS mapping, building and maintaining company databases, creating and maintaining company processes, and much more.

Family - My husband and I have been married for 5 years and we live in Wrightsville with our 2 year old son Dalton, our dog Rocco, and our cat Luna (aka "Tuna" to our 2 year old).

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Community service - I have been a volunteer with Junior Achievement as an in-class volunteer with either 8th graders or 10th graders. Junior Achievement is a wonderful program that helps our youth think further about real life circumstances after high school including higher education, the job force, personal finances, and credit scores. I absolutely enjoy volunteering with this organization. I have also been involved with JA's Finance Park, which is a one day program that works through budgeting and personal finance scenarios with high school students.

Name one thing people would be surprised to know about you. I have my motorcycle license and ride a 150cc scooter.

Why do you think someone should vote for you to be on the Board of Directors? I think that I can bring a unique perspective to the Board of Directors, not only because of being concentrated in commercial real estate, but also because I do not serve in a sales role. Most of my career has been spent being focused on property, market, and economic research as well as marketing and branding.

What issues or programs would you like to see implemented or amended by the Board of Directors? My goal for the Board of Directors is to be a voice for commercial REALTORS as well as to listen to the challenges that the Association is facing and offer my advice and perspective based on my experience in this industry.

What are the critical issues facing the real estate industry? There are several issues that the real estate industry is facing, however the one that most interests me is the generational shift that is occurring. Baby Boomers, while still in control of most of the nation's wealth and senior level positions are retiring. They may now be empty-nesters looking to downsize and/or become renters. Millennials, who as of 2015 have become the largest generation in the workforce, are postponing major life events such as getting married, starting a family, and buying homes. All of these factors will have their effects on both residential and commercial real estate in the future.

[Click here to view Heather's candidate video.](#)

Tamra Peroni

ABR, SRES, CMRS, York City Savvy

On what RAYAC committees or task forces have you served? I currently serve on the RAYAC Political Affairs Committee (RPAC) for the last 6 + years.

What did you do professionally before real estate? After graduating from College, I was a municipal and zoning paralegal for a prestigious law firm in Philadelphia for 8+ years and served as an Officer on the Board of Directors for the Philadelphia Association of Paralegals. During that time, I taught seminars on zoning law and volunteered with Habitat for Humanity in Philadelphia. Prior to that, I was an active duty member of the United States Air Force. I was a military police officer and served several years in Germany, England and the United States. A special shout out to my military buddies – You guys Rock!

Family - I was raised in here in the York area. I call York my home even though I have lived and traveled abroad extensively. All my family is here in the York area as well as my wonderful husband of 27 years, and my beautiful son Aaron who is 14 this year.

Community service - I currently teach the Real Estate Pre-license Course through the Real Estate Education Center. I also currently teach religion classes at St. Joseph's Church. I have been a member of the Jewish Community Center for about 10 years. I am a supporter of the American Cancer Society York Relay Team and Sunshine Kids with Cancer through our fundraisers and Bowl-a-thons.

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Name one thing people would be surprised to know about you. I completed all my Real Estate broker classes last year and I'm getting ready to take the RE Broker Exam.

Why do you think someone should vote for you to be on the Board of Directors? Being a member of the Political Affairs Committee for the last 6 years or more, I really get to see how many important issues have a significant impact our industry, and I would like to continue to make a meaningful contribution to our Association and help address the many important issues that affect our Association at the Board level. I want to work with the Board to effectively communicate and help come up with solutions to the many issues that may affect our Association, its members and our community.

What issues or programs would you like to see implemented or amended by the Board of Directors? I believe education and professionalism is important, and to deal with ways to resolve issues in a respectful and cooperative effort among our members in order to serve our community and clients.

What are the critical issues facing the real estate industry? I think education and professional standards are important issues facing our industry. I also believe in our area economically our industry is facing aging population issues, student college debt issues, and continual property tax problems. Effective communication is the key to progress and ultimately can help us keep our members and community informed.

[Click here to view Tamra's candidate video.](#)

Jeff Stofko

Realtor



On what RAYAC committees or task forces have you served? Over the past 20+ years I have been on the Board of Directors, Grievance Committee, Community Relations Committee, Consumer Protection Committee, Newsletter Committee and the Education Committee.

What did you do professionally before real estate? I was a Journeyman Binding Machine operator and then a Supervisor and then owned a small handyman business.

Family - Married to Penny and have 2 grown children David and Adrienne.

Community service - Active in my church, served on the Council and was elected Church Council president. Belong to various civic organizations. Help with the Christmas Smile Program every year. Help serve meals to the homeless.

Name one thing people would be surprised to know about you. I have a woodworking shop at home and did professional wedding photography.

Why do you think someone should vote for you to be on the Board of Directors? Because I bring many years of "experiences" to the board. I am an involved Realtor and take a keen interest in issues that affect our profession and our membership. I will work to improve the Realtor image in York and make sure that our members know that we do care and are working for their long term benefit.

What issues or programs would you like to see implemented or amended by the Board of Directors? Ethics and Professionalism remain an ongoing issue.....Unfortunately people will be people. We need to help our members realize that the paycheck is not the only thing we should be interested in. I believe we all have a responsibility to address any issues we encounter and do our best to be

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part of the solution vs. part of the problem. Remember before any of us were Realtors We were home buyers and sellers.....how would you wish to be treated?

What are the critical issues facing the real estate industry? TAXES on all levels has impeded growth. Government allowing the terrible atrocities of illegal things like what happened with the banking industry to affect the well being of all home owners. The ability to keep home ownership a right vs. a privilege is so critical to our industry, our citizens and our country. We must get involved in the fight to preserve it.

[Click here to view Jeff's candidate video.](#)

Mindi Weikert-Kauffman

Realtor, e Pro, CDPE, CIAS

On what RAYAC committees or task forces have you served?

Program Social: '05, '06, '07, '08, '09, '10, '11, '12, & '13; Public Relations: '05; Chairperson Realtor VALUE: '06, '07, '08, & '09; Community Relations: '10, '11, & '14; Community Relations Chairperson: '12, & '13; Strategic Communications: '06, '07, '08, '09; Member Communications: '10; Bowlathon Task Force: '06; Special 'Open This Week' Open House Task Force: '09; Memorial Garden Committee to create/structure program; and Awarded Realtor Appreciation Award 2007



What did you do professionally before real estate? My Occupations prior to Real Estate include: Managing and Marketing an enclosed shopping center for Crown American Corporation (Chambersburg/Hanover locations), Co-Owner of Sandoe's Fruit Market, Inc. located in Biglerville, Boyd's Bear Country (Marketing/Promotions, Motor Coach (Group) Sales, Guest Relations, and Event Crew), and when I first moved to York County I worked for an Ad Agency and Event Company where I organized the grand opening of Harrisburg International Airport Black Tie Event for 2,000 guests!

Family - My Family includes my daughter, Courtney, my Boyfriend Scott, and of course my faithful German Shepherd Zeke!

Community service - Past Community Service includes: Member of these boards ~ Oakside Community Park, Upper Adams Jaycees, National Apple Harvest Festival, and Biglerville Historical and Preservation Society. Most recently, I serve on the Spring Grove Scholarship Foundation. I am a life member of Oakside Community Park and Biglerville Historical and Preservation Society.

Name one thing people would be surprised to know about you. People would probably be surprised to know that when I was 12, I rode my bicycle from Harrisburg, PA to Harrisonburg, VA in two days. Logging 112 miles the first day and 113 miles the second day. We later toured the area and the grand total was 319 Miles in 3 days! My Brother (16 years my senior) was a member of the Harrisburg Bicycle Club and all were U.S. Cycling Federation Riders. My brother thought it would be a fun 'gift' for my 12th birthday. I was so happy we drove home in cars and I will never look at the skyline drive the same!

Why do you think someone should vote for you to be on the Board of Directors? I think people should elect me to the Board of Directors because they see the dedication I have had to the Association since becoming a Realtor in '04. I think that we have a wonderful association and feel that it is important to be active in the association. I am fair and know that when issues affect my fellow agents, that I will be steadfast in finding a solution that is best for all of us.

What issues or programs would you like to see implemented or amended by the Board of Directors? Our Industry is constantly changing and that creates a constant flow of challenges for all of us. Keeping the membership trained and informed of these

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changes is paramount. Also, the re-selling of our listing inventory to us via various outlets for "advertising purposes" I feel is very concerning. Lastly, I think we can all improve professionalism in the way we treat each other and the way the public views us.

What are the critical issues facing the real estate industry? An area that I feel the association could grow is to have a 'focus group' of new(er) agents about what their needs are and how the association is meeting those needs. Follow that group through their first couple years in the business. The same could be done for agents who have been in the industry for many years. The findings may be interesting and help to formulate training going forward. Also would help to get the newer agents involved in the association.

[Click here to view Mindi's candidate video.](#)

Kenneth M. Worley

Realtor

On what RAYAC committees or task forces have you served? Spring Fling 2014/2015, RAYAC Foundation Board of Directors 2014 (VP) 2015 (Pres.), Social Committee 2015

What did you do professionally before real estate? I worked for my family's business from 1983-2000 in the Parts Dept. Customer Service. When they sold the business in 2000, I went full-time as a Realtor, which turned out to be a perfect fit.

Family - Both of my parents are still living, I have one Sister, two nephews and a great nephew.

Community service - Church Council Chair of buildings and grounds 2008, Helping Hands providing meals to those that are homeless or less fortunate 2005-2009, Habitat for Humanity Family Partnership Committee 2008-2010, Lehman Center Auction volunteer 2008 to present.

Name one thing people would be surprised to know about you. I auditioned for a television show in the mid 80's called Puttin' on the Hits.

Why do you think someone should vote for you to be on the Board of Directors? I have a fairness ethic that was instilled in me by my Grandfather, Father and Uncles while working for the family business. With my ability to work well with other agents, implementing any change with the other Directors should be stress-free.

What issues or programs would you like to see implemented or amended by the Board of Directors? I would like to see a couple of by-law changes implemented, as well as an increase of public awareness about the Foundation and what Realtors do for the community.

What are the critical issues facing the real estate industry? Civil discord and political gridlock certainly are not aiding in the real estate recovery. I feel that certainly on the local and state level, the persons receiving their licenses are not fully educated, so a mandatory training on the state level prior to issuing a license to some individual because they have a pulse is setting us up to continue being ranked by consumers as just a step above used car sales persons.

[Click here to view Ken's candidate video.](#)



Proposed Revisions to the RAYAC Bylaws

1. Page 5, Section 2. Removal of the language requiring membership applicants to provide a copy of their license or certification. NAR does not require that a member applicant supply this documentation. RAYAC in practice has not required the submission of the real estate license or appraisal certificate at the time of membership application. By removing this language RAYAC will be matching up our bylaws with our current practice.
2. Page 5, Section 2 (a) B. Adds language to the bylaws to clarify qualifications for applicants may not have a record of official sanctions involving unprofessional conduct is intended to mean that the Board may only consider:
 - A. criminal convictions if (1) the crime was punishable by death or imprisonment in excess of one year under the law under which the applicant was convicted, and (2) no more than ten (10) years have elapsed since the date of the conviction or the release of the applicant from the confinement imposed for that conviction, whichever is the later date.

This language is verbatim to what NAR includes in their model bylaws.

3. Page 8, Section 5 Continuing Member Code of Ethics Training.
NAR starting January 1, 2017 is requiring all members to take Code of Ethics Training every two years. This bylaws amendment changes the date requirement of biennial ethics training to allow RAYAC's current training schedule to match NAR's future training dates. Starting in January 2016 the cycle will be three years to complete by December 31, 2018. After that the training will return to two successive periods thereafter.

This language is almost verbatim language from NAR Model Bylaws with exceptions to the dates and changes to a two year cycle. This bylaws change will provide for the following:

- Allows members to take training at another local association.
- Allows members to take training at a state association.
- Allows members to take training from NAR.
- Allows members to take training from another recognized institution, i.e. another real estate school or broker.
- REALTOR Emeritus members would no longer have to take the training.
- Training requirement reduced from 3 hours to 2 hours and 30 minutes.

4. Page 11. Section 12. Changes the notification Designated REALTORS need to provide to RAYAC from 1 business day to 15 business days for additional licensees in their office. This will match RAYAC bylaws to current practice.

5. Page 12, Section 3. Remove of the Association to bring RAYAC Bylaws language in line with NAR model by-laws.

6. Page 15, under Note. Changes the fee structure for Institute Affiliate Members. This was a NAR mandatory bylaws change that went into effect in 2013. This section if updated by the Board will not need to go to the full membership for approval.

7. Page 15, Section 3 Dues payable. Changes the due date of annual dues invoices from the first day in January to the first business day in January to match RAYAC Bylaws to current practice.
The next item in this section clarifies membership dues are due within 15 business days of the affiliation of the licensee with the Designated REALTOR.

8. Page 15, Section 3, b. This language is verbatim to what currently exists under Section 4. Nonpayment of Financial Obligations. NAR model bylaws suggest it should be under Section 3 dues payable.

9. Page 16, Nonpayment of Financial Obligations. Removes the language currently in section 4 because it was added to Section 3, b. Adds additional language that is suggested by NAR model bylaws that clarifies the consequences of a member for nonpayment at any time of the year, not just the dues billing.

10. Page 17, Section 4, Election of Officers and Directors. Provides clarifying language that any member who served a full term on the Board of Directors would not be eligible to serve on the Board of Directors until three years have lapsed from the expiration of their last term.

11. Page 23, Article XVIII. Removes dated language from bylaws as per NAR model bylaws.

[Click here to see RAYAC's complete bylaws.](#)

BE A



REALTORS FEEDING LOCAL PEOPLE & PETS

Let's **ROCK** local food banks and pet shelters with a **SHOW** of great donations!
RAYAC Annual Meeting Tuesday, October 6 at Wyndham Garden, York

NON-PERISHABLE FOOD ITEMS FOR PEOPLE OR PETS

- ★ Canned vegetables and fruits
- ★ Canned and boxed meals (soup, chili, mac and cheese, hamburger helper)
- ★ Canned meat (tuna, chicken, salmon)
- ★ Pasta, rice, low sugar cereals, peanut butter, stuffing mix, instant potatoes
- ★ 100% fruit juice
- ★ Baby formula and food
- ★ Cat or dog canned food
- ★ Kitten food or formula
- ★ Dog food (grain free)
- ★ Dog biscuits and treats
- ★ Cat or dog soft treats small bags

CLEANING SUPPLIES

- ★ Paper towels
- ★ Dryer sheets
- ★ Liquid dish soap
- ★ Liquid hand soap
- ★ Bleach
- ★ Clorox wipes
- ★ 13 gallon tall kitchen trash bags

GIFT CARDS, CASH OR CHECK DONATIONS

- ★ Giant, Weis or Wal-Mart
- ★ Cash or check



ANYONE who donates
will be entered to win one of three
\$100 GIFT CERTIFICATES
to enjoy a show at a theater of your choice!

Legislative Link

Why is NAR Fighting ‘Patent Trolls’?

The National Association of Realtors® issued a [Call-for-Action](#) to urge U.S. representatives to support H.R. 9, the Innovation Act, to stop patent trolls and protect the real estate industry from frivolous lawsuits. A “patent troll” is a person or company that attempts to enforce patent rights against accused infringers far beyond the patent's actual value. Realtors® are targeted by patent trolls at alarming rates. That’s because the real estate industry relies heavily on technology and software products to market properties. Patent trolls exist solely to purchase old patents and to use the threat of expensive lawsuits to extort money from legitimate businesses. They target Realtors® using technology such as dropdown menus on websites; website mapping technologies; on-line search alert functions; and scan-to-email technologies. In Pennsylvania alone, nearly 460 patent-related lawsuits have been filed.

NAR is part of the United for Patent Reform coalition with nearly 200 other businesses – from Macy’s to Adobe Systems to Facebook – to pursue comprehensive solutions to abusive patent litigation.

[Click on the link](#) and complete the [Call-for-Action](#) to urge Congress to pass this common-sense comprehensive patent litigation reform to protect Main Street businesses and Realtors® from patent troll abuse. Thank you to the 28% of RAYAC members who have already responded to this Call-For-Action. For those of you who have not responded please help us reach our goal of 40% of our membership participating in this very important Call-for-Action.

September is REALTOR Safety Month

Website of the Month
REALTOR.org/Safety



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A half-day educational event featuring four webinars:

- * Rural real estate
- * 21st century safety
- * Data security
- * Everyday safety hazards

September 9 starting at 11:00 am CST

Practicing Professionalism

Ombudsman Services

RAYAC is charged with the responsibility of receiving and resolving ethics complaints. Many “complaints” received do not expressly allege violations of specific Articles of the Code of Ethics, and many do not detail conduct related to the Code. Some “complaints” are actually transactional, technical, or procedural questions readily responded to. Ethics complaints might be averted with enhanced communications and initial problem-solving capacity of the ombudsman.



Role of Ombudsmen

The ombudsman’s role is primarily one of communication and conciliation, not adjudication. Ombudsmen do not determine whether ethics violations have occurred, rather they anticipate, identify, and resolve misunderstandings and disagreements before matters ripen into disputes and possible charges of unethical conduct.

3 Frequently Asked Questions

1. Is the ombudsman process just for consumers?

The ombudsman process can be beneficial for both consumers and REALTOR® members who need an immediate, informal resolution to common misunderstandings. 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.

2. Does the ombudsman decide who is right or wrong?

No. Ombudsmen do not determine whether ethics violations have occurred, rather they anticipate, identify, and resolve misunderstandings and disagreements.

3. Is the ombudsman process confidential?

Yes, the allegations, discussions, and decisions made in ombudsman proceedings are confidential and may not be reported or published by the board, any member of a tribunal (including the ombudsman), or any party under any circumstances except those established in the *Code of Ethics and Arbitration Manual*.

If you are interested in using the Ombudsman process, please contact Stephanie Kennedy at (717) 843-7891 ext. 109 or stephanie@rayac.com.

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

Strategically Speaking

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

The 5th Goal of RAYAC's Strategic Plan focuses on 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.”

With the hope of achieving that goal, one of the objectives established by the Board of Directors is to focus on New Members/Licensees and consider creating a “new licensee support group.” The purpose of the support group is to bring new licensees together to discuss challenges with experienced agents and identify a support network. The plan of action is to establish a new licensee lunch where new licensee members can talk with Board of Director members, staff, and a mix of affiliates about their experiences, challenges, and successes.

The first lunch is scheduled for September 17th which will be off-site in the West York area. Invitations went out to new licensee members in August.

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



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Bowlers Strike it BIG for RAYAC Foundation

Way to go sponsors and bowlers ...
you raised nearly \$7,000 for the RAYAC Foundation!



The RAYAC Foundation financially supports housing-related charities in York and Adams Counties as well as the Robert Murphy Disaster Relief Fund.

Thank you to the Bowlathon Committee (top right) and the ERA Preferred Properties Minions (team spirit award winner) for making it a fun night for everyone who participated. See more photos on [RAYAC's Facebook page](#).



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Got Ethics?

Training That Is

Only FOUR classes remain to fulfill your NAR requirement by the end of 2015.

Wednesday, September 16 (for Appraisers only!)

8:30 am-12:00 noon @ RAYAC

\$10

Wednesday, September 16 - ONLY A FEW SPOTS LEFT!

1:00-4:30 pm @ Wyndham Garden, York (formerly Holiday Inn Holidome)

\$20

Tuesday, October 13

1:00-4:30 pm @ Guthrie Memorial Library, Hanover

\$20

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".

Contact Stephanie Kennedy at (717) 843-7891 ext. 109 or stephanie@rayac.com.



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"NAR Chief Economist Lawrence Yun said that continuing education can help Realtors® better meet the needs of their clients and stay ahead of competitors." - NAR Data Show Realtor® Education Level Closely Tied to Income, Nov. 2013

UPCOMING CLASSES

Visit www.rayac.com for additional details, to see more classes, and to register.

September 22, 1:00pm-4:30pm:	Get Real About RESPA and Risk, 3.5 hours real estate CE. (Location: RAYAC)
October 7, 8:30am-12:00pm:	Reverse Mortgage Purchase Program, 3.5 hours real estate CE. (Location: RAYAC)
October 8, 8:30am-4:30pm:	Real Estate Essentials, 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)
October 14, 8:30am-12:00pm:	From Contract to Closing - Don't Derail Your Sale!, 3.5 hours real estate CE. (Location: Hampton Inn, Hanover)
1:00pm-4:30pm:	Anatomy of an Appraisal, 3.5 hours real estate CE. (Location: Hampton Inn, Hanover)
October 19, 8:30am-12:00pm:	Consumers, Licensees, and the World Wide Web, 3.5 hours real estate CE. (Location: RAYAC)
1:00pm-4:30pm:	Keeping Consumers and Clients "In The Loop" With Mobile Technology, 3.5 hours real estate CE. (Location: RAYAC)
Fall 2015 Broker Course:	Real Estate Marketing and Client Representation, 2 broker credits/30 hours real estate CE. (Location: RAYAC)
Fall 2015 Designation Course:	Accredited Buyer's Representative (ABR), 1 broker credit/15 hours real estate CE. (Location: RAYAC)

Featured Class >>> GET REAL ABOUT RESPA AND RISK

Top 5 Reasons You Should Attend This Course:

1. You MUST know about the new closing disclosure form and processes to help your clients with a smooth closing. What does this 3 day rule really mean?
2. You NEED to understand the new Marketing Services Agreement and Affiliated Business Disclosure rules. Don't get your hands slapped by the CFPB!
3. Learn and understand the new terms being used, such as consummation. Yes folks, "consummation", but it's not what you think!
4. You might have been informed and ready for the August 1st deadline, but with the delay to October 3rd, do you remember everything you learned months ago? You might need a refresher.
5. Learn about bonus risk topics like use of drones, storm water management, lead-based paint disclosure requirements, etc.

CHECK IT OUT- NEW TO RAYAC AND JUST FOR YOU!



Straight TALK



StraightTalk has been designed for RAYAC REALTOR® members who want to better assist their clients and get an edge in the market. The presenters will be **showing you**, not just telling you, how to work the concepts into your business. Join us for these monthly short seminars starting this fall!

More details on each session and pricing information coming soon!

- ◇ Branding YOU, Plus Marketing Tool
- ◇ Boost Your Business with a Sales Plan
- ◇ Ways to Keep You and Your Client Safe

* Not approved for CE credit.

Newsletter Contest *Unscramble the following rock (and pop) singers born in September.*



Please email your entry to beth@rayac.com or fax it to (717) 854-0720 by September 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 Marcy Shaffer, our July newsletter winner! Name _____

NYEOBEC SNOWLEK _____

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DEFERDI CYURMUR _____

ONJA TEJT _____

NKPI _____

RABYR GBIB _____

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CRUBE ESNEPISNRGT _____

SRECHISI DYNEH _____

AYR RECHASL _____

REYJR EEL SWEIL _____

Have You Been a REALTOR for 40 Years?

If you are celebrating your 40th anniversary of being a REALTOR in 2015, please contact Shanna Terroso by September 11 to submit your name to PAR and NAR to be approved for REALTOR Emeritus status. You may reach Shanna at shanna@rayac.com or (717) 843-7891 ext. 106.



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Bill Shanbarger, '15, CRS, GRI
ERA Preferred Properties,
633-6261

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

Lockbox Updates

Mobile App

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

Software Upgrade

To date **31% of lockboxes have been updated** to be used with the SentiSmart lockbox app. In order for the app to be a truly useful tool for members, let's keep this number climbing! Maryland agents already use the app to access listings so it is especially helpful to update the lockboxes in the southern end of our two counties.



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Patricia Carey Seeks PAR Leadership Role



RAYAC member Patricia Carey is running for PAR District 4 District Vice President. She is running against current District 4 Vice President Helen Miernicki from Schuylkill County. Elections will be held at the Fall PAR Business meetings in Harrisburg. District 4 territory currently covers York/Adams, Lancaster, Reading/Berks, Harrisburg, Lebanon and Schuylkill associations.

Best wishes, Patricia!

Volunteers Needed to Brainstorm Income Opportunities

RAYAC is recruiting members for the Revenue Stream Taskforce. This is a short-term commitment for approximately four to six months. If you have ideas on how to help the Association grow and would like to help us brainstorm new opportunities, email Stephanie Kennedy at stephanie@rayac.com. If you are unable to join the taskforce, but have ideas, please email them to stephanie@rayac.com. We'd love to hear from you!

Affiliate Members!

RAYAC invites you to share your education and events with RAYAC members on our [Facebook Group Page](#). If you're not already a member of the group, ask to [join by clicking here](#).

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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

Shanna Terroso, RCE, e-PRO,
Executive Officer

Ext. 106, shanna@rayac.com

Cindy Alleman

Secretary/Receptionist & Store
Manager

Ext. 101, cindy@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 Mgr.

Ext. 102, rhonda@rayac.com

Lori Foltz

IT Coordinator

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

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deb@rayac.com

Ann Marie Staub

Lead Secretary

Ext. 100, annmarie@rayac.com

Receive Text Messages to Keep Up-to-Date with RAYAC

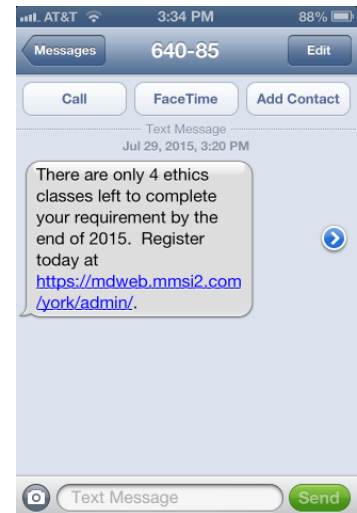
Stay on top of important deadlines and information by receiving text messages from RAYAC.

You will automatically receive text messages from RAYAC if we have your cell number in your member record:

► If you **DO NOT** want to receive texts, contact Beth Izzo at beth@rayac.com or (717) 843-7891 ext. 110.

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7/1/15 – 7/31/15 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	53	\$9,035,385	\$170,479	\$140,000
Dallastown	57	\$11,531,450	\$202,306	\$179,900
Dover	29	\$3,674,355	\$126,702	\$124,900
Eastern	17	\$1,951,455	\$114,791	\$115,000
Hanover	15	\$2,017,055	\$134,470	\$129,900
Northeastern	23	\$3,665,940	\$159,389	\$150,000
Northern	18	\$3,686,000	\$204,778	\$191,450
Red Lion	44	\$7,783,070	\$176,888	\$164,800
South Eastern	27	\$5,566,557	\$206,169	\$199,900
South Western	44	\$7,466,990	\$169,704	\$156,200
Southern	22	\$4,456,750	\$202,580	\$205,200
Spring Grove	28	\$4,673,339	\$166,905	\$164,400
West Shore	26	\$4,485,334	\$184,537	\$159,900
West York	29	\$4,189,400	\$144,462	\$143,000
York City	28	\$1,427,383	\$50,978	\$37,500
York Suburban	26	\$4,458,409	\$171,477	\$152,500
York Total	486	\$80,068,872	\$165,114	\$151,000

Adams County

Bermudian Springs	8	\$1,588,900	\$198,613	\$189,000
Conewago Valley	28	\$4,259,877	\$152,138	\$130,450
Fairfield	12	\$2,560,700	\$213,392	\$208,000
Gettysburg	28	\$6,168,907	\$220,318	\$214,500
Littlestown	5	\$1,104,700	\$220,940	\$199,900
Upper Adams	6	\$896,900	\$149,483	\$147,450
Adams Total	87	\$16,579,984	\$190,575	\$179,000

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	7/14 TOTAL	7/15 TOTAL	14-15 % CHANGE	7/14 MEDIAN SOLD PRICE	7/15 MEDIAN SOLD PRICE	14-15 % CHANGE	7/14 AVG. SOLD PRICE	7/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	410	486	+19%	\$154,900	\$151,000	-3%	\$163,053	\$165,114	+1%
Co-broke	311	392	+26%	\$154,900	\$153,500	-1%	\$164,265	\$167,760	+2%
In house	99	94	-5%	\$154,900	\$144,900	-6%	\$159,245	\$154,133	-3%
New	789	854	+8%			Active	2,567	2,383	-7%

York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-7/14 TOTAL	1-7/15 TOTAL	14-15 % CHANGE	1-7/14 MEDIAN SOLD PRICE	1-7/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-7/14 AVG. SOLD PRICE	1-7/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	2,466	2,819	+14%	\$145,000	\$149,900	+3%	\$158,355	\$162,046	+2%
Co-broke	1,872	2,154	+15%	\$147,997	\$151,622	+2%	\$159,280	\$162,661	+2%
In house	594	665	+12%	\$136,750	\$140,000	+2%	\$155,440	\$160,055	+3%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	7/14 TOTAL	7/15 TOTAL	14-15 % CHANGE	7/14 MEDIAN SOLD PRICE	7/15 MEDIAN SOLD PRICE	14-15 % CHANGE	7/14 AVG. SOLD PRICE	7/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	74	87	+18%	\$165,000	\$179,000	+8%	\$178,421	\$190,575	+7%
Co-broke	51	59	+16%	\$174,900	\$187,000	+7%	\$195,221	\$198,834	+2%
In house	23	28	+22%	\$134,900	\$152,400	+13%	\$141,170	\$173,172	+23%
New	186	182	-2%			Active	704	654	-8%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-7/14 TOTAL	1-7/15 TOTAL	14-15 % CHANGE	1-7/14 MEDIAN SOLD PRICE	1-7/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-7/14 AVG. SOLD PRICE	1-7/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/ settle	477	544	+14%	\$165,000	\$169,900	+3%	\$178,751	\$188,770	+6%
Co-broke	334	344	+3%	\$164,450	\$170,000	+3%	\$177,645	\$186,973	+5%
In house	143	200	+40%	\$174,000	\$167,250	-4%	\$181,335	\$191,860	+6%

Sign Up for Paragon Training

MLS Walk - In

Wednesday, September 9

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, September 29

2:00-4:00 pm

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

Call the RAYAC office at (717) 843-7891 or register [online](#) (under events tab) to sign up for these classes.

MLS CMA - Comparative Market Analysis

Wednesday, September 30

2:00 - 4:00 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.

Three Cloud CMA Training Sessions at RAYAC

Cloud CMA is now live, and Katie Smithson will be at RAYAC to present the following **Free live class!** "Listing Presentation Secrets" on September 16 & 17.

Wednesday, September 16

2:00-3:00 pm

Thursday, September 17

10:00-11:00 am

Thursday, September 17

1:00-2:00 pm



Listing presentations are your biggest opportunities to gain new clients so join Katie Smithson of W&R Studios for a free live class to learn the secrets from the pros! Find out how top producing agents seal the deal so you can start winning more listings.

Space is limited so save your seat today by registering at <http://blog.cloudcma.com/rayac/>

RPAC Leaders

We surpassed our goal of \$25,000 by raising \$25,207 to date. Thank you to 42% of members who have contributed to RPAC this year, especially these RPAC leaders!

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

Shonna Cardello Mark Carr

Capitol Club (\$250-\$499.99)

Bob Aldinger Dolly Bailey
Brian Berkheimer Peggy Fink
Bridget Floyd Mike Sabo
Lee Tritte Kenneth Worley

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

Maria Accardo Christine Barrick
Susan Becker Tami Behler
Ed Bender Ellen Biesecker
Barb Boyer Dan Boyer
Steven Brown Patricia Carey
Barbara Deardorff Chris Dell
Shelley Dende Jackie Dodson
Casey Dougherty Wade Elfner
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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."

Did You Know?

This time of year shoes are a popular back to school purchase, but RAYAC member Jeff Schmuck and his wife Melanie own York County's most unique shoe and most unique property, The Haines Shoe House. The shoe house features tasty treats from "Mellie's Makery" (bakery) and locally made "Beck's" ice cream.



It's a great place to visit for locals and tourists alike. Take a guided tour of this interesting piece of real estate that was recently highlighted by RIS Media. See its one-of-a-kind features and learn about its fascinating history and the man who built it. You can even pick up a shoe-inspired souvenir. It is open Wednesday through Saturday 11 am - 7 pm and Sunday 11 am - 5 pm.

The Haines Shoe House
197 Shoe House Rd. York, PA 17406
717-683-6328

www.hainesshoehouse.com <https://facebook.com/HainesShoeHouse>

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Partner and Do Business with RAYAC Affiliate Members!

This a valuable resource to share with your clients.

Attorneys

Barley Snyder LLC

CGA Law Firm-ad on pg. 20

Stock and Leader-ad on pg. 6

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. 4

Amerispec Home Inspection

BH Home Inspection

Central Penn Radon Inc

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Home-Rite R.E. Inspections

Homechek Inc

Homepro Home Inspections

HouseMaster Home Inspections-ad on pg. 15

Lynne Pest Management Co.

Mason Dixon Home Inspection

National Property Inspections

New Leaf Home Inspection

Pillar to Post Home Inspection

Real Services Inc

S.A.F.E. Inspection Services

The Mitigator

The Property Examiners

The Virtus Group LLC

Top Dawg Inspections

Trimmer Home Inspections

Visionspec Home Inspection

Lenders

1st Preference Mortgage

ACNB Bank

Bay Capital Mortgage Corp

Caliber Funding, LLC

Citizens/Charter One Bank

Freedmont Mortgage

Fulton Mortgage

GMH Mortgage Services LLC

Heritage Valley Federal Credit

Union-ad on pg. 5

Homebridge Financial Services-ad on pg. 19

Homesale Mortgage, LLC

M & T Bank Mortgage Division-ad on pg. 2

Members 1st Credit Union

Metro Bank

Mortgage Network

Movement Mortgage

New Windsor State Bank

Peoplesbank, A Codorus

Valley Co-ad on pg. 22

Residential Mortgage Services

Santander Bank

Susquehanna Bank PA

Union Community Bank-ad on pg. 25

Wells Fargo Home Mortgage

York Traditions Bank- ad on pg. 24

Title/Settlement Co.

Abstracting Co. of York County

Centurion Settlement Group

Community Settlement LLC-ad on pg. 24

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. 29

Stock and Leader-ad on pg. 6

White Rose Settlement

Services -ad on pg. 20

Yorktowne Settlement Co-ad on pg. 3

Other Businesses

360 Tour Designs Southern PA-ad on pg. 3

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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Gordon L Brown & Assoc., Inc.

High Performance Homes

Landis Custom Cabinetry &

Woodworking

Lynn Pest Management Co.

MYclosing-ad on pg. 18

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