

RAYAC Connection

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Fall Affiliate Networking & Educational Event



Up Your GAME!

Create Game Winning Strategies

Thursday, September 22
Hanover Country Club,
200 Water Street, Abbottstown

REALTOR and Affiliate members will have the opportunity to network in a relaxed trade show atmosphere followed by an educational Affiliate Panel presentation featuring Emily Ivy, Wendy Landis, Pat Schell and Duane Wilson and moderated by Tony Thomas.

9:00-10:20 am	Tradeshow and breakfast
10:20-10:40 am	Award prizes and remarks
10:40-11:30 am	Affiliate Panel presentation

Join these Affiliate Partners!

- Abstracting Company of York County
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- American Property Examiners Inc.
- Freedmont Mortgage
- GMH Mortgage
- NicMar Water
- PeoplesBank, A Codorus Valley Company
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- Precision Inspections & Radon Solutions
- Real Estate Exposures
- SAFE Inspection Services
- Stock and Leader
- The Bathtub Doctor
- The Virtus Group LLC
- Tricia Melnichak-State Farm
- Union Community Bank
- York Traditions Bank

AFFILIATES

Only 3 booths available!
[Click here](#) (under RAYAC events).

REALTORS

FREE! Sign up today for this great event! [Click here](#) (under RAYAC events).

Contact [Beth Izzo](#) with any questions at 843-7891 ext. 110.



September

- 1 Program Social Committee, 9:30 am
- 2 New Member Orientation-Module III, 8:30 am
- 5 RAYAC office closed - Labor Day
- 6 Political Affairs Committee, 2:00 pm
- 7 Hands on Helpers, 9:00 am
- 7 Lockbox training, 2:30 pm
- 8 Board of Directors, 9:00 am
- 8 MLS class - CMA, 2:00 pm
- 12 MLS Merger meeting, 10:00 am, Gettysburg Hotel
- 12 MLS Walk-in, 2:00 pm
- 13 Political Affairs Committee-Phone a Friend for RPAC, 12:00 noon
- 13 Community Relations, 1:00 pm, C&D
- 13 Pre-Licensing-RE Fundamentals, 6:00 pm
- 15 MLS Committee, 8:30 am
- 15 Member Communications, 10:00 am
- 15 Thirsty Thursday, 5:00-7:00 pm, Oak, York ▶
- 15 Pre-Licensing-RE Fundamentals, 6:00 pm
- 16 New Member Orientation-Module I, 8:30 am
- 17 Pre-Licensing-RE Fundamentals, 8:30 am
- 19-21 PAR Business meetings, Harrisburg
- 20 Pre-Licensing-RE Fundamentals, 6:00 pm
- 21 Hands on Helpers, 9:00 am
- 21 Lockbox training, 2:30 pm
- 22 Fall Affiliate Networking & Education event, 9:00 am, Hanover Country Club
- 22 Pre-Licensing-RE Fundamentals, 6:00 pm
- 24 Pre-Licensing-RE Fundamentals, 8:30 am
- 26 REALTOR Safety session, 9:30 am
- 26 MLS Advanced class, 2:00 pm
- 27 Ethics by Example Task Force, 1:30 pm
- 27 Pre-Licensing-RE Fundamentals, 6:00 pm
- 28 MLS Webinar, 2:00 pm
- 29 Pre-Licensing-RE Fundamentals, 6:00 pm
- 30 Deadline to drop of homeless kit supplies to RAYAC

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

Thirsty Thursday

Back to School Night



We're collecting crayons, colored pencils, #2 pencils, spiral notebooks, loose lined paper, construction paper, glue sticks and sharpies. We're also collecting uniform items youth XS to L - light blue or dark blue collared shirts and khaki or dark blue pants, shorts, skirts or jumpers.

September 15, 2016

5:00-7:00 pm

Oak

at Heritage Hills

2700 Mount Rose Ave., York

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.

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

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Board of Directors Summary

August 11, 2016

Action Items

- Directors approved relocking the association's mortgage at 4.1%.
- Directors changed the association's financial policy to state that MLS invoices will be sent directly to agents. Brokers will continue to be invoiced for their personal access, as well as unlicensed assistants and secretaries. They are responsible to make sure agents pay on time so MLS service is not disrupted.

Strategic Discussion

- There was discussion on affinity programs and updates on the MLS Evolved meeting on August 9th.

Reports

- Andy Shemeta, ADS Creative Strategies, provided results for the Community Relations Committee marketing campaign comprised of digital billboards and online digital ads. The campaign is performing above industry standards and will run through the end of October.
- Shanna Terroso reported on the Public Utility Commission changes to the 717 area code. The preferred option in the overlay system. Shanna will provide testimony to the PUC public hearings on behalf of the association.
- Solicitor Bill Hast reminded the group that resale certificates are only good for 30 days and that personal property included in the sale has to be put into the sales contract or it is not part of the sale.



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Membership News

New Members

John Tod Berry Jr., Berkshire (H)
Hannah Bird, Miller & Assoc.
John Brunner, Howard Hanna (YM)
Adriana Bullaj, House Broker Realty
Kaltrin Bullaj, House Broker Realty
Nicole Byrd, Country Home (Y)
Vincent Barry Cockley, Berkshire (H)
Thomas Garlin, Coldwell Banker (YM)
Karen Gilbert, Country Home (Y)
Justin Harman, Joseph A. Myers
Dennis Hopper, RE/MAX Patriots
Irene Jordan, Berkshire (W)
Catherine Relac, Joseph A., Myers
Hannah Smith, Berkshire (D)
Roxanna Smith, Cavalry
Samuel Spagnola, RE/MAX Quality Service
Anthony White, Berkshire (E)
Robin Whiteman, Miller & Assoc.

Member Changes

Brianna Crone, Country Home (Y)
Sharon Emenheiser, House Broker
Robert Head, Keller Williams American Prem.
Sandra Hopkins, Keller Williams American Prem.
Timothy David Johnson II, House Broker
Jarrod Ray, Berkshire (E)

Member Drops

None

New Office/Brokerage

Keller Williams American Prem
2021 B Emmorton Road, Suite 110
Bel Air, MD 21015
Phone (443) 512-0090
Sandra Hopkins, Broker
callSandraHopkins@gmail.com

Office Changes

None

Office Drops

None

New Affiliates

None

Affiliate Changes

Fulton Mortgage Company
185 Memory Lane
York, PA 17402
(717) 771-0701
Sam Miller

Affiliate Drops

None

Membership Stats

(as of 8/20)

	<u>2016</u>	<u>2015</u>
Designated REALTORS	126	121
REALTORS	961	853
Pending Applicants	<u>23</u>	<u>15</u>
Total REALTORS	1110	989
Affiliates	<u>93</u>	<u>91</u>
Total Members	1203	1080

MEMBERS!

Let your voice be heard at RAYAC's Annual Meeting.

See pages 5-13 for details.

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Register Now for RAYAC's Annual Meeting *It's a Diamond Celebration!*



Featuring national keynote speaker
Terry Watson



Wednesday, October 12

Wyndham Garden, 2000 Loucks Road, York
8:00 am registration, 9:00 am meeting begins

Important RAYAC business!

- ◆ Elect directors.
- ◆ Vote on proposed bylaws changes.
- ◆ Vote on the MLS merger.

[Click here](#) (under RAYAC events) to **register online today!**
REALTORS free; however, no-shows will be billed \$25.
Affiliates get one free registration; additional attendees are \$25.



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Proposed Bylaws Changes

The first section amends the bylaws on page 16 section 4 of the bylaws Election of Directors and Officers.

“(a) The Leadership Development Committee shall select one candidate for each place to be filled on the Board of Directors. One of the candidates selected shall be from an office/branch located in Hanover or in Adams County; one shall be from an office/branch located in other areas of York County, excluding Hanover. The remaining two candidates shall be selected regardless of the location of their office/branch. The Committee should endeavor to assure that the Board of Directors represents not only geographical diversity but also reflects the various specialties within the association’s REALTOR® membership. All nominees must have been a member in good standing of the association for a minimum of 3 consecutive years. Any member who served a full term on the Board of Directors shall not be eligible to serve on the Board of Directors until three years have lapsed from the expiration of their last term. It is also recommended, but not required, that all nominees be a member on at least one REALTOR® association committee or task force within the last five (5) previous years. The report of the Leadership Development Committee shall be provided to each Member eligible to vote at least sixty (60) days preceding the election. Additional candidates for director may be placed in nomination by petition signed by at least five (5)% of the REALTOR® Members eligible to vote. The petition shall be filed with the Executive Officer at least fifteen (15) days before the election. The Executive Officer shall send notice of such additional nominations to all REALTOR® Members eligible to vote before the election.

(b) The election of Directors shall take place at the Annual Meeting. The election shall be by ballot. The ballot shall contain the names of all candidates who, pursuant to the provisions of this section, are eligible to receive votes. If the slate of candidates is unopposed, the Secretary can be directed to cast a unanimous ballot upon duly approved motion.”

This bylaws change is to page 21 Section C.

Leadership Development Committee: This committee shall consist of seven (7) REALTOR members. The chairperson shall be a past president of the Association. Members of the committee shall be past presidents of the Association who shall serve two-(2)-year staggered terms. The immediate past president of the Association shall be appointed to serve a two-(2)-year term. Members of the committee shall be prohibited from nominating themselves for any positions being considered.

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MLS Merger Resources

Last MLS Merger Meeting

Monday, September 12, 10:00 am at the Gettysburg Hotel

Last chance to meet in person to get updates, be heard and get answers to your questions before the annual meeting. Please RSVP to [Chelsea McQuain](#) at 843-7891 ext. 100.

MLS Merger Webinar

Wednesday, September 28, 2:00 pm.

This is your last chance before the annual meeting to watch/hear merger updates and ask questions. Watch for specific details coming soon.

Preview Merger MLS System - Matrix 360

[Click here](#) to watch the recorded webinar previewing Matrix 360, the MLS system of the regional MLS: Evolved.

Additional MLS Resources

[Click here](#) for the MLS Merger Resource page on rayac.com.

MLS Merger Vote at Annual Meeting

Remember to sign up to attend the annual meeting to cast your vote on the MLS merger (among other things). [Click here](#) to register today!

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Meet the Board of Director Candidates



Marie Arcuri

Designations - SRES, CSP

On what RAYAC committees or task forces have you served?

I presently serve on the Education Committee and in the past have served on the Ethics Committee, the Community Service Committee and the York City Living Task Force.

What did you do professionally before real estate?

I worked for 15 years as the Administrative Assistant to the Superintendent of Schools at Eastern York – during my tenure there I worked with 3 different Superintendents – not sure if that says something about them or about me. Prior to that I spent 2 years doing other work for the district and in my very distant past I worked retail for one very happy year!

Family

I have the 3 best children in the world, Diana, Char and Bill, and their spouses Christian, Dan and Nikki. Two grandkiddos in PA, Tyler and Alaina, 3 step-grands in Vancouver, WA, Dean, Sammy and Isabel and the most beautiful great-grandchild ever - Eliza. And of course my furbabies, Zeke the wonder dog and Jonah the invisible cat!

Community service

I've been involved over the years in several churches and have been involved in Christian Education in every aspect and with every age group. I've also been part of missions work both from a support and fund-raising capacity and as an adult volunteer at Group Workcamp. I currently am a member of the Buildings and Acquisition Committee of the York District UM Church. I sang in more choirs than I can name – and for several years led a group that performed a comedy/musical show for local nursing homes and personal care homes. I coordinated a monthly breakfast for clients receiving items from the Food Bank at Mt. Pisgah Trinity church and volunteered with Helping Hands Food Run for many years. In the more distant past I was an officer for the Kreutz Creek PTO (that was many, many years ago!)

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

I'm not sure – I don't think I'm too surprising. I'm kind of an open book. I am what I am. People who don't know me well may be surprised that I can find a song to sing in almost any situation – but anyone who knows me at all has experienced that.

Why do you think someone should vote for you to be on the Board of Directors?

I'm a hands-on person and not afraid to do whatever needs to be done in any situation to keep moving forward. I'm a team player and will always look for ways to incorporate new ideas into current situations – I love consensus – perhaps I should be a Quaker. I find that the older I get the more open I am to change and it seems that change is the order of the day. But at the same I'm a big believer in honoring tradition and the past. I like the analogy of a rocking chair – we need to lean back in order to push forward. So a vote for me is a vote for reason and experience in the midst of the necessary changes that we face in this industry (and in life) day by day.

What issues or programs would you like to see implemented or amended by the Board of Directors?

I'd like to see a continued emphasis on strategically designed education programs to assist those of us who want to hone our professional and technology skills to keep pace with the business world. Education is obviously very important to me and we absolutely have to be constantly retraining and retooling so that we don't fall behind as professionals.

What are the critical issues facing the real estate industry?

Keeping home ownership affordable for the average US Americans, and finding ways to assist the millennials, especially those who are struggling under huge student-debt and other loans, in what I hope will be their desire to own homes of their own. Keeping the dream alive for all – I really believe in home ownership as the American Dream. And I believe we as professionals are charged with finding new ways to achieve this for our children and grandchildren. Oh, and surviving whatever the next “TRID” will be – and I’m pretty sure there will be something!



Mark Carr

Designations

None noted that aren't related to Berkshire Hathaway

On what RAYAC committees or task forces have you served?

Previous Board of Director, RPAC, Lockbox Task Force, Habitat for Humanity and Public Relations committees

What did you do professionally before real estate?

I started real estate right after obtaining my Bachelor of Science degree from LaSalle University. I had a dual major in History and Political Science under the Pre Law Program.

Family

Married for 12 years to Christy. Have son, Maxwell 12 years old, and daughter, Marley 10 years old

Community service

Certified Volunteer for St Joseph School York. Assist with many school- related fund raisers and events.

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

I've never tried a hamburger in my entire life.

Why do you think someone should vote for you to be on the Board of Directors?

I am fairly unique in the aspect that I am considered a veteran agent having had my license for 22 years, but I am also very tech oriented. So I know the value of still being “people person oriented”, yet know how to use technology to assist in transactions. I also feel I have the ability to convey messages to a variety of people and can familiarize them with technology and how it can benefit their business routines.

What issues or programs would you like to see implemented or amended by the Board of Directors?

Web services internally and externally to rival competing portals. More concise training and updating on latest technologies and how our customers prefer to communicate. Better awareness of the customer concerns and deliverance of information to them on a timely manner. We often forget that our buyers and sellers aren't familiar with the process.

What are the critical issues facing the real estate industry?

Largest issue facing our industry is to maintain and to continue to convey the value of a REALTOR in a transaction. Our industry could easily fall prey just as the travel industry and airline industry has.



Sharon Harris

Designations

Certified Negotiation Expert

On what RAYAC committees or task forces have you served?

None

What did you do professionally before real estate?

Chef

Family

Married for 20 years have 5 children and 11 grandchildren

Community service

Hanover Eagles

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

I can cook the best pit meats around! I love a BBQ competition.

Why do you think someone should vote for you to be on the Board of Directors?

Honest and true to the cause.

What issues or programs would you like to see implemented or amended by the Board of Directors?

Credit repair seminars are needed. Also "The FSBO" that are investors need some sort of regulating.

What are the critical issues facing the real estate industry?

Zillow, lack of professionalism, and home values (appraisals).



Brenda Riddle

Designations

York City Savvy and Senior Real Estate Specialist

On what RAYAC committees or task forces have you served?

My first year I was on the Golf Committee and the Public Relations Committee to which I designed a billboard for Gettysburg's anniversary.

My second year I was on the Golf Committee and Habitat for Humanity

Third year: Co-facilitated Habitat for Humanity

Fourth year: RPAC and Social Committee

Fifth year: I have signed up for RPAC and Social Committee

What did you do professionally before real estate?

Before real estate, I was a Graphic Designer for over 30 years. I had my own business for several years; RiddleDesigns. I also had a line Riddle Design Baby called Bearable Wearables; Wear the Bear wears the gift. I still do that for gift packages if anyone is interested. I also have RiddleDesigns Originals (seeing a theme here?) I do OOAK (one of a kind) "dolls" sculpted from polymer clay. I do Santas, bunnies, and human figures. Just about anything anyone would ask for!

Family

I live with my amazing and supportive husband, Matt, who is a nurse in the Open Heart ICU at York Hospital as well as my five-year-old, four-legged-furry daughter Sophie and as of one and a half years ago, an 11-year-old Bischon-Poo Dusty I inherited when my Mom passed away. I have two sons, Lance 33 and Zachary 30. I also have a wonderful sister Robin, a brother-in-law Jim, two nieces Jessica and Megan, and a dear nephew Ryan. On my husband's side, I have amazing in-laws! Not many can say that. His father Barry, mom Bonnie, Sister Sherry, her husband Kevin, a nephew Michael, niece Stephanie, grandnephew Carsen, Brother Dave and his wife Terri. My father lives in Hollidaysburg, PA along with two half-brothers and a half sister who all have amazing families!

Community service

In the past I did a lot with the churches I was attending. I sang on worship teams for about 12 years. I developed a children's program featuring dance, music, drama, and art of which I also facilitated. I developed vacation bible school programs and taught children the music for their musicals. I facilitated a divorce care group, led a home group and made costumes for several children's plays. I also designed and developed monthly church newsletters, logos, stationery, and building campaign pieces.

Currently I serve on the board of the Children's Advocacy Center of York, an amazing non-profit that works with mostly sexually abused children. Some of their clientele is for severe physical abuse. I have several friends and a family member that have been victims of this monster! My heart breaks as I see the effects and how it has played out in the lives of these special people. Although I cannot help these loved ones, I can hope that my participation will somehow help another life so affected by the robbing of their innocence, self-worth and trust of others.

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

I grew up in a little town called East Freedom about 20 minutes outside of Altoona and was majorette in the band. Our school was Central High School.

Why do you think someone should vote for you to be on the Board of Directors?

Even though I try to attend the RAYAC functions and be as involved in RAYAC as I can, I have had the privilege of meeting many of my fellow Realtors, but obviously not all. I would hope that my character and integrity have been what they remembered about me. As a potential board member, I come with no personal agenda. I believe that as a Realtor, it is my responsibility to take ownership in my profession. I would be honored to be part of a decision making team where I can take the concerns of any and all of my peers to the decision makers and to be one of those decision makers; to make positive change in our profession. I would also like to find a way to get more of the Realtors involved in RAYAC. It amazes me that we have almost 1,000 licensed Realtors and yet maybe about 25% care enough to be part of what is going on. They don't even show up to the yearly event to cast their votes on their decision makers or new by-laws! We have a huge year coming up with the possible and probable joining with MAPS. As one of the biggest changes to affect RAYAC, I believe we all have a responsibility to hear and be heard. Funny how this is a huge election year coming up as well. 2017 should prove interesting!

What issues or programs would you like to see implemented or amended by the Board of Directors?

I would like to see more done to bring a more positive public opinion and validity of our profession. I would like to find a way to have more Realtors attend functions. I have been blessed by the friendship of so many! It would be great to somehow host informational functions where the public would be invited to attend. Whether it be a question and answer type of program, or some type of informational session.

What are the critical issues facing the real estate industry?

One of the biggest is the municipal tax that is put on York City properties. It has become a situation where rather than a family being able to know the pride of ownership, they become tied by their financial situation and forced to rent. I was so excited to see the "X's" on many of the George St. buildings as well as some of the other blighted properties. It brings hope of ridding York of the "run-down" and negative perception to which I am afraid we have become known for.

Also, education and awareness of the programs that are available for low income individuals who would like nothing more than to own a home if they only knew how to turn their “dream” into a reality!



John P. Wiga

Designations
Associate Broker, GRI

On what RAYAC committees or task forces have you served?

Forms Committee – I was part of the team that introduced using PAR forms to RAYAC thereby eliminating the need for custom documents as well as joining the rest of Pennsylvania in using

PAR forms.

What did you do professionally before real estate?

Construction Contractor

Family

Wife, Paula who has worked with me in real estate for the past 23 years; Son, John J. Wiga, who is a licensed Realtor working with Royal Square as a Property Manager; Daughter, Courtney, with husband Craig Reinhold; and Son, John Kreuer with wife Samantha; 4 grandchildren, Kolton, Kendyl, Greyson and Carson.

Community service

Served on the Leadership Team, Finance Team, Men’s Ministry, Security Team and Usher Team at my church of 25 years, Gateway Church International in Hellam.

Served on the Board of Directors of The Father’s Workshiop, a non-profit organization that provided opportunities for fathers, newly released from prison, to be reintroduced into the family environment.

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

By the Grace of God, I have been clean and sober since October 1988.

Why do you think someone should vote for you to be on the Board of Directors?

I am a team player and can contribute in moving an organization forward. With 23 years of real estate experience in south central Pennsylvania, I know what it takes to successfully run a real estate business and serve both Sellers and Buyers. I hope to share my wisdom and experience by passing onto others what has been invested in me.

What issues or programs would you like to see implemented or amended by the Board of Directors?

I have a passion to see the successful merger of our MLS with the larger MLS consolidation. I believe that this will allow us to serve our clients better by erasing perceived boundaries, but also position the Realtor community to compete with our ever growing internet competition.

What are the critical issues facing the real estate industry?

Realtor safety continues to be a critical issue that grows ever more serious with each day.

Condo and Home Owner Associations that place an undue burden on homeowners as they try to market their homes for sale.



Cheryl Yerger

Designations

ABR

On what RAYAC committees or task forces have you served?

Forms Committee

Lockbox Committee

What did you do professionally before real estate?

Training and Marketing for York International

Family

Married for 22 years

My Son Samuel will be starting his freshman year at Penn State

My daughter Sophia will be starting her freshman year of high school

Community service

Leadership York graduate

Board Member of Parents Anonymous of PA – Harrisburg Chapter

Organize events and help raise money for Sunshine Kids and MDA

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

I was a Park Ranger for the National Park Service

Why do you think someone should vote for you to be on the Board of Directors?

I am one of the few people that can bring a variety of perspectives to the board. Next year may bring a tremendous change to our association. I can see how this potential change will impact Realtors (using my real estate sales experience) and how it must be implemented as far as training materials to agents as well as brokers. I can communicate with the members on both the benefits as well as the negatives of change so that everyone has a clear understanding and expectation of what lies ahead. As a manager of an office, I can bring a unique perspective as to the concerns that a brokerage has and how that relates to their agents.

What issues or programs would you like to see implemented or amended by the Board of Directors?

If this MLS vote is approved by the members I would like to see a clear cut plan for transition along with a plan for supplemental income.

What are the critical issues facing the real estate industry?

We are facing more and more issues that are out of the control of the real estate agent. From the appraiser calling our additional repairs to the underwriting insurance company refusing to insure the mortgage. Homeowner Insurance Policies not being used unless certain things are fixed, to flood insurance boundaries being changed. The public has no idea how hard a Realtor works to keep a deal together. Now it is more important than ever to utilize the lobbyists and NAR to be a strong voice with government changes.

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

MLS Invoice Changes

NEW! RAYAC's Board of Directors recently voted to allow MLS invoices to go directly to agents and appraisers. Brokers will still receive their personal invoice along with an invoice for unlicensed assistants and secretaries. Invoices will be emailed on September 1 and payment is due to RAYAC by October 3. Late fees of \$10 per day will be added through October 10. MLS service will be terminated after that.

You may pay [online](#), by credit card (American Express, Discover, MasterCard or Visa) or print a copy of the invoice to mail with a check. Of course, you are welcome to pay your invoice by cash, check or credit card at the RAYAC office. If you have any questions, please contact Doug Clark at 843-7891 ext. 111 or doug@rayac.com.

Lockbox Clearance

Gen II lockboxes are on clearance for \$30 plus tax until they are gone. We only have 240 Gen II boxes available. 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.



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KNOW MORE. DO MORE.



Now Offering Classroom Pre-licensing Classes

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.

The first class starts September 13. [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.



ANNOUNCING this intense 2-day agent training boot camp to help licensees become successful, high performing agents. Perfect for newly licensed agents, licensees who want to step up their game, and licensees who are reentering the business or transitioning to full time. Develop a business plan, marketing plan, and economic plan. **November 4 and 11 from 8:00 am - 5:00 pm.**

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

Fall Appraiser Continuing Education

Thursday, October 20

8:30 am - 4:30 pm
\$106.80 lunch provided

National USPAP * Required Class*
Instructor: Melanie McLane

Tuesday, November 2

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

Technology and the Appraiser
Instructor: Melaine McLane

Tuesday, November 2

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

Communicating the Appraisal
Instructor: Melanie McLane

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

Introducing



SmartPass for Appraisers
\$285

Save yourself the cost of a 3.5 hour class and purchase the SmartPass available September 1, 2016 - March 1, 2017.

[Click here](#) for exclusions, terms and purchase.

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.

Meet Chelsea McQuain

Chelsea McQuain, RAYAC's newest staff member, started on August 9th. If you called or visited the RAYAC office you probably already talked with her or met her in person. Chelsea's official title is administrative assistant, but she is the association's first point of contact when you enter the building or call the office. Additionally, she provides support to the other RAYAC staff members and helps with membership.

"We're thrilled to have Chelsea on board," explained Shanna Terroso, RAYAC's Executive Officer. "She's learning very quickly and is a great addition to the RAYAC team."



Chelsea lives in New Oxford with her parents and two dogs, a Chocolate Lab and a Pomeranian. Her boyfriend is currently attending naval officer training. Chelsea is a graduate of New Oxford High School and York College where she earned her BA in Mass Communications in 2015. At York College she was a member of Phi Sigma Sigma sorority, participated in Alzheimer and Breast Cancer walks and volunteered at the SPCA (where she met and formed a special bond with Champ, the Pomeranian).

Chelsea is a huge movie buff. While she doesn't have a favorite movie, she loves classics like Breakfast at Tiffany's and Singing in the Rain. She also enjoys photography and baking. We look forward to sampling her baking skills during RAYAC staff birthday celebrations.

We have been warned to watch out as the holidays near. She LOVES anything Christmas-related ... decorations, lights, church, movies, music, etc. Can't wait to see if RAYAC's office will be decked out this winter. She might surpass Doug Clark's office decorating skills. Remember that?

When you stop by RAYAC, be sure to say hello to Chelsea. You may reach her at (717) 843-7891 ext. 100 or cmcquain@rayac.com.



What's the secret to earning more money in real estate? Attending the 2016 REALTORS Conference & Expo in Orlando. Attendees make two times the average real estate income, so you'll be networking with some of the most successful pros in the industry!

Here are some of the conference highlights:

- 19,000 attendees from all over the world
- 400 exhibitors
- 100 education sessions
- Top notch presenters including General Colin Powell, USA (Ret.)
- Spotlight series speakers including Daniel Gilbert, Susan Cain, Lou Holtz and Disney Institute
- Celebrity concert with Daryl Hall and John Oates
- And an exclusive REALTOR Night Out at Universal Studios

[Get more info](#) and register today!

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717-577-8740

Email: silverwilson@comcast.net

September is REALTOR Safety Month

Our goal is to keep you safe not just during REALTOR Safety Month, but all year long!

REALTOR® Safety Session

Monday, September 26, 2016

9:30 – 11:00 am

RAYAC Classroom

Judi Kaufman from Damsel in Distress will be presenting REALTOR® safety tips, demonstrating basic self-defense moves, and showing you the latest and greatest safety tools, which will also be available for sale. There is no cost to attend, but [registration](#) is necessary (*located under events*).

September RAYAC Store Special



**Save \$2 on pepper spray in the RAYAC Store.
Now only \$6 through September 30.**

Check out other helpful safety resources from the National Association of REALTORS. <http://www.realtor.org/topics/realtor-safety>



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We're Collecting Supplies for Homeless Kits for this Year's REALTORS Reach Out Project

The Community Relations Committee is asking members to collect items including toiletries and warm weather supplies to make kits for homeless individuals and families. The supplies will be distributed at the Homeless Outreach Project on October 18. Remaining items will be shared with local homeless shelters.

Committee members reached out to offices with 5 or more members to collect specific items for the supply kits, Smaller offices are asked to collect or donate pillows, small packages of feminine hygiene items or diapers.

Please take a photo of your office with your donations and email it to beth@rayac.com before you drop off your donations by the September 30th deadline. If you need items to be picked up, contact Beth Izzo at 843-7891 ext. 110 or beth@rayac.com. In advance, thank you for your generosity to help those in need!



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OUT
OCTOBER 2016



◀ Thank you ABCO for donating blankets!

▶ Thank you ROCK Commercial for donating ponchos!



Homeless Outreach Project

RAYAC is reaching out to our community's most vulnerable population - the homeless. The Hands on Helpers Committee is organizing a Homeless Outreach Project on October 18 at Asbury United Methodist Church, York with a number of community partners. The event will offer vital services to homeless individuals and families.

The association strives to serve individuals on all rungs of the housing ladder. NAR recently addressed the needs of homeless individuals and held a national symposium on this topic. Great news! RAYAC was awarded a \$2,000 grant for the Homeless Outreach Project.

The Hands on Helpers Committee is looking for volunteers to perform different tasks during the event - serve food, accompany visitors throughout the event, check bags and hand out supply kits, set up, tear down, etc. If you would like to volunteer, please contact Beth Izzo at 717-843-7891 ext. 110 or beth@rayac.com.

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
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shanna@rayac.com

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Deb Kottmyer
Clerk (PT)
deb@rayac.com

Chelsea McQuain
Administrative Assistant
Ext. 100
cmquain@rayac.com

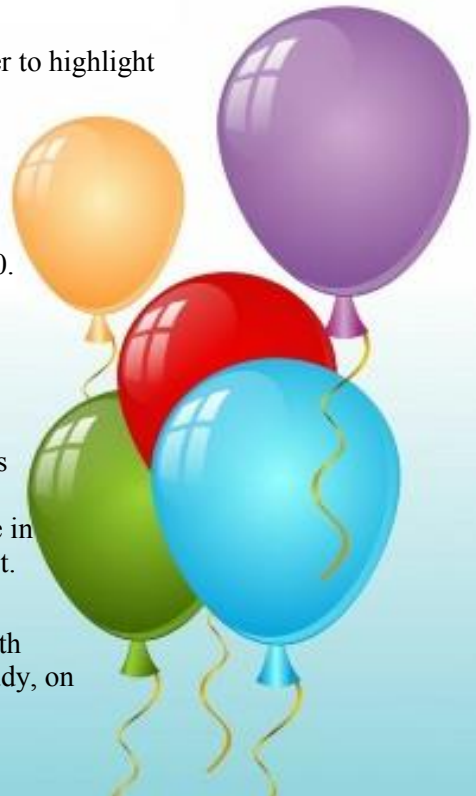
Congratulations Corner!

This is a new feature for the newsletter to highlight the accomplishments of our RAYAC members. If you have exciting news of a wedding, birth, graduation, award, designation, etc. to share, please contact Beth Izzo at beth@rayac.com or 843-7891 ext. 110.

Congratulations to the following members for their recent good news!

Deborah Goodling - RAYAC's 2017 President completed Leadership 100 On the Path to Leadership Course in Chicago at NAR's Leadership Summit.

Andy Collins - Celebrated his 50th wedding anniversary with his wife, Judy, on August 21st.



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Movie Theme Fun at this Year's Bowlathon!

RAYAC members and friends gathered at Suburban Bowlerama on August 11th and raised over \$7,800 for the RAYAC Foundation! The RAYAC Foundation supports housing-related charities in York and Adams Counties and the Robert Murphy Disaster Relief Fund making contributions to areas affected by natural disasters.

This year's bowlathon theme, Night at the Movies, proved to be a blockbuster. Teams were very creative and characters from 101 Dalmatians, Jaws, Animal House, Grease and Teenage Mutant Ninja Turtles (and others) joined the fun. Nicholas Insurance won best theme team and Rob Myers won best individual theme.

RAYAC and the RAYAC Foundation appreciate the generous support of the following sponsors and bowling teams.

Red Pin Sponsors - Community Settlement, McCallister & Myers, and PeoplesBank

Perfect Game Sponsors - ABCO, Citizens One Home Loans, ERA Preferred Properties, Freedmont Mortgage, GMH Mortgage, Heritage Valley FCU, Homesale Settlement, Nicholas Insurance, Pillar to Post Inspection, Premium Appraisals, RMS, Top Dawg Inspections, and Union Community Bank

The following companies had one or more bowling teams - Berkshire Hathaway Homesale, Coldwell Banker, Howard Hann Real Estate, Keller Williams Keystone, and RE/Max Quality Service

Thank you to the top fundraisers - Top REALTOR fundraiser team – ERA Preferred Properties, top Affiliate fundraiser team – PeoplesBank, and top individual fund raiser – Jim Mahoney (for the third year in a row).



See more photos on [RAYAC's Facebook page](#).



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July 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>
York County				
Central	54	\$12,178,308	\$225,534	\$215,000
Dallastown	62	\$12,506,700	\$201,721	\$175,100
Dover	30	\$4,943,374	\$164,779	\$162,450
Eastern	30	\$5,519,861	\$183,995	\$159,000
Hanover	14	\$1,864,999	\$133,214	\$139,450
Northeastern	39	\$6,792,665	\$174,171	\$174,900
Northern	28	\$6,992,600	\$262,129	\$225,000
Red Lion	56	\$9,369,033	\$167,304	\$1600,000
South Eastern	20	\$4,850,700	\$242,535	\$216,750
South Western	37	\$6,887,313	\$186,144	\$179,000
Southern	31	\$6,578,300	\$212,203	\$229,000
Spring Grove	37	\$7,539,466	\$203,769	\$191,320
West Shore	32	\$6,501,900	\$211,569	\$177,450
West York	31	\$4,836,000	\$156,000	\$150,000
York City	27	\$1,395,190	\$51,674	\$49,000
York Suburban	40	\$7,660,482	\$191,512	\$167,000
York Total	568	\$115,357,329	\$187,134	\$172,000
Adams County				
Bermudian Springs	15	\$3,927,500	\$261,833	\$212,000
Conewago Valley	30	\$5,026,758	\$167,559	\$157,500
Fairfield	11	\$2,440,500	\$221,864	\$222,000
Gettysburg	28	\$6,630,015	\$236,786	\$216,351
Littlestown	14	\$2,899,700	\$207,121	\$202,950
Upper Adams	10	\$1,537,850	\$153,785	\$162,300
Adams Total	108	\$22,462,323	\$207,984	\$190,000

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	7/15 TOTAL	7/16 TOTAL	15-16 % CHANGE	7/15 MEDIAN SOLD PRICE	7/16 MEDIAN SOLD PRICE	15-16 % CHANGE	7/15 AVG. SOLD PRICE	7/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	486	568	+17%	\$151,000	\$172,000	+14%	\$165,114	\$187,134	+13%
Co-broke	392	443	+13%	\$153,500	\$172,990	+13%	\$167,760	\$185,674	+11%
In house	94	125	+33%	\$144,900	\$172,000	+19%	\$154,133	\$188,593	+22%
New	854	788	-8%			Active	2,383	1,878	-21%

York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-7/15 TOTAL	1-7/16 TOTAL	15-16 % CHANGE	1-7/15 MEDIAN SOLD PRICE	1-7/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-7/15 AVG. SOLD PRICE	1-7/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	2,819	3,228	+15%	\$149,900	\$159,000	+6%	\$162,046	\$172,166	+6%
Co-broke	2,154	2,488	+16%	\$151,622	\$159,900	+5%	\$162,661	\$171,927	+6%
In house	665	740	+11%	\$140,000	\$155,500	+11%	\$160,055	\$172,972	+8%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	7/15 TOTAL	7/16 TOTAL	15-16 % CHANGE	7/15 MEDIAN SOLD PRICE	7/16 MEDIAN SOLD PRICE	15-16 % CHANGE	7/15 AVG. SOLD PRICE	7/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	87	108	+24%	\$179,000	\$190,000	+6%	\$190,575	\$207,984	+9%
Co-broke	59	81	+37%	\$187,000	\$190,000	+2%	\$198,834	\$204,675	+3%
In house	28	27	-4%	\$152,400	\$181,085	+19%	\$173,172	\$217,912	+26%
New	182	184	+1%			Active	654	566	-13%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-7/15 TOTAL	1-7/16 TOTAL	15-16 % CHANGE	1-7/15 MEDIAN SOLD PRICE	1-7/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-7/15 AVG. SOLD PRICE	1-7/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	544	650	+19%	\$169,900	\$170,000	0%	\$188,770	\$185,192	-2%
Co-broke	344	468	+36%	\$170,000	\$175,000	+3%	\$186,973	\$186,859	0%
In house	200	182	-10%	\$167,250	\$163,700	-2%	\$191,860	\$180,904	-3%

Master the MLS

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MLS Contact Management

Thursday, October 13

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

Thursday, September 8

Thursday, October 20

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 Advanced

Monday, September 26

Thursday, October 27

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.

MLS Walk In

Monday, September 12

Tuesday, October 11

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.



Did you know? York County Taxes **include** Finished Below Grade Sq. Ft. in their TOTAL Finished Sq. Ft. number?

York County provides the **TOTAL Finished Sq. Ft. instead of Living Area or Above Grade Sq. Ft.** The **TOTAL Finished Sq. Ft.** number in Paragon Tax includes all other finished square foot info... including any below grade square footage.

Therefore to accurately provide the Finished Above Grade Sq. Ft. using Paragon Tax records, the below grade square footage needs to be subtracted from the Total Finished Sq. Ft.

Example: YORK COUNTY

Dwelling Characteristics		
Card Number	1	
Improvement	DEVELOPED	
Style	CONDOMINIUM	TOTAL Finished Sq. Ft. 4410
TOTAL Finished SqFt	4410	
Unfinished SqFt	0	Below Grade Sq. Ft. - 1000
Rec Room SqFt	0	
Finished Below Grade SqFt	1000	Above Grade Sq. Ft. 3410
Total Rooms	8	

For comp purposes updating the square footage would be extremely helpful for anyone searching for that perfect comparable. If you used Paragon Tax as your resource to enter York County square footage you may want to check your listings for accuracy.

Thank You RPAC Leaders!

Legislative Link

Thank you to all members who support RPAC especially these RPAC leaders. So far in 2016, RPAC raised **\$22,530** toward our goal of \$28,000.

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Patricia Carey

Capitol Club

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

\$99 Club

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Tami Behler	Ed Bender
Dennis Berkebile	Ellen Biesecker
John Bowman	Marguerite Bucher
Lisa Calhoun	Barbara Deardorff
Christine Dell	Shelley Dende
Jackie Dodson	Casey Dougherty
Nathan Elfner	Wade Elfner
Melinda Eppolito	Adam Flinchbaugh
Debbie Folmer	Amy Fry
Natalie Fry	Jeffrey Garber
Judy Givens	Deborah Goodling
Diane Hagarman	George Herman
Glenda Kane	Richard Keller
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John Linton	Cindy Mann
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Erika Mueller	Sue Pindle
Mary Price	Dianne Redding
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Pat Schell	Bill Shanbarger
Ross Stanard	Sam Stein
Amanda Stiles	Roxanne Stevens
John Swords	Shanna Terroso
Rich Vangel	Donna Walker
Lori Walker	Shelley Walter
Mike Wheeler	John Wiga
Petula Yingling	

717 Testimony

Shanna Terroso recently provided testimony to the Public Utilities Commission on changes to the 717 area code supporting the overlay model to help save money for RAYAC members.

CFPB Issues New TRID Proposals

The CFPB has pointed out to lenders that certain exceptions to the general privacy requirements are permitted when it is usual or appropriate to provide the customer's agent with a record of the transaction. "Based on its understanding of the real estate settlement process, the (CFPB) understands that it is usual, appropriate, and accepted for creditors and settlement agents to provide the combined or separate Closing Disclosure as a confirmation, statement, or other record of the transaction, to consumers, sellers, and their agents ..." The proposal, if adopted, will give more formal instruction to lenders on how to modify the Closing Disclosure so that it can be provided to third parties involved in the transaction without revealing the consumer's non-public personal information, or to provide separate Closing Disclosures to each party.

For additional information, visit PARJustListed.



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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. 19

Stock and Leader-ad on pg. 6

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High Performance Homes

Merani Construction

York Builders Association

Inspectors

Absolute Radon Mitigation LLC

Accurate Home & Termite Insp.

All Pro Inspections

Allied Home Inspections Inc

American Property Examiners-ad on pg. 16

Amerispec Home Inspection

BH Home Inspection

Central Penn Radon Inc

ESM Ventures LLC

George Forney Home Inspection

Gettysburg Home Inspection

Home-Rite R.E. Inspections

Homechek Inc

Homepro Home Inspections

HouseMaster Home Inspections-ad on pg. 20

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

1st 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. 4

Freedmont Mortgage

Fulton Mortgage - ad on pg. 20

GMH Mortgage Services LLC

Heritage Valley Federal Credit Union-ad on pg. 14

Homebridge Financial Services

Homesale Mortgage, LLC

M & T Bank Mortgage Division

Members 1st Credit Union

Mortgage Network

Movement Mortgage

Peoplesbank, A Codorus

Valley Co-ad on pg. 17

Residential Mortgage Services

Union Community Bank-ad on pg. 7

Wells Fargo Home Mortgage

York Traditions Bank- ad on pg. 2

Title/Settlement Co.

Abstracting Co. of York County

Community Settlement LLC-ad on pg. 6

Complete Closing Services

Even Par Settlement Services

Guaranteed Transfer Corp.

Homesale Settlement Services

Lakeside Title Company

Preferred Service Settlements

Quality Service Settlements

Title/Settlement Co. - continued

Real Estate Settlement Co

Stock and Leader-ad on pg. 6

White Rose Settlement

Services -ad on pg. 24

Yorktowne Settlement Co-ad on pg. 7

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American Home Shield

Atlas Rubber Stamp & Printing

Barrick Insurance

First American Home Buyers Protection Corp

Gordon L Brown & Assoc., Inc.

MYclosing-ad on pg. 5

Nicmar Water

Open.tours - ad on pg. 3

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