

# RAYAC Connection

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## This is Bright MLS Month



Last year at this time RAYAC members cast the historic vote to join the mega East Coast regional Bright MLS. Now, a year later, the new MLS system debuts on October 23 with nearly 80,000 Realtor participants covering 40,000 thousand square miles.

### Important Dates

On October 19 Paragon listings will freeze for the conversion process to have Bright MLS up and running on October 23. From October 19 to the live date, you will still be able to search and view listings and schedule showings. You will not be able to make any changes to the listings such as price or status changes.

### Getting Ready

By now you should have:

- ⚙ Received your Bright MLS login credentials,
- ⚙ Started to become familiar with the system, and
- ⚙ Maybe even attended the Big Bright Event or taken/registered for training at the RAYAC office.

### Contact Info

There are lots of educational opportunities organized by Bright and held at the RAYAC office. All training classes are noted on RAYAC's event calendar on rayac.com. Registration is available online.

All questions about the Bright MLS system, training, registration, etc. should be forwarded to Bright MLS.

Please add this phone number and email in your contact list and bookmark the website:

**1-844-552-7444**

[support@brightmls.com](mailto:support@brightmls.com)

[brightmls.com](http://brightmls.com)

[Click here](#) to view a video from Valerie Stephan, your BrightMLS Customer Success Champion.

## October

- 3 Hands on Helpers, 9:30 am
- 4 RAYAC Annual Meeting, Wyndham Garden, York - 8:00 am registration, 8:45 am group Realtor pride photo, breakfast and meeting begins
- 5 Manage Listings with Bright MLS, 9:30 am
- 5 Intro to Bright MLS, 11:00 am
- 5 Search & Share Listings with Bright MLS, 1:00 pm
- 9 Homeless kit donations due to RAYAC
- 9 Golf Committee, 11:00 am
- 9 Pre-licensing class: RE Practice begins, 6:00 pm
- 10 Member Communications Committee, 9:30 am
- 10 YHAP lender meeting, 10:00 am
- 10 Education Committee, 11:00 am
- 10 Community Relations, 1:00 pm
- 11 CE/COE: Keep Calm & Follow the Rules, 8:30 am
- 11 Bright MLS training for Appraisers, 1:30 pm
- 12 Board of Directors, 9:00 am
- 12 Search & Share Listing with Bright MLS, 9:30 am
- 12 Manage Listings with Bright MLS, 11:00 am
- 12 Intro to Bright MLS, 1:00 pm
- 13 New Member Orientation, 8:30 am
- 16 Intro to Bright MLS, 9:30 am
- 16 Search & Share Listings with Bright MLS, 11:00 am
- 16 Manage Listings with Bright MLS, 1:30 pm
- 17 Broker course: Real Estate Law begins, 8:30 am
- 17 Hands on Helpers, 9:30 am
- 18 StraightTALK: Intro to John Maxwell Book Club, 10:00 am
- 19 Paragon freeze date
- 19 Broker course: Real Estate Law, 8:30 am
- 19 Paint Night, 4:30 pm, Pinots Palette, York
- 23 Bright MLS goes live
- 23 Manage Listing with Bright MLS, 9:30 am
- 23 Intro to Bright MLS, 11:30 am
- 23 Search & Share Listing with Bright MLS, 1:30 pm
- 24 Broker course: Real Estate Law, 8:30 am
- 25 Search & Share Listings with Bright MLS, 9:30 am
- 25 Manage Listings with Bright MLS, 11:30 am
- 25 Intro to Bright MLS, 1:30 pm

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

See more events, classes, meetings on [rayac.com](http://rayac.com).

# Thirsty Thursday

## Thursday, November 9

5:00 - 7:00 pm

## LOCATION - TBA

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

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From the Executive Officer

# Farewell and Thank You!

*by Shanna Terroso, RCE, e-PRO*

October of 2017 marks a monumental change for our association with the conversion to Bright MLS on the 23<sup>rd</sup>. I am excited to see that so many of our members have signed up to participate in classes in preparation of this big event. There is still time to sign up if you haven't done so already.

As we prepare for this event, we will also be saying goodbye to Rhonda Elliott our MLS Systems Manager. Rhonda has been a staff member with RAYAC for over six years. During that time Rhonda has answered countless phone calls, assisted members with everything from remembering their password to giving step-by-step directions over the phone on how to enter a listing into the MLS system. Those of you who have had the pleasure of speaking with Rhonda will know that she is one of the most kind and patient persons you will ever meet. Rhonda worked tirelessly on behalf of our membership, frequently taking phone calls and answering emails on nights and weekend. For all of her efforts we owe her a debt of gratitude and a heartfelt thank you.



I am pleased to share that Rhonda will be continuing her work with our members in a different capacity. Rhonda has been hired by Bright MLS in their compliance department. She will continue to be a full time employee of RAYAC through the Bright MLS conversion and then she will transition to her employment with Bright MLS.

I know that you will join me in thanking Rhonda for her service to RAYAC and wishing her well in her future with Bright MLS.

**P.S.** Don't forget my first Realtors® on the Run race will be on Saturday, October 7<sup>th</sup> at the Run 4 the Sun. The race starts at 9:00 am at the Berkshire Hathaway office at 1680 Kenneth Road, York.

Our second race will be on Saturday, October 14<sup>th</sup> for the ERA MDA Race which starts at 9:00 am at Hillside Medical Center, 250 Fame Ave., Hanover.

Hope to see you in sneakers (running or walking) at one of these events! Please contact me if you have any questions at 717-843-7891 ext. 106 or [shanna@rayac.com](mailto:shanna@rayac.com).

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 <b>Scott Martin</b> <small>NMLS #: 615778</small> 717.891.8463	 <b>Kay Beard</b> <small>NMLS #: 663793</small> 717.614.5707

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# Board of Directors Summary

## September 14, 2017

### Action Items

- Directors approved the 2018 budget which reflects only the Association. It no longer includes the MLS.
- Directors approved the 2018 dues and fees:
  - RAYAC application fee reduced to \$250
  - Returning to membership fee reduced to \$125
  - RAYAC dues will remain the same for 2018 - \$225, PAR dues increase \$20.
- Directors received and reviewed a BrightMLS ownership offering. Directors tabled a vote until we receive feedback from RAYAC's tax and financial professionals to evaluate the financial impact to the association.

### Reports

Directors received reports from:

- DR/Manager Meeting
- PAR Business Meetings
- Annual Business Meeting
- Peter Ruth, Solicitor

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# Membership News

## New Members

**Allison Altman**, Howard Hanna (Y)  
**Benjamin Codori**, Berkshire Hathaway (G)  
**Regina Coia**, Berkshire Hathaway Centerville Rd., Lanc.)  
**Allen Daugherty**, Coldwell Banker (YM)  
**Lisa Dietz**, Coldwell Banker (YM)  
**Anne Garcelon**, Berkshire Hathaway (S)  
**Tanner Gochenaour**, Hostetter Realty  
**Tonya Hays**, RE/MAX of Gettysburg  
**Jennifer Howard**, Country Home  
**Jeffrey Inch**, Keller Williams Keystone (Y)  
**Shannon Lyston**, RE/MAX Quality Service  
**Sharon Lyston**, Berkshire Hathaway (H)  
**Marlena McElroy**, Joseph Myers RE  
**Michael Shue Jr.**, Howard Hanna (Y)  
**Paul Sudano**, Monument Sotheby's  
**Madelyn Swanner**, Berkshire Hathaway (H)  
**Amber Willoughby**, Country Home

## New Office/Brokerage

**Lisa Hoffman Appraisals**  
 113 Main St.  
 Seven Valleys, PA 17360  
 Phone 717-435-5393  
 Fax 717-347-7349

## Office Changes

None

## Office Drops

Yorktowne Property Management

## New Affiliates

**Severn Bank**  
 200 Westgate Circle  
 Annapolis, MD 21401  
 Phone 410-260-4548  
 Fax 410-224-8394  
 Howard Yankelov  
 hyankelov@severnbank.com  
 www.severnbank.com

## Membership Stats

(as of 9/20)

	2017	2016
Designated REALTORS	128	126
Primary REALTORS	906	831
Secondary REALTORS	62	54
Pending Applicants	11	23
Total REALTORS	1107	1040
Affiliates	102	96
Total Members	1209	1136

## Superior Admin Services

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 dthompson@superioradmin.net  
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## Affiliate Changes

None

## Affiliate Drops

None

## Member Changes

**Dennis Berkebile**, Coldwell Banker (YQ)  
**Iva Berkebile**, Coldwell Banker (YQ)  
**Colin Cameron**, Howard Hanna (Y)  
**Lloyd Hernandez**, Coldwell Banker (YQ)  
**Bridget Floyd**, Coldwell Banker (YM)  
**Cynthia Folckemer**, Coldwell Banker (YQ)  
**Brock Grim**, Howard Hanna (Y)  
**Lisa Hoffman**, Lisa Hoffman Appraisals  
**Jennifer Howard**, Country Home  
**Jerry Riggelman**, RE/MAX Patriots  
**Sherrie Ritz**, House Broker Realty  
**Irma Stevens**, Berkshire Hathaway (S)  
**Walt Wensel**, Iron Valley Real Estate of Lancaster  
**Heather Wolfe**, Country Home  
**JoAnna Young**, Berkshire Hathaway (G)

## Member Drops

Suncela Arora  
 Sarah Betts  
 Dawn Chipley  
 Bradley Merani  
 Cary Millstein  
 Danielle Schildt  
 Carl Athey  
 Casey Brenner  
 Holly Lisksa  
 Glenn Miller  
 Emily Pooler



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## Save \$\$\$ on Your Real Estate CE



The SMARTPASS is for sale on the [RAYAC Member Portal](#) under the “EVENTS” section for \$125. SMARTPASS holders will save \$35 on their mandatory 14 hours of CE, AND are eligible to take additional 3.5 hour and 7 hour CE classes between 9/1/17 and 5/31/18 at no extra cost. *The more classes you take, the more you save!*

Click [HERE](#) for additional SMARTPASS details.

## Fall 2017/Spring 2018 CE Schedule

We purposely kept the fall CE schedule light so you had plenty of time to attend training for the new Bright MLS system, but check out these great upcoming CE topics! The entire class schedule is on our [website](#).

Real Estate Essentials (*New Licensee Required Course*)

Juggling 101: Surviving the Circus Act

Residential Real Estate 101 (*New Licensee Required Course*)

Cyber Threats, Liability and Security: Would You Like to Play a Game?

Pennsylvania Real Estate Transactions: Disclosures, Contracts and Addendums

Universal Design, Smart Houses and You

Smart Growth for the 21st Century

Commercial Real Estate 101 (*New Licensee Required Course*)

It's Not a Big Deal ... Until It Is

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Mysteries, Myths and Screw-Ups

Inspections & Contingencies: Delving Into Things

Why Do Appraisers Do What They Do?

Risk & Representation

15 Things Real Estate Licensees Should Not Do

Drilling Down With RPR

RPR Data and Investors

WIIFM: Finding the Middle Ground

When Good Agents Go Bad

Commercial Forms & Foibles: Uses, Abuses, and Mistakes

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## **Six RAYAC Members Sharpened Their Negotiation Skills**

*Congratulations to the following members who earned the Certified Negotiation Expert II designation.*

**Teresa Forbes  
Dennis Hopper  
Jason Hubler  
Erika Mueller  
Anne Stough  
Melissa Whelan**

## ***StraightTALK...* Introduction to the RAYAC Book Club**

**October 18**

10:00 am at RAYAC

FREE

Come hear Dolly Bailey and Adam McCallister talk about RAYAC's new book club and the author, John Maxwell, and his motivational books. You'll get to learn about the first book we'll be reading and how it can improve both your personal and professional life. Click [HERE](#) for more information.



Like what you hear at this introduction session? Then register for the 5-day Book Club event.

## **Next Pre-Licensing Class at RAYAC**

**Real Estate Practice**

**Starts Monday, October 9**

6:00 - 9:30 pm

For more details, click [HERE](#).

Contact Stephanie Kennedy at 717-845-3487 or [stephanie@rayac.com](mailto:stephanie@rayac.com) with any education questions.

# Sign Up for Code of Ethics Class, Now Approved for CE!

The new NAR Biennial Code of Ethics training cycle began January 1, 2017 and ends December 31, 2018. RAYAC and the Real Estate School of York & Adams Counties will help you easily meet this requirement by providing 8 opportunities to take the Code of Ethics course entitled, "Keep Calm & Follow the Rules." **Not only are we providing 8 dates, but the course is also approved for 3.5 hours of PA Real Estate Continuing Education AND covers the new State Real Estate Commission continuing education requirement of having a course on SREC Rules and Regulations. Check both requirements off your list with one course at RAYAC!**

*Members who join RAYAC in 2017 and 2018 are exempt due to ethics content in New Member Orientation curriculum.*

Questions? Contact Stephanie Kennedy at [stephanie@rayac.com](mailto:stephanie@rayac.com) or 717-843-7891 X109.

Visit [www.rayac.com](http://www.rayac.com) to see this information on our website. Click [HERE](#) to register for a course.

## 2017 Schedule

Date	Time	Location	Cost
<del>March 8, 2017</del>	<del>8:30 AM – 12:00 PM</del>	<del>Wyndham Garden, York</del>	<del>\$40</del>
October 11, 2017	8:30 AM – 12:00 PM	RAYAC Classroom	\$40 <b>Waiting list only!</b>
November 15, 2017	1:00 PM – 4:30 PM	Southeastern Adams Volunteer Emergency Services, Hanover	\$40

## 2018 Schedule

Date	Time	Location	Cost
March 22, 2018	1:00 PM – 4:30 PM	Wyndham Garden, York	\$40
April 11, 2018	8:30 AM – 12:00 PM	Southeastern Adams Volunteer Emergency Services, Hanover	\$40
April 26, 2018	1:00 PM – 4:30 PM	RAYAC Classroom	\$40
May 17, 2018	8:30 AM – 12:00 PM	Wyndham Garden, York	\$40
November 14, 2018	8:30 AM – 12:00 PM	RAYAC Classroom	\$40



# Bluetooth Lockboxes Available at RAYAC

RAYAC is sold out of the Gen I and II boxes and is only selling the SentiLock Bluetooth lockboxes now. The Bluetooth boxes are \$96, plus tax.

As announced in August, RAYAC will have a SentiLock lockbox upgrade and exchange in early December 2017. Representatives from SentiLock will come to the RAYAC office to meet with Brokers, Managers, Agents and Appraisers who have Gen I, Gen II and Next Gen lockboxes assigned to them that have been used since January 1, 2016. During the meetings, these Gen I, Gen II and Next Gen boxes will be exchanged for a new Bluetooth lockbox *at no cost to the Realtor®*.

The primary reason for this upgrade and exchange is because the 13 year old lockboxes have been failing at an increased level and are no longer under warranty.

The benefits of the Bluetooth boxes are:

- Mobile Access
- Instant Showing Notification
- Enhanced Battery Life
- Data Integration to RPR and Homesnap
- Listing Assignment
- Agent Safety
- Easier Access for Out of Area Agents

If you have a defective box or a box that has not been used since January 2016, you may bring it to RAYAC and replace it with a Bluetooth box for a discounted rate of \$76, plus tax.

Stay tuned for more details on the upgrade and exchange. If you have any questions, please contact Doug Clark at 717-843-7891 ext. 111 or [doug@rayac.com](mailto:doug@rayac.com).



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# 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.

If you are interested in using the Ombudsman process, please contact Stephanie Kennedy.

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

## 2018 Magnetic Calendars are in the RAYAC Store!



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PB9667A

# Legalization of Medical Marijuana Prompts New Notice in Title Commitments

by Peter Ruth, Esq.  
*RAYAC Legal Counsel*  
Stock and Leader

Anyone closely reviewing recent commitments for title insurance may have come across a new notice under Schedule B: "Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture, or sale of marijuana, the [Title] Company is not able to close or insure any transaction involving Land that is associated with these activities." On April 17, 2017 Governor Wolf signed the Medical Marijuana Act (the "Act") that made Pennsylvania the 24<sup>th</sup> state to legalize medical marijuana. At the same time, many entrepreneurs seeking to participate in this new industry sought to acquire real estate for potential growing, processing, and dispensary operations.

The Pennsylvania Department of Health oversees the issuance of permits for growers, processors, and dispensaries. Those interested in applying for the permits were required to supply certain information, including criminal background checks, complete a two (2) hour training course, and submit a \$10,000 non-refundable fee, a \$200,000 permit application fee (refundable if the applicant did not obtain a permit), and proof of at least \$2,000,000 in capital, \$500,000 of which must be deposited with a financial institution.

It is important to remember that the possession, sale, and distribution of marijuana, even if intended for medicinal purposes, is a violation of Federal law. Furthermore, the Act does not provide any protection for alleged violations of Federal law. Accordingly, title companies are providing notice to consumers that utilizing the property for the cultivation, distribution, manufacture, or sale of marijuana, although permitted by Pennsylvania law, is a violation of Federal law. Therefore, any loss of the property as a result of the use would not be covered under the owner's or lender's title insurance policies.



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# RAYAC Leadership

## President

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

## Vice President

**Ken Worley**, '18  
BH Homesale, 757-7811

## Secretary

**Heather Kreiger**,  
ROCK Commercial, 854-5357

## Treasurer

**Cindy Mann**, CDPE  
CB Residential Brokerage,  
757-2717

## Solicitor

**Peter Ruth, Esq.**  
Stock & Leader, 846-9800

## Directors

**Marie Arcuri**, '19, SRES, CSP  
CB Residential Brokerage,  
854-9242

**Jerry Austin**, '17, GRI  
Comm/Ind Appraisers,  
741-5264

**Mark Carr**, '19  
BH Homesale, 757-7811

**Ray Hoover**, '18, SRES  
RE/MAX Quality Service, 632-5111

**Kim Moyer**, '17, GRI  
BH Homesale, 757-7811

**Tamra Peroni**, '18, York City Savvy, SRES  
BH Homesale, 757-7811

**Brenda Riddle**, '19, York City Savvy, SRES, BH Homesale,  
757-7811

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

**Tony Thomas**, '17, York City Savvy, CB Residential Brokerage,  
854-9242

**Cheryl Yerger**, '19, ABR,  
BH Homesale, 757-7811

## Featured Member Benefit [rayac.com](http://rayac.com)

The newly enhanced, mobile-friendly website features:

- A main event calendar with all of RAYAC's meetings, events, and education
- A news section easily accessed from the homepage
- An easy to find member search page
- An enhanced affiliate member directory
- A quick link menu on every page to easily access popular pages
- Use the member login to find a more organized members only side of the website with new tools and resources
- A member portal link to pay invoices, register for classes, events & more at the top of every page
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# Homeless Kit Donations Due October 9

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 November 2 and remaining items will be shared with local homeless shelters.

Committee members reached out to offices to collect specific items for the supply kits so check with your office for suggested donations.

We are collecting:

<b>Toilet paper</b>	<b>Toothbrushes</b>	<b>Toothpaste</b>
<b>Granola bars</b>	<b>Deodorant</b>	<b>Disposable razors</b>
<b>Cleansing wipes</b>	<b>Diapers</b>	<b>Feminine hygiene items</b>
<b>Shaving cream</b>	<b>Blankets</b>	<b>Hats</b>
<b>Scarves</b>	<b>Socks</b>	

Plus, we are making packets specifically for children this year including crayons, coloring books, small stuffed animals, toothbrushes, toothpaste, hand sanitizer, tissue packs, socks, hats and gloves.

Please take a photo of your office with your donations and email it to [beth@rayac.com](mailto:beth@rayac.com) before you drop off your donations to RAYAC by the October 9th deadline. Items may also be dropped off at RAYAC's Annual Meeting. If you need items to be picked up, contact Beth Izzo at 843-7891 ext. 110 or [beth@rayac.com](mailto:beth@rayac.com). In advance, thank you for your generosity to help those in need!



## Volunteers Needed for 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 November 2 at Asbury United Methodist Church, York with a number of community partners. The event will offer vital services to homeless individuals and families all under one roof.

The association strives to serve individuals on all rungs of the housing ladder.

The Hands on Helpers Committee is looking for volunteers to perform a variety of tasks during the event:

- Prepare and serve food
- Accompany visitors throughout the event
- Check bags and hand out supply kits
- Help complete paperwork to order birth certificates
- 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](mailto:beth@rayac.com).

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[thomas.berridge@primelending.com](mailto:thomas.berridge@primelending.com)



#### Bill Hoyer III

Production Manager  
NMLS: 1009090

**717-880-9945**

[bill.hoyer@primelending.com](mailto:bill.hoyer@primelending.com)



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## RAYAC Office Hours

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

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

**Phone**  
(717) 843-7891

**Fax**  
(717) 854-0720

## Association Staff

**Shanna Terroso**  
RCE, e-PRO, Executive Officer  
Ext. 106  
[shanna@rayac.com](mailto:shanna@rayac.com)

**Doug Clark**  
Business & Finance Director  
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[doug@rayac.com](mailto:doug@rayac.com)

**Rhonda Elliott**  
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**Deb Kottmyer**  
Clerk (PT)  
[deb@rayac.com](mailto:deb@rayac.com)

## Meet RAYAC's Newest Staff Member Cathy Hill

Cathy is RAYAC's new administrative assistant greeting members and visitors in person and on the phone. Cathy is a retired elementary school teacher with the York City School District. She taught kindergarten, third grade and English as a second language throughout her rewarding 26 year teaching career.



She says, "I am enjoying this new opportunity and meeting new people. I'm learning lots of new things. This is the type of job I envisioned doing after teaching."

Cathy is a native of York County. She graduated from Central York and Penn State University. Cathy, her husband and middle-school aged daughter live in Manchester Township along with their long-haired dachshund and three cats. In Cathy's spare time she enjoys reading mysteries and crime stories.

Please give a warm welcome to Cathy. You may contact her at 717-843-7891 ext. 100 or [cathy@rayac.com](mailto:cathy@rayac.com).



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## Affiliate Members! Stand Out in the Crowd

### Newsletter Ads

There are three sizes to meet every budget. Sign up today to be included in RAYAC's monthly newsletter for all of 2018.

### Digital Ads

Digital ads can appear in the following emails that are sent to all RAYAC members - over 1,000 people.

- ⇒ Newsletter (1st of each month)
- ⇒ Housing statistics (10th of each month)
- ⇒ E-connection (15th of each month)
- ⇒ What's Happening at RAYAC (every Friday)

### Sponsorships

Show your support of the association and/or the foundation by sponsoring any of the following opportunities:

- ⇒ Monthly president video
- ⇒ New member orientation
- ⇒ StraightTALK sessions
- ⇒ RAYAC News Briefs
- ⇒ Thirsty Thursdays
- ⇒ RAYAC Foundation events - Spring Fling, Golf Outing, Bowl-a-thon and Designer Bag Bingo

Watch for details on the **Spring Affiliate Trade Show and Mixer** coming in early 2018.

RAYAC's Affiliate members are also encouraged to attend events and get involved in committees to network and form relationships with other RAYAC members. See the committee sign up form on page 21.

Call the RAYAC office at 717-843-7891 to find out more about any of these opportunities.

## September Thirsty Thursday Recap

**Thank you to our host:**  
The First Post

**Thank you to our sponsors:**  
GMH Mortgage  
Pillar to Post Inspections  
White Rose Settlement Services

### Congratulations to the gift card winners:

Terri Harmon  
Mike Kosko  
Joe Mancuso  
Austin Shaffer  
Andrea Sparks  
Jeff Stofko

**50/50 Winner**  
Joe Mancuso

Joe generously donated \$60 back to the RAYAC Foundation. The 50/50 raised \$205 for hurricane disaster relief. Thank you!

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## July Sold 2017 MLS Statistics by School District

<u>School District</u>	<u># Sold</u>	<u>Dollar Volume</u>	<u>Avg. Sale Price</u>	<u>Median Sale Price</u>
<b>York County</b>				
Central	60	\$13,132,085	\$218,868	\$195,000
Dallastown	60	\$11,631,850	\$193,864	\$167,500
Dover	36	\$5,712,138	\$158,671	\$148,650
Eastern	19	\$4,569,644	\$240,508	\$219,500
Hanover	18	\$2,612,795	\$145,155	\$128,950
Northeastern	24	\$4,612,502	\$192,188	\$184,500
Northern	17	\$4,425,376	\$282,318	\$242,900
Red Lion	36	\$6,607,050	\$183,529	\$165,000
South Eastern	32	\$7,902,900	\$246,966	\$220,000
South Western	53	\$10,774,775	\$203,298	\$195,000
Southern	36	\$7,498,802	\$208,300	\$220,750
Spring Grove	27	\$5,532,313	\$204,900	\$181,500
West Shore	35	\$8,107,876	\$181,521	\$174,997
West York	37	\$6,249,300	\$168,900	\$161,500
York City	33	\$1,738,891	\$52,694	\$55,200
York Suburban	40	\$8,193,514	\$204,838	\$178,450
<b>York Total</b>	<b>564</b>	<b>\$109,600,166</b>	<b>\$190,985</b>	<b>\$175,000</b>
<b>Adams County</b>				
Bermudian Springs	12	\$2,529,900	\$210,825	\$144,000
Conewago Valley	23	\$3,950,849	\$171,776	\$169,900
Fairfield	9	\$1,832,300	\$203,589	\$193,000
Gettysburg	21	\$4,479,850	\$213,326	\$219,000
Littlestown	15	\$2,960,300	\$197,353	\$180,000
Upper Adams	7	\$846,050	\$120,864	\$92,000
<b>Adams Total</b>	<b>87</b>	<b>\$16,599,249</b>	<b>\$190,796</b>	<b>\$180,000</b>



## York County MLS Statistics Monthly Comparison

<b>YORK CO. Monthly Comparison</b>	<b>6/16 TOTAL</b>	<b>6/17 TOTAL</b>	<b>16-17 % CHANGE</b>	<b>6/16 MEDIAN SOLD PRICE</b>	<b>6/17 MEDIAN SOLD PRICE</b>	<b>16-17 % CHANGE</b>	<b>6/16 AVG. SOLD PRICE</b>	<b>6/17 AVG. SOLD PRICE</b>	<b>16-17 % CHANGE</b>
Total sold/settle	568	564	0%	\$172,000	\$175,000	2%	\$187,134	\$190,985	2%
Co-broke	443	462	-4%	\$172,990	\$175,000	1%	\$185,674	\$190,531	3%
In house	125	102	-18%	\$172,000	\$174,950	2%	\$188,593	\$193,091	2%
New	788	796	1%			Active	1,878	1,739	-7%

## York County MLS Statistics Year to Date Comparison

<b>YORK CO. Year to Date Comparison</b>	<b>1-7/16 TOTAL</b>	<b>1-7/17 TOTAL</b>	<b>16-17 % CHANGE</b>	<b>1-7/16 MEDIAN SOLD PRICE</b>	<b>1-7/17 MEDIAN SOLD PRICE</b>	<b>16-17 % CHANGE</b>	<b>1-7/16 AVG. SOLD PRICE</b>	<b>1-7/17 AVG. SOLD PRICE</b>	<b>16-17 % CHANGE</b>
Total sold/settle	3,228	3,355	4%	\$159,000	\$165,000	4%	\$172,972	\$180,008	4%
Co-broke	2,488	2,635	6%	\$159,900	\$165,000	3%	\$171,927	\$178,492	4%
In house	740	720	-2%	\$155,500	\$166,700	7%	\$172,972	\$185,558	7%

## Adams County MLS Statistics Monthly Comparison

<b>ADAMS CO. Monthly Comparison</b>	<b>7/16 TOTAL</b>	<b>7/17 TOTAL</b>	<b>16-17 % CHANGE</b>	<b>7/16 MEDIAN SOLD PRICE</b>	<b>7/17 MEDIAN SOLD PRICE</b>	<b>16-17 % CHANGE</b>	<b>7/16 AVG. SOLD PRICE</b>	<b>7/17 AVG. SOLD PRICE</b>	<b>16-17 % CHANGE</b>
Total sold/settle	108	87	-19%	\$190,000	\$180,000	-5%	\$207,984	\$190,796	-8%
Co-broke	81	68	-16%	\$190,000	\$180,000	-5%	\$204,675	\$194,879	-5%
In house	27	19	-30%	\$181,085	\$173,000	-4%	\$217,912	\$176,184	-19%
New	184	166	-10%			Active	566	426	-25%

## Adams County MLS Statistics Year to Date Comparison

<b>ADAMS CO. Year to Date Comparison</b>	<b>1-7/16 TOTAL</b>	<b>1-7/17 TOTAL</b>	<b>16-17 % CHANGE</b>	<b>1-7/16 MEDIAN SOLD PRICE</b>	<b>1-7/17 MEDIAN SOLD PRICE</b>	<b>16-17 % CHANGE</b>	<b>1-7/16 AVG. SOLD PRICE</b>	<b>1-7/17 AVG. SOLD PRICE</b>	<b>16-17 % CHANGE</b>
Total sold/settle	650	623	-4%	\$170,000	\$174,000	+3%	\$185,192	\$189,740	+2%
Co-broke	468	461	-1%	\$175,000	\$177,780	+2%	\$186,859	\$194,349	+4%
In house	182	162	-11%	\$163,700	\$160,950	-2%	\$180,904	\$176,625	-2%

# RAYAC Foundation Making a Difference Near and Far

The foundation is well on its way to the \$50,000 goal thanks to the generosity of RAYAC members!

## Foundation Supports Hurricane Relief Efforts

The RAYAC Foundation initially awarded \$5,000 to the REALTOR Relief Foundation to aid hurricane and flood victims in Texas, but when disaster quickly struck Florida and Puerto Rico, the foundation sent another \$5,000 for relief efforts. Please know your contribution makes a vital difference in our local communities as well as others who are in dire need across the country. The foundation awards 80 cents from every dollar raised to support housing-related charities in York and Adams Counties. The other 20 cents goes to disaster relief efforts.

## Next Fundraiser - Designer Bag Bingo



**Saturday, November 11**  
Dover Community Building  
Doors open at 11:00 am, bingo starts at 1:00 pm

The bingo features 20 regular bingo games, 3 special games, 50/50, raffles, small games of chance, door prizes, and of course food. This is your chance to win 23 gorgeous designer handbags from Coach, Dooney and Bourke, Kate Spade, Michael Kors and Vera Bradley just in time for holiday gift giving.

We are now accepting bag, door prize and raffle sponsors and selling tickets to the event. Tickets are \$25 in advance or \$30 at the door. Tickets will be sold at RAYAC's Annual Meeting and at the RAYAC office. For more details, call 717-843-7891.

## Direct Mail Letter Nets New Donations

Foundation directors reached out to corporate donors and RAYAC Realtor members with a new direct mail fund raising campaign. For the first time effort, we have raised over \$4,000 to date. If you would like to make a year-end, tax-deductible donation, please mail your check payable to the RAYAC Foundation to RAYAC, 901 Smile Way, York PA 17404. You may also pay by credit card at the RAYAC office or by phone. Thank you to these donors!

### Diamond \$500+

Fulton Bank

### Platinum \$250-\$499.99

Re/Max of Gettysburg

### Gold \$100-\$249.99

Adam Flinchbaugh  
Edward Gonzalez  
George Herman  
Trish Houser, State Farm  
Tina Llorente  
Kim Moyer

### Silver \$50-\$99.99

Marie Arcuri  
Ellen Brown  
Wade Elfner  
Judy Givens  
Joe Mancuso  
Robyn Pottorff  
Jay Schmitt

### Bronze \$1-\$49.99

Donna Ault  
Darvi Emenheiser  
Diane Lawrence  
Sharon Orth  
Mark Roberts  
Jill Romine  
Susan Spahr



**Thank you Fulton Bank for donating \$2,500 to the RAYAC Foundation!** Shown during the check presentation are Bob Aldinger, RAYAC Foundation Secretary/Treasurer; Bill Hoyer, RAYAC Foundation Vice President; Paula Musselman, RAYAC Foundation President; Krista Darr, Fulton Bank; Stacey Trimmer, RAYAC Foundation Board Member and Sam Miller, RAYAC Foundation Board Member.

For more info on the RAYAC Foundation, visit [rayac.com](http://rayac.com).

# Thank You RPAC Leaders!

THANK YOU to everyone who contributed **\$27,205** toward the 2017 goal of \$30,000! Special thanks to these RPAC leaders.

## Sterling R (\$1,000)

Patricia Carey  
Kim Moyer

## Governor's Club

(\$500-\$999.99)  
Steve Brown  
Greg Clymer  
Jim Warfield

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

Bob Aldinger      Dolly Bailey  
Christine Barrick      Lee Garlin  
Sue Pindle      Ken Worley

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

Maria Accardo	Marie Arcuri
Bob Argento	Susan Becker
Tami Behler	Ed Bender
Dennis Berkebile	Brian Berkheimer
Ellen Biesecker	John Bowman
Marguerite Bucher	Lisa Calhoun
Suzanne Christianson	Marty Clayton
Barbara Deardorff	Christine Dell
Jackie Dodson	Casey Dougherty
Brenda Drawbaugh	Nathan Elfner
Wade Elfner	Melinda Eppolito
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Diane Hagarman	Judy Henry
George Herman	Ray Hoover
Glenda Kane	Richard Keller
Jennifer Kibler	Sue Krom
John Linton	Tina Llorente
Cindy Mann	Robin Mede-Butt
Linda Messinger	Erika Mueller
Tammy Mullen	Rob Myers
Cinda Nease	Robyn Pottorff
Mary Price	Holly Purdy
Stacey Raffensberger	Brett Rager
Dianne Redding	Susanne Reed
Brenda Riddle	Jill Romine
Sherri Rose	Ross Stanard
Sam Stein	Kayla Sterling
Roxanne Stevens	Amanda Stiles
John Swords	Shanna Terroso
Jason VanDyke	Richard Vangel
Donna Walker	Lori Walker
Shelley Walter	Mike Wheeler
John P. Wiga	Petula Yingling

# Legislative Link

## PAR Urges Support of Property Tax Referendum

PAR is conducting a targeted consumer campaign to encourage Pennsylvania voters to support the Property Tax Relief and Homestead Exclusion referendum in the November general election. If passed, the referendum would allow the state legislature to amend the state constitution to authorize local taxing authorities to exclude from taxation an amount based on the assessed value of homestead property. If approved by the voters, the General Assembly would still need to enact new legislation which would provide the guidelines and parameters. The referendum would not apply to commercial properties.

The association believes the Homestead Exclusion Amendment will allow local taxing entities the flexibility of providing property tax relief to homeowners and fairly tax consumers in a responsible way. If the municipalities take advantage of the Homestead Exclusion Amendment, funding could be replaced through a personal income tax, an earned income tax or another undefined tax.

The Homestead Exclusion Amendment is one step toward achieving some property tax reform. Allowing school boards, municipalities and counties to have the option puts them in control of their local tax collections and gives relief to many homeowners.

Watch for more information in the upcoming weeks.



# RPAC Sweepstakes

**Invest in RPAC.  
Protect Your Industry.  
Win One of Four Great Prizes.**

**\$99 Ticket**  
Samsung 55" 4k Smart HDTV



**\$50 Ticket**  
\$500 Amazon Gift Card



**\$25 Ticket**  
iPad Mini 16 gb



**\$15 Ticket**  
Amazon Echo Dot



\*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.

# Upcoming RAYAC Events

*Something for everyone!*

## OCTOBER



- 4** **Annual Meeting** *featuring keynote speaker David Knox*
- 18** **StraightTALK** - *Intro to John Maxwell RAYAC Book Club\**
- 19** **Paint Night** - *Enjoy a relaxing evening painting with friends\**

## NOVEMBER

- 2** **Homeless Outreach Project** - *We will be collecting donations again this year to help homeless individuals for our REALTORS Reach Out Project.*
- 7** **StraightTALK** - *Legal Truth with Peter Ruth\**
- 11** **Designer Bag Bingo** - *Chance to win 23 beautiful designer handbags while raising money for the RAYAC Foundation. Tickets now available!*
- 14** **StraightTALK** - *YPN Masterminds session\**



## DECEMBER

- 9** **NYC Bus Trip** - *Enjoy a day in the Big Apple to shop, sightsee, see a Broadway show and more. Seating is limited so reserve your space today!\**

For details, call RAYAC 717-843-7891 or visit [www.rayac.com](http://www.rayac.com)  
Register online for events noted with \* - <https://mdweb.mmsi2.com/york/>



# RAYAC WANTS YOU!

## Sign Up for a Committee

Every attempt will be made to include you with your preference.

Fax to RAYAC (717) 854-0720 or email to [cathy@rayac.com](mailto:cathy@rayac.com) by Nov. 1, 2017.

Name \_\_\_\_\_

Company \_\_\_\_\_

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

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

### Limited Vacancies for 2018 for REALTOR Members:

**Consumer Protection** - 2 vacancies, 3-year terms, must have representation from a variety of offices, 5 continuous years experience necessary. *This committee usually meets once in the beginning of the year for instruction.* A member of the committee is notified when RAYAC receives a consumer call voicing a concern/complaint. The committee member calls the consumer, listens and discusses the options available if they wish to pursue the matter.

**Grievance** - 2 vacancies for 3 year term, only one committee member from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Serves as a "grand jury" that reviews arbitration requests and ethics complaints for possible Professional Standards hearing.

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

### Limited Vacancies for 2018 for REALTOR & Affiliate Members:

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

### Unlimited Vacancies for 2018 for REALTOR & Affiliate Members:

**Affiliate Committee (for Affiliate members only)** *Meets several times per year.* Plans annual Affiliate Trade Show and Networking event and oversees other affiliate member opportunities.

**Bag Bingo Task Force** - *Meets as needed.* Oversees all details of the designer bag bingo fund raiser for the RAYAC Foundation. Task force members also volunteer at the event.

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

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

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

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

**Hands on Helpers Task Force** - *Meets as needed.* Identifies and participates in local community service projects including the Homeless Outreach Project.

**Lockbox Committee** - *Meets as needed.* Evaluates lockbox system and related policies, rules and regulations. Holds preliminary hearing for alleged violations.

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

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

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

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

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

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

# Partner and Do Business with RAYAC Affiliate Members!

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

### **Administrative**

Superior Admin Services

### **Attorneys**

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[CGA Law Firm](#) - ad pg. 12

[Stock and Leader](#) - ad pg. 15

### **Builders**

High Performance Homes

Merani Construction

York Builders Association

### **Home Improvement/Repairs**

AdvantaClean-Lower Susquehanna

Basement Waterproofing Solution

Bleecker St. Development

C.A.R.E. Property Services

Dale Miller & Son Septic

Nicmar Water

S.W.A.T. Environmental of PA

The Bathtub Doctor

### **Home Warranties**

First American Home Warranty

### **Inspectors**

Absolute Radon Mitigation LLC

All Pro Inspections

Allied Home Inspections Inc

**American Property Examiners** - ad  
pg. 10

Amerispec Home Inspection

BH Home Inspection

Central Penn Radon Inc

[Extra Mile Home Inspection](#) - pg. 14

George Forney Home Inspection

Gettysburg Home Inspection

GRW Home Inspection LLC

Home Land Septic Consulting

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Homepro Home Inspections

HomeRite Inspections

### [HouseMaster Home Inspections](#) -

ad pg. 9

Mason Dixon Home Inspection

New Leaf Home Inspection

Pillar to Post Home Inspection

Pillar to Post Inspections

Precision Inspections & Radon

Real Services Inc

Rife Home Inspections

S.A.F.E. Inspection Services

The Mitigator

The Property Examiners

The Virtus Group LLC

Top Dawg Inspections

Trimmer Home Inspections

Visionspec Home Inspection

### **Insurance Companies**

The Glatfelter Agency

### **Lenders**

1<sup>st</sup> Preference Mortgage

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BB&T Mortgage

Caliber Home Loans

Citizens Bank

Fidelis Mortgage Corporation

First Alliance Home Mortgage

First Capital Federal Credit Union

First National Bank

Freedmont Mortgage Funding

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GMH Mortgage Services LLC

Heritage Valley Federal Credit

Union

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pg. 4

Homesale Mortgage, LLC

M & T Bank Mortgage Division

Members 1<sup>st</sup> Credit Union

Mortgage Network

Movement Mortgage

Peoplesbank, A Codorus Valley Co

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Union Home Mortgage

Wells Fargo Home Mortgage

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### **Media, Marketing & Photography**

360 Tour Designs Southern PA

Atlas Rubber Stamp & Printing

Media One PA

Real Estate Exposures

Remembrances by Kevin Photography

### **Pest Control**

All American Termite/Pest Control

Lynn Pest Management

### **Surveyors/Engineers**

Gordon L Brown & Assoc., Inc.

### **Title/Settlement Co.**

Abstracting Co. of York County

Anchor Abstracting Co. Inc.

Community Settlement LLC

Complete Closing Services

Even Par Settlement Services

Guardian Transfer Corp.

Homesale Settlement Services

Lakeside Title Company

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Preferred Service Settlements

Quality Service Settlements

Real Estate Settlement Co

[White Rose Settlement](#)

[Services](#) - ad pg. 5

[Yorktowne Settlement Co](#) - ad pg. 4



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