

REAL ESTATE LEADER

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®



Striking the right balance

REALTORS® evaluate work, lifestyle habits

Association health plans

Planning for retirement

Predatory lending

Are you a REAL-uh-TOR?

Fall 2005



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REAL ESTATE LEADER

A PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

Fall 2005

IN THIS ISSUE: Striking the right life balance

Cover Story:

14 Four REALTORS® track work, lifestyle habits

Busy REALTORS® from Madison, Vicksburg, Tupelo and Water Valley spent a week tracking their work and health habits and learned how to make minor lifestyle changes that will bring more balance to their routines.

9 New CEO named for MAR

The Mississippi Association of REALTORS® announces the hiring of a new CEO.

11 Predatory lending all too common

Mississippi Real Estate Commissioner Robert Praytor weighs in on predatory lending practices in Mississippi – and what's being done to punish offenders.

12 Are you struggling to find affordable health insurance?

REALTORS®, like many other independent contractors, find it almost impossible to obtain affordable health care. But help may be on the way thanks to proposed federal legislation being pushed by the National Association of REALTORS®.

13 Planning for retirement

Independent contractors don't have pensions or automatic retirement savings but still need to plan ahead for retirement. Read these tips and prepare for the future.

DEPARTMENTS

- 4 President's Perspective
- 4 Word on the Street
- 5 Legal Ease
- 6 For The Course of Your Career
- 7 Capitol Watch
- 8 Been There, Done That
- 19 For the Tech of IT
- 21 Your Neck of the Woods
- 22 MARPAC Update
- 23 REALTOR® Resources
- 23 Information Central
- 24 Referral Advertising

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PRESIDENT'S PERSPECTIVE



There are days when I feel like a tightrope walker, trying to keep my balance along life's path. I'm reminded of what Pope John Paul II once said: "Man always travels along precipices. His truest obligation is to keep his balance." I must confess, some days I do better at this than others.

Some days I believe my commercial real estate business is moving in the right direction, but on those days my family complains I'm not spending enough time with them. On the days I take time for family, my business suffers. It's a never-ending struggle to juggle and balance the many details of a wife, mother, grandmother, churchgoer, community volunteer, association member, boss, REALTOR®, property manager, e-mail and cell phone slave, and MAR President.

That's why I was proud to see this issue's cover story (page 14) profiling four REALTORS® attempts to strike a healthy life balance. I think there's a certain entrepreneurial spirit that pulses through the veins of most REALTORS®. It's a spirit that drives us to go into business for ourselves, and it's the same spirit that can also drive us nuts. Two health experts analyzed these REALTORS lifestyles and offered insight into ways we can all make improvement in our daily lives.

Also in this issue, Rookie REALTOR® Mary Swoope shares her strategies for staying sane while breaking into the business.

And for those who are looking to get out of the real estate business one day and enjoy retirement, see page 13 for some retirement and investment planning advice specifically for independent contractors.

We also got a local REALTORS® perspective on the desperate need for affordable health insurance in Mississippi. Help may be on the way. The National Association of REALTORS® is backing association health plan legislation that is making its way through Congress. See page 12 for details.

I'd also like to offer special thanks to our Mississippi Real Estate Commissioner Robert Praytor for the article he prepared for this issue on predatory lending. We have had so many inquiries into this critical issue. His article sheds light on what types of loan scams are taking place and what is being done about them.

I know you'll enjoy this issue of *Real Estate LEADER*. I look forward to visiting with you at our MAR convention in Natchez. For today, focus on your balance.

Nancy Lane, CCIM
President

Word on the Street

REAL ESTATE NEWS BRIEFS

No signs of slowdown in real estate

You've heard the news for years now, and especially lately, about the impending bubble waiting to burst on the thriving housing market – but it still hasn't happened. What do consumers, deciding if it's still a good time to buy or sell a home, need to know about the forecast for the housing market? Is it possible even after years of skyrocketing values that real estate will remain a sound investment for the foreseeable future?

Lower-than-expected mortgage interest rates will push home sales to a fifth consecutive record in 2005, according to NAR Chief Economist David Lereah. In fact, long-term interest rates look very favorable. Lereah anticipates both existing-home sales and new-home sales to hit new highs this year, and he says home prices will continue to rise.

National Association of REALTORS®

NAR Convention heads to San Francisco in October

The National Association of REALTORS® will hold its REALTORS® Conference & EXPO in San Francisco October 28-31. A full Conference & Expo registration includes access to the REALTORS® Expo and more than 150 industry programs, including the Entrepreneurial Excellence Series, the Technology Learning Center and General Session with Dr. Phil and Al Mansell, and the Celebrity Concert starring Glen Frey, co-founder of The Eagles. Your registration fee also includes a \$10 contribution to Habitat for Humanity to build a home for a deserving family in Oakland, Calif., and Chile.

National Association of REALTORS®



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LEGAL EASE



BY RON FARRIS, ARMSTRONG ALLEN, PLLC

Understanding amendments to Mississippi's disclosure law

Your agency relationship can affect your duty to disclose and potential liability

Recent amendments to Mississippi's disclosure law should be studied carefully by REALTORS® as they weigh their duties and potential liability in a particular agency setting.

In 2005, the Mississippi Legislature sought to clarify required disclosures under Mississippi's **disclosure law**. Under the new law, the following items are statutorily declared to not constitute material facts and failure to disclose such nonmaterial facts or suspicions shall not give rise to a criminal, civil or administrative action against the owner, broker or licensee:

1. The site of a natural death, suicide, homicide or felony crime (except for illegal drug activity that affects the physical condition of the property or improvements);
2. The site of an act or occurrence that had no effect on the physical condition of the property, its physical environment or the improvements located thereon;
3. Property owned or occupied by a person affected or exposed to any disease not known to be transmitted through common occupancy of real estate including, but not limited to, HIV and AIDS.

In addition to these conditions, any information provided or maintained in accordance with the Mississippi **Sex Offenders Registration Law** known to a property owner or licensee must be disclosed on request; the owner, licensed real estate broker or any affiliated licensee of the broker is protected from causes of action relating to failure to disclose information not known to them. Also, licensed real estate brokers or affiliated licensees are protected from liability for revealing information to a seller or buyer of real estate in accordance with the Mississippi Sex Offenders Registration Act.

REALTORS®, and particularly buyer's agents and disclosed dual agents, should note that the new law has limited applicability, and that their **duties** as to disclosure and **potential liability** will vary depending on the agency role they assume in a particular transaction.

First, it should be noted that the 2005 change was made to the Mississippi Disclosure Law which, by its own terms, has limited applicability, applying only with respect to **transfers** (sale, exchange, installment land contract, lease purchase, optional purchase or ground lease coupled with improvements) of **real**



property "on which a dwelling unit is located or residential stock cooperative improved with or consisting of not less than one (1) nor more than four (4) dwelling units, when the execution of such transfers is by, or with the aid of, a duly licensed real estate broker or salesperson." Thus, the law does not cover every transaction.

Second, the new addition to the disclosure law appears to incorporate a "Don't ask, don't tell" rule, expressly requiring disclosure of knowledge relating to the Mississippi Sex Offenders Registration Act by an owner or licensee if requested by a consumer.

However, the law provides no protection to an owner (or his agent) "who makes intentional or fraudulent misrepresentations in response to a direct inquiry from a purchaser or prospective purchaser regarding facts or suspicions that are not material to the physical condition of the property" including the list of items declared "non-material" by the 2005 amendment. Under common law, liability may still result from failing to disclose known facts that fall into the "non-material" category.

Where does this leave REALTORS®? As before, brokers' and licensees' disclosure duties directly depend on their agency relationship in a particular transaction, and the new law has not altered those duties under common law. Thus, while REALTORS® in a single agency representing a seller may benefit from the law, those representing buyers or disclosed dual agents will still have fiduciary duties of disclosure that may override any protection the law may appear to afford. **Proceed with caution! ■**

Ron Farris, Armstrong Allen, PLLC, is MAR's Legal Hotline attorney.

■ Call MAR's Legal Hotline

MAR's Legal Hotline (800-747-1103, ext. 25) offers free and confidential legal information relevant to broad-based real estate practices and applications, including MAR Standard Forms and Contracts, to MAR members, and is available Monday through Friday, 8:00 a.m. – 5:00 p.m. Calls received after 3:00 p.m. will be returned the following business day.



FOR THE COURSE OF YOUR CAREER

BY JO USRY



How do you say R-E-A-L-T-O-R?

Use of term and trademark still confusing to brokers, agents and consumers

Can you say "REALTOR®?" What a silly question. Of course you can say "REALTOR®." Or do you really say REAL-a-TOR, REAL-i-TOR or REAL-uh-TOR?

You'd be surprised how many times REALTORS® are heard in their own TV or radio ads describing themselves as REAL-uh-TORS or how often even those who do pronounce the word correctly still misuse the registered trademark in printed ads and on the internet. I think it's time for a primer in the use of the REALTOR® trademark.

Trademarks are useful tools. They help us distinguish among products, services, and yes, sometimes people. When we ask for a Coke®, we don't want to get a Pepsi-Cola®. Similarly, when the public asks for a REALTOR® or sees the block "R" logo, we want them to know that they are getting more than a real estate licensee – they are getting a member of the National Association of REALTORS®.

Every time you tell the public you are a REALTOR®, you tell them you subscribe to a strict Code of Ethics, you are a member of the largest trade association in the U.S., and you are informed about issues that affect the real estate business. So, it's important to always use the REALTOR® trademark and logo correctly to identify yourself as a member of NAR. Here are a few tips to keep you in compliance:

- REALTOR® is a two-syllable word with emphasis on the first syllable...REAL-TOR.
- The term REALTOR® should appear in all capital letters and the federal registration symbol ® should be used with each term whenever possible (except in domain names).
- A REALTOR® is a member of a local, state and national association of REALTORS®.
- The term REALTOR® and the block "R" logo are collective membership marks and do not describe the jobs real estate licensees perform.
- When you are asked what you do for a living, describe your profession before you use the term REALTOR®, the latter of which indicates you are also a member of the REALTOR® organization and are committed to a strict Code of Ethics. For example say, "I am a real estate broker and also a REALTOR®."
- Never use descriptive words (e.g. commercial, full time) to modify the term REALTOR® because such terms encourage an incorrect contextual meaning for the terms.
- Don't use descriptive words to modify the terms, such as "Professional REALTORS®; Mississippi's Top REALTOR®, a higher form of REALTOR®, Mississippi Coast REALTORS®."
- Use the term REALTOR® adjacent to, rather than as part of, your firm name, as an example: John Doe, Inc., REALTORS®...not John Doe REALTORS®.

• Follow this rule: If the phrase "member of the National Association of REALTORS®" cannot be substituted logically for the term REALTOR®, then the term REALTOR® should not be used. Instead, use a descriptive phrase such as "real estate agent."

Much like there are rules for the use of the term REALTOR® in print, there are also strict rules for how the REALTOR® logo can be printed graphically. There are rules about size, color and contrast when using the block "R". Before printing or reprinting business cards, stationery or building signage, review the REALTOR® logo requirements at realtor.org.

Now with feeling...let's all say (and use properly) the term "REALTOR®."

Jo Usry is MAR's Vice President of Professional Development. E-mail her at jusry@realtorinstitute.org.



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CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

Do-Not-Fax legislation signed by the President



President Bush signed S. 714, the Junk Fax Prevention Act, into law on July 9. The newly signed law does not legalize unsolicited fax advertisements or solicitations but does allow for an established business relationship exception. In summary, the new fax law is effective immediately and...

- reaffirms the long-standing “established business relationship” (EBR) exception to the ban on unsolicited commercial faxes by creating explicit statutory authority for the EBR;
- places no time limit on an EBR;
- mandates that an unsolicited commercial fax will now have to include an opt-

out provision on the first page of the fax, providing a cost-free, 24/7 means for the recipient to request to be removed from the fax distribution list;

- requires that, after the date of enactment, fax numbers to which unsolicited advertising will be sent must be obtained either directly from the recipient (i.e. either oral or written consent) or from a public source to which the recipient gave the number for publication (i.e., a website, advertisement or directory);
- grandfathers fax numbers in the possession of the sender at the time of enactment as to the means by which the number was obtained;
- requires, in the case of an EBR that exists and for which the sender does not possess the fax number at the time of enactment of this legislation, that a fax number used would have to be obtained in the same manner as if it were a new relationship being established;
- authorized the FCC, after not less than three months from enactment, to review this matter and if they determine that there are significant abuses of faxes sent under the EBR exception, may reconsider imposing limitations on the EBR. ■

National Association of REALTORS®



REALTORS® attend Momentum Mississippi bill signing

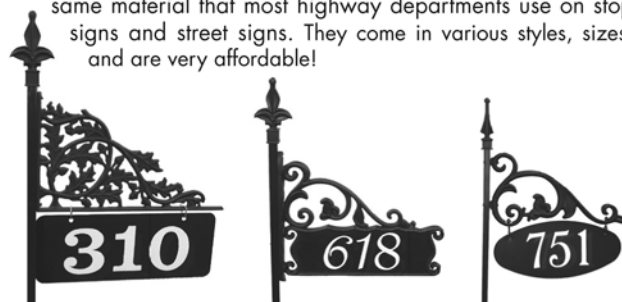
Mississippi now has real momentum as the Momentum Mississippi economic development incentive package was overwhelmingly passed in the House and the Senate and signed by Governor Barbour in ceremonies July 27. REALTORS® showed their support for this important legislation through grassroots initiatives and by attending the bill signing. Pictured from left to right: MAR CEO Angela Cain; Senator Walter Michel, REALTOR®, Jackson; MAR President-Elect Pam Beard, Vicksburg; Governor Haley Barbour; Senator Mike Chaney, Vicksburg; MAR Treasurer Russell Wilcox, Jackson; and MAR Executive Committee member Janice Shows, Madison.

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BEEN THERE, DONE THAT

REALTOR® GUEST COLUMNISTS SHARE THEIR STORIES

Rookie REALTOR® strikes a healthy life balance

By Mary Swoope

Throughout my life I have experienced being a rookie many times, but becoming a REALTOR® has been one of my most exciting challenges. For the past twenty years, my husband, Gray, urged me to get my real estate license. He felt that with my background in marketing it would be a great fit, yet I kept saying “no” and closing the door. But, with our latest move to the Jackson Metro area, the door was opened through Michelle Rumbley with Roddy Rumbley Real Estate. Michele and I taught school together (dare I say how many years ago?), and she encouraged me to get my license and work with her. After much prayer and discussion with my husband, I finally submitted. Fearfully, I went to class, passed my exam on December 29, 2004 (Christmas was crazy at our home!) and started as a full-time REALTOR® on February 1, 2005.

One of the key factors for anyone entering this profession is to make sure you have a strong support system. I had to make certain that my entire family was on board. Having two girls, ages 14 and seven, would mean sacrifices on their part. There had to be an understanding up front that Mom would have to work evenings, Saturdays and Sundays. We have a family calendar to track everyone’s schedule. We all know this profession is 24/7 so having the cell phone numbers of neighbors is always a good suggestion if you have children and get in a bind. I also try to arrange my meetings with clients when the children are in activities, doing homework and so forth so that it does not interfere too much with our family life. From the beginning, I did not want my family to dislike my new profession, but to embrace it with all the enthusiasm that I have for it.

I have also come to realize that I have to choose which activities are important to me, and have to learn to JUST SAY NO! I know that being involved in many civic activities is a great way to get my name out there, but spreading myself too thin will not help me succeed. Being involved in our church and the Juvenile Diabetes Research Foundation are activities that our whole family participates in, thus providing us more family time together. I try to limit other civic activities that take me away from my family at night or on the weekends. Again, family support is so important and a key to my success.

Having a broker who encourages your questions and provides the training you need is by far one of the most important aspects of becoming a successful agent (Thanks, Michele!). When you are a real estate agent, you definitely learn on the job, and on-the-job training is essential.

One thing I was told and always keep this in mind is that every transaction is different; no two are ever alike. Why? Because every client is different with a unique set of needs and issues. It is important to focus on those individual client needs and deliver a level of service beyond their expectations.

My family has moved several times and we’ve had the opportunity to experience the good, the bad and the ugly of selling and purchasing a home. These experiences have taught me how to better manage my clients’ expectations and deliver good customer service.



So here’s my advice...Keep a good attitude, because attitude determines actions. Focus on the needs of your clients. Keep the right balance between God, family and work. And please note, the formula is working...I have already sold houses! ■

Mary Swoope is a REALTOR® in Madison.



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Cain takes helm as new CEO



Angela Cain was named Chief Executive Officer of the Mississippi Association of REALTORS® and assumed the position, which was formerly held by Scott Brunner, on July 15.

Brunner now heads the 30,000-member Virginia Association of REALTORS® headquartered in Richmond, Va.

Cain brings 10 years of real estate-related association management experience to the position. Prior to joining MAR two years ago as Vice President of Marketing, she served as Director of Global Events for CoreNet Global, a 7,500-member international corporate real estate association headquartered in Atlanta, Ga. She led an event management and fundraising team that executed large-scale conventions and trade shows in the U.S., Canada, Europe, Asia and Australia, and built strategic alliances and partnerships with corporate end-users, economic developers and site selection consultants.

Since joining MAR, she has been successful in significantly increasing non-dues revenue; launching a

new member magazine and consumer real estate guide; and strengthening the brand of the Mississippi REALTOR® Institute, the association's full-service real estate school.

"MAR is fortunate to have Angela at the helm," said MAR President Nancy Lane, CCIM, Nancy Lane Commercial Realty, Jackson. "She was our board of directors' unanimous choice, and we're confident she will take us to the next level. Her background, experience and personality make her just the right fit for our organization."

A graduate of the University of Florida College of Journalism & Communications, Cain is a sixth generation Floridian from Fort Pierce. She is married to economic developer Harry Gibbs, who works in the existing industry and business division of the Mississippi Development Authority. They reside in Brandon. ■

Angela Cain can be reached at 601-932-5241, ext. 11 or 601-918-1443. E-mail her at acain@msrealtors.org.

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Best wishes to our new
MAR Executive Officer

Angela Cain

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**MISSISSIPPI
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Predatory lending pervades real estate industry

MREC partners with other governmental agencies to crack down on loan schemes

By Robert Praytor

Today, one of the most significant risks to the American Dream of homeownership for individuals and to the nation's economic well-being is mortgage fraud. Loan fraud has become one of the largest areas of white collar crime in the United States. It has become pervasive in the real estate industry and includes mortgage lenders, real estate brokers, real estate salespersons, real estate appraisers, attorneys, title companies and, of course, sellers and buyers of real estate. Though found in many forms and fashions, mortgage loan fraud is typically defined as an "intentional misrepresentation of fact to a lender, mortgage broker, loan originator, or governmental agency for the purpose of obtaining more money than a purchaser could otherwise qualify to receive, with the expectation that the mortgage broker, the initial lender, or a subsequent lender will rely on the false information."

Common misrepresentations (or omissions) involving mortgage fraud include the following:

- The contract sales price is considerably higher than the listing price and, many times, the real estate agent is requested to change the list price in the MLS.
- The market value of the property that is being used as the collateral for the mortgage loan is inflated by the appraiser.
- The amount, type and source of the purchaser's down payment are falsified.
- The amount of the closing cost (fees) and the source of the funds used to finalize the transaction are erroneous.
- Personal information about the purchaser's credit-worthiness, including income, debt, credit history and verification of employment are falsified.
- Who will actually live in the property (owner occupancy) and what the primary use of the property will be are not disclosed.
- Undisclosed rebates, credits or monetary transfers to one of the parties (usually the purchaser) are not reflected on the closing statements.

The Mississippi Real Estate Commission is currently working in conjunction with several governmental agencies to discipline those individuals who appear to be involved (directly or indirectly) in these transactions. The schemes that we are presently investigating include the following:

- **CONTRACT KITING.** A real estate licensee proposes or permits the use of two or more

contracts of sale for the same transaction, one of which is the true agreement of the parties, and the other of which is given to the lender to enable the borrower to obtain a different (bigger/better) loan than they are entitled. Another version of the scheme is having the parties sign a separate contract addendum but omit the addendum when the contract is given to the lender. This scheme usually leads to some very strange sales commission percentages (4.589%).

- **SECRET SECOND MORTGAGE.** This is one of the oldest and most prevalent loan fraud schemes. Typically, the buyer does not have sufficient funds to make a down payment and pay the closing cost for a loan. The parties agree to a "secret second" and the real estate licensee increases the purchase price above what the seller expects and wants to receive from the sale of his or her property. The buyer then applies for a mortgage and indicates he will obtain a second mortgage from the seller via owner financing. The problem is that the second mortgage will never be filed or it will be immediately "forgiven" after closing. The parties are guilty of a federal crime that is punishable by 30 years in jail and \$1 million in fines, or both.

- **FALSE DOWNPAYMENT/DEPOSITS/GIFT LETTERS.** This scenario is created by the real estate licensee completing a contract that recites earnest money when there was no such deposit. The closing statements will show the deposit as "POC." We have found that some licensees will use a "check swap" where the agent actually pays the purchaser the amount of the deposit, and when the purchaser qualifies for the loan, a check is written back to the real estate agent. On occasion, the licensee will just have a purchaser write a check for the earnest money, copy the check and give the check back to the purchaser while presenting the lender with a copy of the nonexistent check. Many legitimate mortgages are made where purchasers are given "gifts" that they are not obligated to repay. However, many times the gift is actually expected to be repaid and is really a loan. This is loan fraud.

- **FALSE QUALIFICATIONS.** This involves the purchaser giving erroneous information to the lender and having an accomplice assist in veri-

fying the erroneous information or it involves collusion with the loan originator. The items that are typically falsified include employment verifications, actual income, underreported debt, and increased assets. We have even had the real estate broker indicate that the purchaser worked for the broker and falsified all income (checks).

Unfortunately, practically every fraudulent transaction requires an appraisal of the real property that supports the market value of the collateral for the loan. It is all but impossible to finalize such a transaction without the assistance of an appraiser. Licensees should be wary when appraisal values are not similar with general prices in the area, when the comparable sales are located outside of the immediate market area, and when the lender insists that they have an appraiser who can "make the value" on the property being sold.

Real estate licensees should remember that the MREC statute and the rules/regulations forbid any type of misrepresentation (affirmative or by omission) and will discipline a licensee who is deemed guilty of improper, fraudulent or dishonest dealing, conduct unworthy of a real estate licensee, or conflict of interest. In addition there are state laws which involve the criminal theories of conspiracy, aiding and abetting, and obtaining money or property by false pretense. Similarly, there are state laws which involve the civil theories of fraud, misrepresentation, and unfair/deceptive trade practices.

The United States Code (Chapter 18) specifies jail terms and fines for the following crimes associated with mortgage loan fraud:

- Fraud/False Statements: Five Years/\$100,000
- False Loan Application: 30 Years/\$1 million
- Conspiracy to commit Fraud: 30 Years/\$1 million
- Fraud/Swindles: 30 Years/\$1 million
- Bank Fraud: 30 Years/\$1 million ■



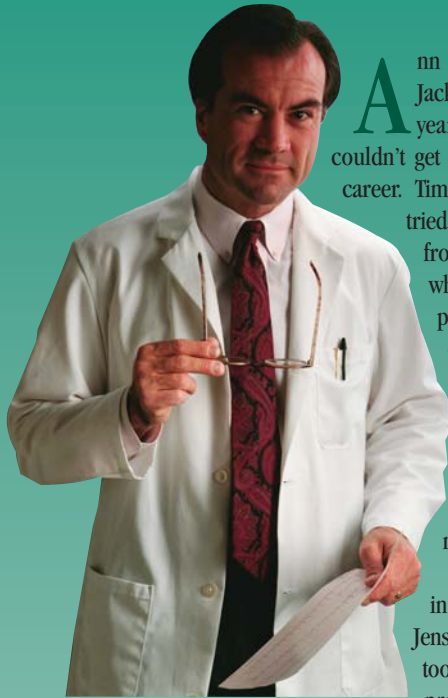
Praytor

Robert Praytor is Mississippi's Real Estate Commissioner. Contact MREC at www.mrec.state.ms.us or 601-932-9191.

Affordable healthcare may be on the way

NAR pushes for association health plan legislation

By Sarah J. Schmidt



Ann Jensen has been a successful Jackson REALTOR® for more than 30 years. She is also a diabetic who couldn't get health insurance for over half her career. Time after time, she tried to buy insurance from the providers who offered group plans through her employers. Time after time, she was denied coverage, along with others in the group who didn't meet the providers' strict health requirements.



Jensen

"Unless you were a body builder in perfect health you were excluded," Jensen quips. But her assessment isn't too far from the truth. In the past, providers of many group health plans

routinely practiced selective qualification among participants, leaving people like Jensen with few options. Jensen is not alone. More than 28 percent of the nation's more than one million REALTORS® have no health insurance coverage from any source. And only seven percent of real estate firms offer health care coverage for independent contractors who are the largest segment of real estate agents. That's why the National Association of REALTORS® supports legislation that would allow state REALTOR® associations to extend health insurance coverage to members.

A new bill currently before Congress, an NAR top priority, would make group health policies more accessible to small employers and people like Jensen. The bill would allow small businesses, including sole proprietor firms, to self-insure or to purchase health coverage through Small Business Health Plans (SBHPs) or Association Health Plans (AHPs) offered by their professional or trade associations. Allowing firms to unite in this way allows small business owners and employees to benefit from the same economies of scale enjoyed by larger companies and union insurance plans.

Under the proposed legislation, administrators of an AHP may not discriminate among eligible participants or "cherry pick" risks. Policy premium rates cannot be based on the health status or claims experience of plan participants or on the type of businesses involved. That's good news for REALTORS®, says Jensen, who thinks AHP's would be very popular among real estate professionals. "I think it's wonderful if they're required to offer coverage for all members. There are a lot of people out there who need this," Jensen says.

The bill was introduced earlier this year by Reps. John Boehner (R-Ohio), Sam Johnson (R-Texas), Nydia Velazquez (D-N.Y.) and Albert Wynn (D-Md.) and by Sens. Olympia Snowe (R-Maine), Jim Talent (R-Mo.), Kit Bond (R-Mo.) and Robert Byrd (D-W. Va.). President Bush pledged his strong support for the legislation in his speech at the REALTORS® Midyear Legislative Meeting & Trade Expo in May, generating a standing ovation from thousands of REALTORS®. REALTORS® sent more than 140,000 letters to members of Congress this spring and summer urging them to pass the bill.

"More than a quarter of our members are small business people or independent contractors who cannot find quality, affordable health care for their employees and families," said NAR President Al Mansell of Salt Lake City. "The Small Business Health Fairness Act would allow trade associations like NAR to offer a uniform health care plan and use our collective bargaining power to lower the cost of health insurance for REALTORS® everywhere. We applaud the House of Representatives for passing the bill and look forward to working with the Senate."



Dale

Mississippi Insurance Commissioner George Dale thinks this kind of federal mandate might work, but he's already seen Congress pass "so-called insurance plans that really weren't properly thought out, and they ended up not being as effective as intended." He sees the most successful health plans operating at the state level. "A big percentage of Mississippi residents are already on some type of federal or state health program. The people who are hurting are the small business owners and the self-employed because they're the only ones left paying their own way," Dale says. "Health insurance is a major budget problem for most Americans. But it's not something you can lay completely at the foot of the insurance industry, because the price of healthcare has also gone through the roof. We have the greatest healthcare system in the world but we pay dearly for it," Dale says. ■

The National Association of REALTORS® contributed to this report.

ROBERT QUENTIN WHITWELL, JR.

Attorney at Law

Quentin's practice will focus mainly in three areas:

- Real estate and land use
- Contractual disputes
- Government relations and administrative law

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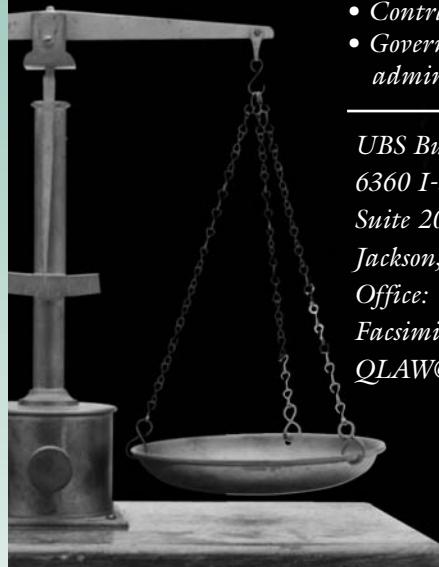
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It's not too late to start planning for retirement

Investment tips for independent contractors

By C. David Cleland and Blake Headley

The number one mistake by working Americans is waiting too late to plan and save for retirement. The earlier we start the better, but it is never too late. Consider the following:



- People in their mid 50's and early 60's had median savings of just \$42,000 in retirement accounts in 2001.
- The national savings rate which was 12.3 percent in 1950, plummeted to 3.5 percent in the mid 1990's and has continued to decline to as low as 1% by many estimates.
- People born in 1964 or later face a scheduled increase in the retirement age for Social Security benefits to age 67 or later, as well as higher taxation of those benefits. An overhaul of the system could cut benefits, lengthen the age of benefits and raise taxes even further.
- Social Security, as presently constituted, will provide about 25 percent to 30 percent of a worker's retirement income.
- All three retirement components – personal savings, Social Security and retirement savings are dwindling, and therefore, may not provide the necessary retirement income.

How much will you need? Most financial planners argue that workers will need savings to generate approximately 75 percent to 80 percent of their current income at retirement.

Independent contractors such as REALTORS® who are self-employed must save and provide for their own retirement. The best method is to use a qualified retirement plan that is flexible, allows you to save pretax dollars where earnings are not taxed until withdrawn.

The qualified retirement plan which is most flexible and allows self-employed workers to save the most, pretax, is a Simplified Employee Pension (SEP) IRA. For 2005, a self-employed individual can contribute, pretax, a maximum of 25 percent of eligible compensation or \$42,000, whichever is less. The contribution amount is based on the net profit from your business and not the gross income. If you have employees you must also contribute for them the same percentage of their compensation as you contribute for yourself. Employees who are at least age 21 and have been employed for three out of the immediately preceding five years are eligible to receive contributions. However, you have the option to adopt less restrictive participation requirements.

It is important to note that you are not required to make contributions in any year or to maintain a certain level of contribution each year. You have the flexibility to change your annual contribution based on your income earned each year. Sole proprietors have until April 15, 2006, or to their extension deadline to make SEP-IRA contributions in order to receive a 2005 tax deduction.

Establishing a SEP-IRA is easy. You only need to complete IRA form 5305-SEP which can be supplied by any financial institution. No initial or ongoing reports have to be filed with the IRS.

Take control of your financial future. Start now to determine how much you will need at retirement and develop a plan to provide for your financial security. ■



Cleland



Headley

C. David Cleland is Senior Vice President and Blake Headley is Vice President of the BankPlus Wealth Management Group in Jackson

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Striking the right life balance

Four REALTORS® track work, lifestyle habits

By Sarah J. Schmidt

You may love your job – most REALTORS® do – but even folks truly passionate about their professions find something missing in a life that's defined entirely by work. Since REALTORS® are among the most hardworking professionals on the planet, we wondered if they felt this way too. How do they juggle a demanding career with the pressures of life? How do they do it every day and stay happy, healthy and motivated?

We asked four REALTORS® – two men and two women – those questions and sent them on a week-long journey to document their daily work and lifestyle habits. They were asked to keep life logs (see sample logs on page 17) of their daily work and health regimens. Then, we asked two experts in work and life management to evaluate the results. Their conclusion: REALTORS® really are the hardest working professionals on the planet! The insights our experts share below offer hope for all REALTORS® seeking more balance in their lives.

Work habits

The four REALTORS® we tracked all worked six days a week. Most of them worked much longer on weekdays and logged anywhere from two to six hours on Saturday. Excluding the

On the cover

REALTOR® and cellist Kathy Adkins (left), Madison; REALTOR® and Pastor Robert Sanders (center), Vicksburg; and REALTOR® Sherry Fischer (pictured right with one-year-old daughter Preslee) juggle career, family, faith, community, hobbies and health.



weekend hours, these REALTORS® averaged more than 10 hours per day on the job. None of them logged any time on Sunday during our study, saying they tried to reserve that for faith, family and rest, but they admitted Sunday work is sometimes unavoidable.

That schedule is typical of most professionals today, says Jerry Davis, PhD, sociology instructor at East Mississippi Community College. "These are very busy people who work long hours and juggle schedules every day," Davis observes. "These REALTORS® kept a schedule comparable to the health care profession in terms of hours worked and the number of night and weekend hours they put in."

Davis also notes that the women in our study worked an average of 6.25 hours more per week than did the men. He thinks that's because many professional women believe they must outperform their male counterparts to succeed, so they end up working longer hours. "Many studies have indicated women must work longer and perform better than men to reach the same levels of success. These four REALTOR® examples verify those studies," Davis says.

But the interesting thing about the women in our study, Davis observes, is that they appeared to be working smarter, meaning they relied more on technology than the men did to accomplish their tasks. For example, the two female REALTORS® sent and received an average of 39 e-mails per day, as compared to the two male REALTORS® who only averaged eight. The females placed or received an average of 46 phone calls a day, versus an average of 25 for the males. Davis says this probably stems from a natural female trait. "Women tend to be better communicators, whether it's in person, by e-mail or by phone," he says, "so it's not surprising that the women in this study used e-mail and phone communications more frequently than the men."

Dangerous workload

Whether male or female, these kinds of statistics show the workload a typical REALTOR® shoulders these days. The danger, Davis says, is burnout. "No doubt about it, the more hours you work, the more stress that results," he says. Juggling community, family and professional responsibilities ultimately leads to exhaustion and increases the risk for stress-related health complications like high blood pressure and heart disease, Davis says.

But with ever increasing competition and the demands of the profession, how can a REALTOR® realistically escape stress and burnout? Davis tells professionals to take control of their own lives and reminds them of a favorite quote by Sister Hosa Hobday, a Catholic nun: "'I don't have time' is never a statement of fact, but a judgment of value." Taking control of your own life requires you to make value judgments about how you spend your time, Davis explains. "When a distraction arises, ask yourself, 'Do I need to be doing this

Who We Tracked



Kathy Adkins

Broker Associate, ERA Real Estate Professionals, Madison

Personal Data:	46 years old; husband; two children in college
REALTOR® since:	1992
Best Lifestyle Habit:	Aerobic workouts taped using Tivo
Worst Lifestyle Habit:	Skipping meals
Outside Interests:	Plays piano and cello (enrolled in private music lessons and performs in church)
On Finding Balance:	"You can't let this job become your everything because you won't have anything else left that matters."
Making It Work:	"I have a cello lesson every Monday at 9 a.m. It works because I just tell clients I'm already booked for that time, and I schedule around it."



Robert Sanders

REALTOR® Associate, Coldwell Banker Allstars, Vicksburg

Personal Data:	48 years old; wife; two children, ages 5 and 17
REALTOR® since:	1999
Best Lifestyle Habit:	Meditation and prayer to stay focused
Worst Lifestyle Habit:	Skipping breakfast and consuming fast food meals
Outside Interests:	Pastor at Jubilee Revival Ministries
On Finding Balance:	"I have to play two roles: the doer and the analyzer. The doer has a lot on his plate, but the analyzer helps keep it in order."
Making It Work:	"God doesn't bless a mess. I have to be organized. If the Lord lays out something, then I need to orchestrate it and move toward it."



Sherry Fischer

Broker/Owner, Fischer Properties, Water Valley

Personal Data:	37 years old; husband; three children, ages 1, 15 and 17
REALTOR® since:	1999
Best Lifestyle Habit:	Doesn't work on Sundays
Worst Lifestyle Habit:	No time for exercise
Outside Interests:	Water sports (bought a family ski boat this summer)
On Finding Balance:	"With a baby at home, I'm not the one to be telling anybody about balance right now!"
Making It Work:	"Share the load. I had a wonderful assistant for many years who kept everything on schedule. When she passed away suddenly last year, I couldn't bring myself to hire someone new. I know I need to do that now because this work is more than one person can handle."



Jason Warren

Salesperson, Prudential Magnolia Realty & Associates Inc., Tupelo

Personal Data:	29 years old; wife; one child, age 1
REALTOR® Since:	1992 (Listed in National Association of REALTORS® 2005 'Top 30 Under 30')
Best Lifestyle Habit:	Eight hours of sleep per night
Worst Lifestyle Habit:	Eats out six to eight times per week
Outside Interests:	Walks or bikes with family after dinner
On Finding Balance:	"There comes a point where you must say, 'I can't do it then; I need to reschedule.' Otherwise, you never have any control, and pretty soon your whole life is determined by other people's schedules."
Making It Work:	"I usually get to the office by 9 a.m. and go home by 6 p.m. so I can spend a little time each day with my family. If I'm going to work weekends, I only make it one day."

continued on page 16

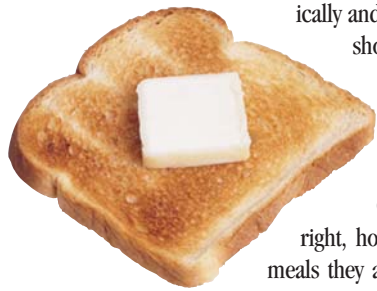
continued from page 15

right now? Answering that question forces you to make a value judgment. We all have 24 hours every day. What you do with yours is entirely up to you."

Health habits

Mississippi frequently receives bad press for its poor health statistics, but our REALTORS® health habits weren't as bad as the state statistics overall, according to Brent J. Fountain, PhD, Director of the Didactic Program in Dietetics at Mississippi State University. They still had a lot of room for improvement, however.

Fountain was critical of two REALTORS® in the study who drank only caffeinated soda or coffee for breakfast or skipped that meal entirely. That practice is especially unwise for professionals, Fountain says, because it diminishes their productivity. Replacing nutrition with caffeine doesn't improve performance. "There's a definite link between being fed physically and producing mentally. Study after study has shown this to be true. Skipping breakfast is one of the worst things you can do if you're expecting to maintain a high level of performance throughout the day," Fountain advises.



One of the things these REALTORS® did right, however, was limit the number of fast food meals they ate. "Most Americans eat out at least one meal a day because of their busy lifestyles, and unfortunately, a lot of those meals are at fast food restaurants," Fountain explains. Although our four REALTORS® ate out at about the same rate as the national standard, most of their restaurant meals were healthier than the typical fast food menu. One REALTOR® even practiced something Fountain calls "portion distortion." This REALTOR® ate out twice during the week of the study, but took half the meal home and had the remainder for dinner or lunch the next day. Fountain says the portions that restaurants serve are usually about twice the amount we really need for one meal.

"We don't listen to our body's cues about when we're full. We're taught to clean our plate, even when we're not hungry, and we feel guilty if we don't," Fountain explains. "We should feel guilty if we eat the whole plate, but we shouldn't feel guilty about taking home a doggie bag!"

All of the REALTORS® in our study lacked proper amounts of fruits and vegetables in their diets, Fountain notes, but that's easily corrected. "Fruit comes in its natural wrappers. You can take it with you and just wash it off when you're ready to eat. This doesn't require a lot of planning; it's perfect for busy professionals like REALTORS®," Fountain points out. He recommends "portable" fruits and veggies, like bananas, apples, or baby carrots and broccoli with low-cal ranch dip. Pay attention to the fat-free dips, he warns. Oftentimes, the fat is replaced with more carbohydrates, which boost up the calories, so you're better off going with low-calorie versions.

His best advice: stay out of convenience stores! Fountain says Mississippi's geography creates several "food deserts" throughout the state, where the nearest grocery store is more than 30 minutes away. But convenience stores are plentiful in those areas, so people stop for a gallon of milk and walk out with a bag of Doritos too. It's hard to eat healthy if you shop at convenience stores, Fountain warns. Instead, plan ahead and shop grocery stores where you can buy enough fruits and vegetables for the week ahead.

Exercise habits

Most of the REALTORS® in our study also lacked adequate exercise, which surprised Fountain. He'd expected they would log more miles than most professionals because REALTORS® jobs usually involves more physical activity than sitting behind a desk. On average, our REALTORS® walked 1.98 miles a day, as measured by pedometers we asked them to wear. The recommended distance for a moderately active lifestyle is 10,000 steps a day or five miles, according to the President's Steps to a Healthier U.S. initiative (www.healthierus.gov/steps). Fountain says that activity helps a normal weight individual maintain that weight, but for looking to reduce their weight or get in shape, it'll take even more activity.



Another way to look at it is 30 minutes a day of activity to maintain normal weight, but 60-90 minutes to lose weight, Fountain says. One REALTOR® in the study participated in three 30-minute aerobic workouts and spent an additional 30 minutes cleaning house. That activity counts as excellent cardiovascular work. Coupled with the distance walked every day, that REALTOR® "was doing a great job," Fountain determined. The other REALTORS® probably didn't take into account how much exercise they get around the house, walking the dog, or playing with their kids. "Physical activity is where you make it," Fountain reminds. "It doesn't have to be a trip to the gym where you pay an expensive membership fee. We all have to vacuum the house or cut the grass. Those things add up."

If it's too hard to make 30 minutes in your day for exercise, Fountain recommends smaller segments of activity. "Health benefits have been shown in people who just do physical activity in several 10-minute segments throughout the day," he says. So take off your dress shoes, put on some tennis shoes, and go for a short walk. "You're still working when you're walking because you're thinking about what deal you're going to close next," Fountain laughs.

Setting lifestyle goals

Both experts agree it takes a mental commitment to oneself before any lifestyle changes can be successful. They also advise making changes in small increments instead of a major overhaul that is difficult to sustain. Many diet and exercise plans fail when a lifestyle change is too rapid or disruptive, causing people to fall back into old patterns and become discouraged. Don't expect change overnight, these experts warn. Instead, take heart in knowing you're doing something positive for yourself. Over the course of several weeks or months, you'll see significant and lasting improvements.

The first step to any change, our experts say, is taking charge of your own life. "In too many instances, we let situations dictate our choices," Fountain says. REALTORS® as a whole are extremely motivated. They set productivity goals and consistently meet them. Fountain says, "It wouldn't take any more effort to set lifestyle goals in the same way. Just think of yourself as a client, then ask, 'how important is that client?' The answer should be obvious: YOU are your most important client! ■"

Balance your own life

By Sarah J. Schmidt

Health Log of [Your Name] Week of [Date]							
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Breakfast							
Lunch	Record what you eat and drink at each of these meals. Indicate anything other than average portion sizes. Provide brand names if they're indicative of nutritive or caloric content (i.e. "McDonald's Big Mac & Super- Sized Fries" or "Healthy Choice frozen chicken dinner").						
Dinner							
Snacks	Indicate what snack(s) you consume throughout the day, if any, and estimate portion sizes. For instance: "one bag of M&M's;" "one bag microwave popcorn;" etc.						
Distance Walked	Wear a pedometer (available in the sporting goods department at most retail stores). Follow the instructions on the pedometer and record your daily distance at the end of every day.						
Exercise <small>(Type & Approx. Time Spent)</small>	Indicate any type of exercise you perform during the day (other than walking, which is recorded above), and estimate the length of time you participated. For instance: "20 minutes housecleaning;" "30 minutes jogging;" "45 minutes mowing the lawn;" etc.						
# Hours Sleep	Record the number of hours you slept last night. Include naps if you're one of the lucky few who can fit them in a busy day!						

Work Log of [Your Name] Week of [Date]							
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Time Arrived at Work <small>(i.e. 8 a.m.)</small>							
Time Departed Work <small>(i.e. 6 p.m.)</small>	Indicate what time you arrive and depart your office or the place where your workday begins/ends each day.						
# Phone Calls Made							
# Phone Calls Rec'd	Keep a tally of the phone calls you place and receive each day. If this is too burdensome, it may be possible for you to obtain a log of your phone activity from your service provider; check with your phone company to be certain.						
# E-mails Sent							
# E-mails Rec'd	Keep a tally of the e-mails you send and receive each day (excluding Spam). Rather than tallying each one, access your "send" file (available in most e-mail programs) and can count the number of messages sent each day.						



Seeking a more balanced lifestyle? The first step, says Jerry Davis, PhD, sociology instructor at East Mississippi Community College, is to keep a log of your activities. "When we see what we actually do all day, it's easy to pick out the things that take up more time than they should," he explains.

Keep the two logs featured here for a week or longer to get an accurate picture of your lifestyle. When they're completed, make a list of activities you consider priorities, and then compare your priority list with the logs. Davis says you'll likely find yourself spending time on certain things that aren't priorities and don't merit much of your valuable time. This realization can help you make lifestyle changes accordingly.

The four REALTORS® involved in our study say their weekly logs forced them to realize both positive and negative things about their lifestyles. More importantly, the logs served as tools for change. Reprinted on this page are the same logs used in our study, if you'd like to try this exercise. You may want to include additional space for tracking things like mileage, expenses, or other factors important to you. Remember, you may not control every single aspect of your life, but facing the reality of your lifestyle gives you the freedom to change. ■

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FOR THE TECH OF IT



BY MIKE DELAMATER

Get a smartphone, get organized

One key to REALTOR® success is organization. Managing contacts, listings and appointments, as well as staying in contact with clients, office and home can be a daunting task. But there is no need to despair...one technology tool, in particular, may be just your lifeline.

That tool is a "smartphone." Smartphones combine the organizational abilities of a PDA (Personal Digital Assistant – like a Palm Pilot) with the communication abilities of a cell phone and the internet connection abilities of a laptop. Now you can do it all with one device! Check e-mail, search MLS listings, keep track of meetings and appointments and call your loved ones anytime, anyplace.

As with any technology, there are many different "flavors" of smartphones. Two popular brands on the market include the TREO from PalmOne (www.palm.com/us/products/smartphones/) which operates on the PALM OS (Operating System) and the Blackberry (www.blackberry.com/products/handhelds/index.shtml) that uses a Java based OS. There are also smartphones that use the Windows Mobile OS. HP's iPAQ (welcome.hp.com/country/us/en/prodserv/handheld.html) is an example.



Different Operating Systems mean different apps (that's geek-speak for applications), meaning that each flavor of smartphone has its own bells and whistles. They all have some basics in common, however. Each has the ability to check e-mail and surf the Web from basically anywhere you can get a cell signal. Each can also synchronize contact lists and calendars with your PC. Standard features such as note pads, to-do lists and many other useful utilities, combined with the online capabilities, make the smartphone

appear to have been designed specifically with the REALTOR® in mind.

For several years we have seen the trends shifting in mobile communication. From clunky first generation bag-phones to text messaging to e-mail access to hands-free communication. Wait no longer because the day and age of the smartphone has finally arrived. This is not just a trend or fad. The smartphone is here to stay and the technology will only get better. A multitude of useful applications designed to keep you organized and in touch with your personal and business demands can be at your fingertips. So what are you waiting for? Ask your cellular service provider about one today. ■

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HEADLINERS

MEMBERS IN THE NEWS

REALTOR® Institute Instructors attend national education conference



Windham



Jones

REALTOR® Institute instructors **Nancy Windham**, GRI, CRS, a broker/associate with Prudential Gateway in Jackson and **John Jones**, ABR, CRB, CRS, GRI, broker/owner of John Jones and Associates in Pascagoula, attended the Real Estate Educators Association's annual conference in Myrtle Beach, S.C., in June.

The conference is attended each year by several hundred real estate educators from colleges and universities, proprietary schools and REALTOR® Institutes from across the country. Attendees hear from the most nationally recognized real estate speakers and trainers on how to improve the quality of their instruction to benefit the students in their real estate classes. Both Windham and Jones have been instructors with the REALTOR® Institute for over ten years and have

demonstrated a commitment to their students and profession by attending the REEA conference.

"This was my fourth REEA conference," said Jones. "The exposure to new methods, ideas and changes from all segments of the U.S. and Canada help me in my brokerage and certainly in my role in the classroom. Networking, new friends and latest editions of texts are the lagniappe of these sessions!"

The 2005 REEA President is **Dianna Brouthers** of Myrtle Beach, who has a strong relationship with the Mississippi REALTOR® Institute as the curriculum writer for our classroom and online Mississippi specific license law, agency law and contract law courses as well as the recently launched online salesperson post license course.

Mississippi REALTOR® ranked in NAR's 'Top 30 Under 30'



Warren

Jason Warren, 29, a salesperson with Prudential Magnolia Realty & Associates in Tupelo was named to the National Association of REALTORS®' 2005 'Top 30 Under 30' list.

Not many 29-year-olds have worked in the same business for 13 years and excelled so admirably. But this go-getter was destined for real estate success. In high school, Warren worked as a real estate assistant. He obtained his license at 19 and sold real estate while a full-time student at Mississippi State University. After graduating in 1998 with a degree in marketing, he worked for his father's door business but continued to sell real estate on the side. After two years, he knew real estate was the career for him. Last year he closed 96 transactions and had sales of \$10.4 million.

About 350 contacts receive Warren's tip-filled quarterly newsletter and new listings e-mail. He mails birthday cards to past and potential clients and works with relocation companies to expand his sphere of influence. Warren is the current president of the Northeast Mississippi Board of REALTORS®. He also volunteers at Tupelo's New Beginnings child-adoption organization. ■



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YOUR NECK OF THE WOODS

Local Board & AE Forum

In Mississippi, there are 21 local boards servicing REALTORS® in every corner of the state. Here's what's going on in their communities:

Biloxi-Ocean Springs

Program themes at our General Membership meetings included the Department of Marine Resources, offshore drilling to identity theft. Our membership increased with over 20 new members attending orientation and being installed. During our August meeting, we recognized our REALTOR® and Affiliate of the Year at the Isle of Capri. Affiliates and sponsors will be honored at the September meeting and a drawdown fundraiser will be held in October for the Interfaith Hospitality Network that supports homeless families and children.

Clarksdale

No information provided.

Cleveland

No information provided.

Four County

No information provided.

Golden Triangle

Congratulations to Teleah Carter, ABR, who has been chosen as GTAR 2005 REALTOR® of the Year. The announcement was made and the recipient honored at the August 10 general membership meeting & luncheon. Carter is associated with Coldwell Banker West Realty. She has served as local Board President, Secretary/Treasurer and worked on numerous committees. She was also Chair of the REALTOR® Community Service Committee and was responsible for taking the NEFE program (teaching financial literacy) into local high schools.

Greenville

We are happy to say that we have reached 196 percent of our MARPAC goal. We will continue to try and reach 100 percent actual participation. We have also exceeded MAR's participation goal of 15 percent registration for the Natchez Convention. Our board membership has increased by 11 members this year and we have more applications coming in.

Greenwood

No information provided.

Grenada

The Grenada Board of REALTORS® is extremely proud of former Miss Grenada County Kristian Dambrino. She was crowned Miss Mississippi 2005 at the Miss Mississippi Pageant in Vicksburg. We wish her continued success at the Miss America Pageant in January. Several of our Board members are involved in Grenada's first Downtown Jubilee to be held Saturday, September 17. There will be lots of good food, entertainment, arts and crafts, and children's activities.

Gulf Coast

Excitement is in the air on the Gulf Coast with the announcement of our annual award recipients: REALTOR® of the Year Charlie Green; REALTOR® Spirit Award Winner Sarah McArthur and Affiliate of the Year Recipient Jan Swearingen. Our "GCAR

Third Annual Charity Golf Tournament" was hugely successful. All proceeds raised were for Hope Haven home for abused children. Our "Helping Kids Succeed" fundraising campaign provided funds for school supplies for needy families. GCAR members extend their thanks to MAR President Nancy Lane, CCIM and CEO Angela Cain for attending our July General Membership meeting.

Hattiesburg

The Hattiesburg Area Association of REALTORS® completed its "For the Kids" community service project. The Community Service committee worked hard to raise money to buy supplies for teachers to use in their classrooms. Chaired by Debbie Sinopoli, the project was a big success. Also, home sales have been better than ever and membership is steadily increasing. Congratulations to Dottie Farris, our 2005 REALTOR® of the Year.

Jackson

The Jackson Association began filming the first module of a new agent training video on August 12. The training video will utilize actual case scenarios and situations to teach agents what to do and what not to do. The video will include modules on showing etiquette, contract writing/presentation etiquette, Professional Standards and several other critical areas. Previews will be available online as the modules are developed and finished.

Laurel

The Laurel Board of REALTORS® would like to welcome Nedra Carter who is affiliated with Howard Johnson Properties. Our board is deeply involved with community services. Recently we joined the "Suitcases for Kids" drive; purchased school supplies for local children; made a contribution to "Love in Action," a community home for the homeless and donated to the search fund for Natalee Holloway.

Meridian

There will be no local board meeting in September because of the MAR Convention. Our Meridian REALTORS® are signed up for convention and ready to cheer on our candidate for the "Beautiful Legs" contest, a MARPAC fundraiser at convention. October brings us our Habitat Event. Watch the website for the schedule. Congratulations to our Local Board REALTOR® of the Year Pat Hamilton and Faye Gray, our Local Board Affiliate of the Year.

Natchez

Natchez is ready for the State Convention with our largest participation ever. We would like to welcome Peter Dale as a new agent with Paul Green & Associates. Sales are at a steady pace. Look forward to seeing everyone at Convention.

North Central

No information provided.

Northeast

Here at the Northeast Mississippi Board we had our first Beautiful Legs contest and made an additional

\$791 for MARPAC. It was the best program we have ever had and our members loved it. Andy Estes, MLS President, and Jeannette Spearman, AE, went to an MLS Summit in Fargo, ND.

Northwest

When unusually heavy rains hit Southaven on the evening of July 22, over 100 homes were damaged, with 40 homes sustaining major damage. By the next morning, local REALTORS® were on site helping clean out the homes so restoration could begin. The Northwest Association has donated \$15,000 toward the Flood Relief Effort, and had contributions by members exceeding an additional \$5,500 as of August 8. The Association has adopted two families in the affected area to help them restore their homes to a livable condition.

Pearl River

The Pearl River County Board has moved its board office from the very cramped office in the back of the building to a larger, much more comfortable office in the front of the building. This has been a big improvement for us. We now have the facilities to hold our Board of Directors and Committee Meetings at the Board Office. We have also just finished a very long process of negotiating a new contract with our MLS service provider.

Southwest

Dane Skirtech from the Jackson Association of REALTORS® came to our board and spoke on computer technology. MAR President Nancy Lane, CCIM, visited our board in August and in September MAR Past-President Bruce Krammer will be speaking to us. In October, we will be offering eight hours of continuing education for anyone interested in attending: four hours agency law, two hours contract law and two hours license law.

Vicksburg

Congratulations to Pam Beard for her nomination as President of the MAR Board of Directors and Harley Caldwell for her nomination as an MAR Director-At-Large. We appreciate your hard work. August was Vicksburg's education month with courses that included eight hours of the required law courses, 20 appraisal hours, and 12 free elective hours. Vicksburg members enjoyed a special June summer event that included crawfish and catfish with all the trimmings thanks to our sponsors National Property Inspections and B & K Bank. The Strategic Planning Committee is planning a retreat to discuss the board's short and long term goals.

Commercial Association of REALTORS®

MCAR members have enjoyed several opportunities for networking and education recently. North Mississippi members got together in late July to hear about community redevelopment in Tupelo's Fair Park District. In early August, members from all over the state met for two hours of CE with a panel of commercial lenders.

Successful REALTORS® who are extraordinary MARPAC contributors

**As of August 6, 2005*

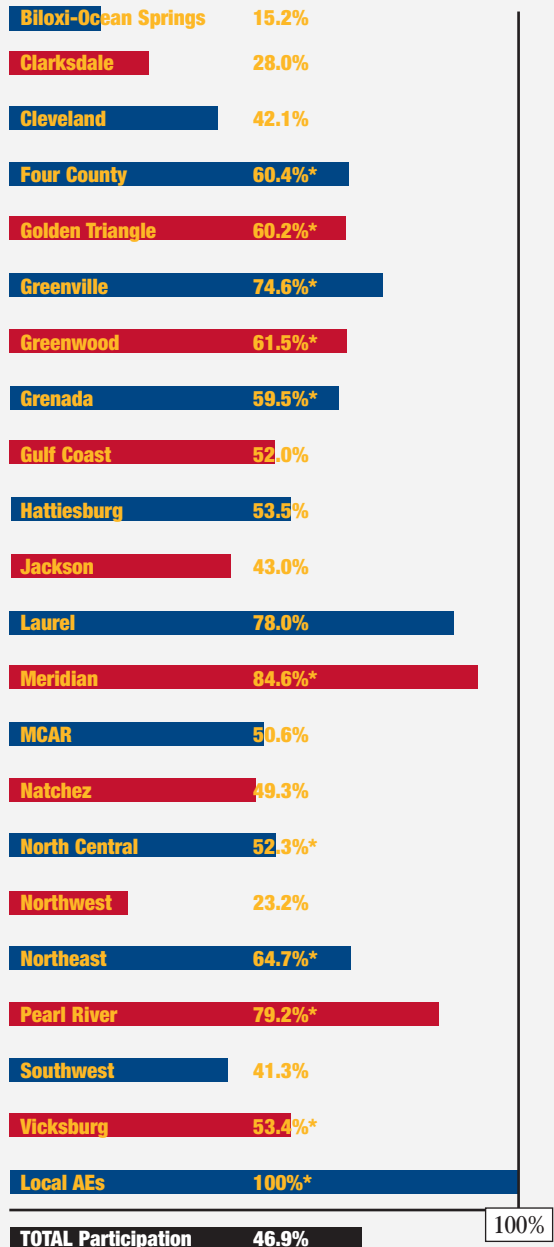
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Judy Taylor Southaven	Ginger Whitwell Southaven	Chris Wilson Laurel	Terry Winstead Meridian			



Local Board MARPAC participation levels

As of August 15, 2005

MARPAC has reached 90.7 percent of its fundraising goal with \$158,805 and 46.9 percent of its 50 percent fair share participation goal. Have you invested your fair share?



100%

* denotes local boards that have exceeded 50% participation

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