

Good Chemistry

Concocting customer loyalty

Making technology work for you –
and your clients

MAR, NAR fund housing needs study

Convention & EXPO

Fall 2006



EXPERIENCE the advantages of working with an ***EXECUTIVE***.



Advantage # 1

CUTTING EDGE TECHNOLOGY. Realty Executives is on the cutting edge of technology, so you can enjoy more free time and enjoy a hassle-free experience - whether you are buying or selling. Our Executives are equipped with the latest technology tools designed to help them work more efficiently with you, for you and with everyone involved in the process. Our MLS systems, CRM systems and websites gives properties broad exposure on the World Wide Web, and helps our Executives find the exact property you are looking for.

There is a difference between a typical "agent" and an "Executive." And it shows in every single transaction. Put these advantages to work for you today by calling 1-877-963-9876. Or visit our website at RealtyExecutivesMidSouth.com.

RealtyExecutivesMidSouth.com



Realty Executives MidSouth, 3479-A Gulf Shores Parkway, Gulf Shores, AL
For Franchise Opportunities Call 1-877-963-9876
Each office independently owned and operated



Real Estate LEADER is the official publication of the Mississippi Association of REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional development, and news about innovative business and community leaders.

Editor

Angela Cain
acain@msrealtors.org

Assistant Editor

Tracee Walker
twalker@msrealtors.org

Contributing Writer

Carol Stern
hstern3@bellsouth.net

Graphic Designer

Steve Nowak
nowak427@bellsouth.net

Photographer

Bill Jackson
Gil Ford Photography

Sales & Marketing Manager

Krissa Dobbins Brown
kbrown@msrealtors.org

REALTOR® Editorial Board

Mark Warren, Chair, Jackson
Sandra Vaughn, Vice-Chair, Laurel
John Belth, Poplarville
Jane Bobitt, Cleveland
Eric Bradley, Picayune
Margaret Deavours, Jackson
Angela Deskewies, Olive Branch
Joe Dove, Jackson
Sharon Grace, Oxford
David Griffith, Cleveland
Gwen James, Hattiesburg
Pat Jefcoat, Hattiesburg
Will Knotts, Oxford
Kevin Lawrence, Madison
Vanessa Leech, Vicksburg
Lori McKinney, D'Iberville
Melanie Mitchell, Starkville
Deborah Nettles, Starkville
Alainna O'Bannon, Vicksburg
Julia Pippin, Picayune
Carolyn Walker, Vicksburg
Shirley Wilbanks, Columbus

Real Estate LEADER does not establish due diligence on authors and advertisers and cannot guarantee that their writings or claims are correct or suitable. Views and advertising contained in *Real Estate LEADER* are not necessarily endorsed by the Mississippi Association of REALTORS®. The information contained within should not be construed as a recommendation for any course of action regarding financial, legal or accounting matters by the Mississippi Association of REALTORS®, *Real Estate LEADER* or its authors.

Mississippi Association of REALTORS®

PO Box 321000
Jackson, MS 39232-1000
Tel: 601-932-5241
Toll-free: 800-747-1103
Fax: 601-932-0382
Web: www.msrealtors.org
E-mail: mar@msrealtors.org



REAL ESTATE LEADER

A PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

IN THIS ISSUE: Client Chemistry

FALL 2006

Cover Story:

16
Mixing a formula for success
Learn what buyers and sellers look for in a real estate professional.

8
Know the Code
Real-world scenarios test your understanding of the REALTOR® Code of Ethics.

13
Market snapshot
Is the market cooling in Mississippi?

18
Tech 2.0
Get the buzz on the latest gadgets and how they can work for you.

DEPARTMENTS

4 President's Perspective
4 Word on the Street
5 Legal Ease
6 Capitol Watch
8 For The Course of Your Career

11 Association News
21 Your Neck of the Woods
22 Headliners
23 For the Tech of IT
24 MARPAC

26 REALTOR® Resources
26 Information Central
27 Referral Advertising

On the cover:
REALTOR® Lee Garland of Re/Max Alliance in Flowood concocts a customer service mixture that keeps buyers and sellers loyal.



Think Of Us As An Easy Chair In A Business World Full Of Hot Seats.

- Name-Brand Office Furniture
-Featuring HON, La-Z-Boy, Nvision, Indiana Desk, and much more
- Next Day Delivery on In-Stock Items
- Affordable, Easy Payment Options
-Rental, Sales, Lease Ownership
- Free In-House Space Consultation



Furniture The Easy Way. Your Way.

(601) 956-2600
F: (601) 956-2727

749 Ridgewood Rd. Ext.
Jackson, MS 39157

55 north to a right on County
Line Rd. Turn left at the first
light onto Ridgewood.

www.aaronofficefurniture.com

PRESIDENT'S PERSPECTIVE



Do real estate and chemistry mix? Yes, in fact, creating just the right formula of service, personality and know-how is crucial to your success in this business.

In this issue, we explore what consumers look for in a real estate

professional and how you can meet their expectations through the use of technology, community involvement and superior service. Establishing lasting business relationships and building customer loyalty is what REALTOR® longevity is all about.

Our longevity in real estate sales is also impacted by the availability of quality, affordable housing in our state, the kind of housing that our work force so desperately needs. That's why I've worked so hard during my year as president to address the Hurricane Katrina-related housing crisis along our Mississippi Gulf Coast. And I'm so pleased to share some exciting news regarding our latest initiative. See page seven for details on the housing needs study being conducted thanks to a partnership we've developed with Governor Haley Barbour's Office of Recovery and Renewal and the National Association of REALTORS®. I can't thank NAR and its leadership enough for its generosity and support.

Speaking of support, our MAR staff continues to put new tools and resources at our fingertips. The staff's latest endeavor – a brand new MAR *Online* – has produced a new association website that's timely, easy to navigate and state-of-the-art. I encourage you to visit www.msrealtors.org and discover all of the ways your association is working for you.

But all work and no play would make for a very dull organization. In addition to member services like the website, MAR has a great Convention & EXPO planned for you next month in Vicksburg. In addition to getting ALL of your required AND elective CE, there'll be plenty of opportunities for socializing, networking, dancing and fun. Sign up for the REALTOR® golf tournament for just \$49, attend our Champagne & Diamonds Dinner Reception and earn a chance to win a one carat diamond or visit our EXPO and get a FREE chair massage. If you haven't registered yet, I encourage you to take advantage of this low-cost, high-value opportunity all for just \$129 (\$99 for Rookies).

I look forward to seeing you in Vicksburg, my beautiful hometown, in December.

Pam Beard

Pam Beard, ABR, CRB, CRS, GRI, ePro
President

Word on the Street

REAL ESTATE NEWS BRIEFS

NAR seeks cooperation with FTC

The National Association of REALTORS® continues to reach out to the Federal Trade Commission in an attempt to address FTC concerns regarding the treatment of exclusive agency listings. NAR general counsel Laurie Janik says that the FTC may now be ready to work with NAR to craft an industrywide solution to the FTC concerns over the MLS' treatment of exclusive agency listings. In mid-October the FTC concluded investigations against seven MLSs claiming their practices were anticompetitive. The most recent FTC actions resulted in the signing of consent orders by five MLSs to discontinue certain practices that the FTC claims may have resulted in lessening competition. The other two actions will be litigated.

High standards, education important for nontraditional mortgages

Guidance on nontraditional mortgages issued in October by federal banking regulators will help ensure that lenders inform consumers about the risks related to nontraditional financing options, including interest-only and option-payment adjustable rate mortgages, said the National Association of REALTORS®. NAR strongly supports efforts to educate consumers about these mortgages, and REALTORS® have been educating would-be homebuyers about nontraditional mortgages for quite some time.

In addition to proposing that lenders educate consumers about the risks of nontraditional mortgages, the final guidance also recommends that lenders review current underwriting standards and improve risk management strategies. While lauding consumer education efforts, NAR cautioned federal regulators in its submitted comments on the proposed guidelines not to restrict innovation in mortgage lending and, by extension, opportunities for homeownership. For more information access the brochure entitled "Specialty Mortgages: What are the Risks and Advantages?" at www.realtor.org.

**Schwartz,
Orgler
& Jordan PLLC**
Attorneys at Law

15487 Oak Lane Drive, Ste 200 I
Gulfport, MS 39503
228-832-8550

2355 Pass Road, Suite B
Biloxi, MS 39531
228-388-7441



LEGAL EASE



BY RON FARRIS, ROBINSON, BIGGS, INGRAM, SOLOP & FARRIS, PLLC

MAR standard forms revisions bring changes in January

After many months of work, MAR's standard form set will soon be released, reflecting extensive changes requested by MAR members and adjustment of forms due to changes in the marketplace and legal considerations.

The Contract for the Sale and Purchase of Real Estate (F-1) and its counterpart for lots and land (F-2) have been fully revised. Notable is the deletion of lines on the bottom of each page for parties' initials, a change brought about by constant confusion as to their use in negotiations involving counter-offers, particularly when disputes erupt over the exact terms of heavily marked-up contracts. Parties wishing to use initials may continue to do so, but initials should only be added when negotiations have ceased and the document being initialed constitutes the undisputed agreement of the parties.

The new forms require proper use of the contract form for an initial offer by the buyer and use of the seller's and buyer's counter-offer forms for the negotiation process, rather than marking up and initialing and dating of changes to the original offer on the contract as negotiations continue through multiple counter-offers. MAR's relatively new seller's and buyer's counter-offer forms (F-14 and 14A) streamline the process, enabling the parties to progress through an orderly negotiation with significantly reduced opportunity for disputes relating to agreed terms. This protects MAR members from allegations of negligence when extended negotiations on a single contract form leave the parties unable to ascertain their own agreement.

The newly revised forms F-1 and F-2 also feature largely re-written clauses designed to clarify previously confusing language dealing with the Loan and Insurance Contingency; Breach of Contract; Damage by Fire, Etc.; and Inspections.

The Home Inspection Addendum Form (F-7) has been completely revised to eliminate inconsistencies in the old forms. Parties to the contract will now have a clear, concise set of options relating to inspections, and a standard protocol designed to avoid ambiguities and conflicts in the old forms. The forms are specifically designed to provide default provisions when parties inadvertently fail to fill in blanks in the form to protect the parties from incomplete agreements.



Likewise, provisions relating to mandatory arbitration have been deleted from form contracts F-1 and F-2 and a new Mandatory Arbitration Addendum has been added to the form set, providing a precise process to be followed. Like the mandatory arbitration section in the old form contracts, the new addendum pertains only to disputes and controversies between a party and the Listing Broker, the Selling Broker (if any) and/or their agents or representatives. MAR forms have not and do not require or allow for parties to elect mandatory arbitration in disputes solely between a buyer and seller.

The Mold Disclosure and Waiver form (F-28) has been deleted. When issues with mold exist or parties wish to address mold, the Property Issues Addendum form (F-27), covering mold and other hazards, should be employed.

MAR's Listing Agreement (F-4) will now feature an option for a seller to specifically authorize disclosure of offers on the property by the Listing Broker/Agent. The REALTOR® Code of Ethics now requires this. Inclusion of this option in the Listing Agreement will enable Listing Brokers and Agents to discuss the pros and cons of such disclosure and its effect on the seller's negotiating position early in the process, when it should be addressed.

MAR's 2006 revisions will appear in ZIP Forms in January 2007. Members are encouraged to print the new forms and study them carefully for these and other changes. Download the forms at www.msrealtors.org. ■

Ron Farris is MAR's Legal Hotline attorney and general counsel.

■ 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.





CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

RPAC contributions presented

The National Association of REALTORS® Political Action Committee (RPAC) recently made campaign contributions to members of the Mississippi Congressional Delegation. RPAC bases its decision to support federal candidates based on recommendations from MARPAC Trustees, NAR congressional voting records and analyses of incumbent members of Congress, and campaign intelligence reports provided by the NAR political and legislative staff.

NAR advocates policy initiatives that will result in the continued creation of a fundamentally sound and dynamic U.S. real estate market fostering vibrant communities in which to live and work. RPAC supports the "REALTOR® Party," meaning we support candidates based on their support of REALTOR® issues regardless of their political party affiliation.

Contributions were made to the following members:*



MAR Governmental Affairs Director Derek Easley (left) and MAR Chief Executive Officer Angela Cain (right) present Congressman Bennie Thompson with a RPAC campaign contribution.



Trent Lott visits MAR and receives RPAC campaign contribution. Pictured left to right: MARPAC Trustee Bob Ridgway, C.R. Ridgway IV REALTOR®, Jackson; MAR Past President Nancy Lane, Nancy Lane Commercial Realty, Jackson; Senator Trent Lott; MAR Chief Executive Officer Angela Cain and MAR Governmental Affairs Director Derek Easley.



*Rep. Roger Wicker
(R-1st)*



*Rep. Chip Pickering
(R-3rd)*



*Rep. Gene Taylor
(D-4th)*

**Sen. Thad Cochran is not mentioned above because he was not up for re-election this year.*



Mississippi REALTORS® participated in the Mississippi Economic Council's 5th Annual Hobnob event Nov. 2 which convenes the state's business, education, economic development and political leaders.



MAR members attend Hobnob Mississippi. Pictured left to right: Russell Wilcox, 2007 Secretary/Treasurer, Ridgeland; Janice Shows, 2006 Secretary/Treasurer, Ridgeland; Gary Murphree, MARPAC Trustee, Houston; Tony Jones, 2006 Northern District Vice President, Olive Branch; Ernie Clark, MARPAC Trustee Vice Chair, Brookhaven; and Nancy Lane, Past President, Jackson.



MAR President Pam Beard hob nobs with John Harless, Bryson Insurance of Ridgeland, and others during the MEC annual event.

SAVE THE DATE!

REALTOR® Day at the Capitol set for Feb. 7.

Plan NOW to gather at the Mississippi Capitol to present the REALTOR® perspective on key issues important to homeowners, homebuyers and real estate professionals. MAR's 2007 legislative agenda will be announced in December.

Barbour announces extension of Gulf Coast housing needs study

Governor Haley Barbour announced Oct. 24 that the National Association of REALTORS® and the Mississippi Association of REALTORS® have donated \$155,000 to enable the RAND Corporation to extend its study of affordable housing needs along the Gulf Coast in Mississippi.

"From the earliest days after Hurricane Katrina, it was obvious that housing for displaced coast residents would be the dominant issue for a long time," Governor Barbour said. "Many organizations and government at all levels are putting extraordinary efforts into improving the availability and affordability of housing and I certainly welcome specific recommendations that enhance the strategic rebuilding and renewal plan that is under way."

The study by the RAND Gulf States Policy Institute (RGSPI) will focus on low- and moderate-income housing in Hancock, Harrison and Jackson counties, which sustained about 90 percent of the serious damage Mississippi suffered from Hurricane Katrina.

"This project will help private companies and public organizations gain the insight they'll need

to effectively continue rebuilding in Mississippi, and to provide the Governor's office with economic expertise to help it craft the sound policies that will revitalize the housing market and the state's economy," said Thomas M. Stevens, National Association of REALTORS® President from Vienna, Va.

The RGSPI study will seek to provide the state with answers to the following questions:

- What was the housing market like in the three counties before Katrina hit?
- How much damage did the hurricane cause to housing in the three counties, and what will it cost to repair the damage?
- How much of the housing recovery can be accomplished by the market itself, and how many special programs will be needed to assist the recovery?
- What policy options are available to help in the affordable housing market recovery?

"We are so honored to be partners in this important project that will guide our leaders as they develop and implement solutions to the current housing crisis along our coast," said Beard, who spearheaded the initiative on behalf of MAR.



MAR President Pam Beard and NAR Vice President & Liaison to Government Affairs Henry Ray, Birmingham, Ala., present funds to extend the state's housing needs study. Pictured left to right: Fred Carl Jr., Commissioner of Housing for the Governor's Office of Recovery and Renewal, who is also Chairman, President and CEO of Viking Range Corporation; MAR President Pam Beard; Governor Haley Barbour; James A. Thomson, RAND Corporation President and CEO; and Henry Ray, 2006 NAR Vice President & Liaison to Government Affairs.

The funding to continue the study is the latest effort from Mississippi REALTORS® to promote post-Katrina housing opportunity and assist Mississippians directly affected by the storm. ■



Fixed-rate loans
FHA and VA loans
Interest-only loans
Bridge loans
Adjustable-rate loans
Jumbo loans
100% loans
First-time homebuyer programs
No-down-payment loans
And many more!

The house is big. The mortgage worries don't have to be.

So, your needs have changed, and it's time for a bigger house. Which means it might be time for a jumbo loan from Regions Mortgage. We offer a variety of larger home loan options, and give you the guidance you need to pick the right loan with confidence. It's that dedication to our customers that makes us one of the leading mortgage companies in the nation. To learn more, call your local branch.

Grenada, 662-227-4052 | Gulfport, 228-328-0315 | Jackson, 601-960-2565

Everyday confidence.

REGIONS 
MORTGAGE



© 2006 Regions Mortgage. Member FDIC. All loans subject to credit approval. Regions Mortgage does business in accordance with the Federal Fair Housing Act and the Equal Credit Opportunity Act and does not discriminate on the basis of race, color, national origin, religion, sex, age, marital status, handicap, familial status, because all or part of an applicant's income is from public assistance, or because an applicant has exercised a right under the Consumer Credit Protection Act.



FOR THE COURSE OF YOUR CAREER

BY JO USRY



Code of Ethics dilemmas: What would you do?

Article 1 of the REALTOR® Code of Ethics obligates REALTORS® to promote and protect the interests of their clients. During the term of a contract with a client, the REALTOR® must demonstrate consistent diligence in promoting (advancing) the client's interests and protecting the client from harm, including financial harm. Test your Code of Ethics knowledge with these real-world scenarios:

Case #1:

The client entered into a listing agreement with her REALTOR® at an agreed upon list price of \$132,500 for a 90-day period. The REALTOR® advertised the house without response, showing it to a few prospective buyers who each lost interest after learning the price. In a sales meeting, the REALTOR® advised associates that the property appeared to be overpriced and said advertising and showing the property had been a waste of time and money.

After six weeks with no communication from her REALTOR®, the client called the REALTOR®'s office. Without identifying herself, she asked if the firm was still offering the property for sale. The non-member associate of the office said, "We still have the house listed, but there is little interest in it because, in our opinion, it is overpriced and not as attractive a value as other properties we can show you."

Client Action

The client filed a complaint with the a local board of REALTORS® charging that her REALTOR® failed to promote and protect her interests by:

- Failing to advise the client of the REALTOR®'s judgment that the house was overpriced
- Failing to actively seek a buyer

REALTOR® Response

During the Panel Hearing, the REALTOR® stated:

- The client insisted that she wanted \$132,500 for the property.
- By advertising and showing the property, the REALTOR® made a diligent effort to attract a buyer at that price.
- After receiving almost no response to this effort, the REALTOR® was obliged to conclude that the house would not sell at the listed price.
- In view of the client's attitude at the time of listing, the REALTOR® thought it would be useless to attempt to get the client to agree to a lower list price.
- He instructed his staff not to actively market the property at that price.

Conclusion of the Hearing Panel:

The Panel concluded that the REALTOR® was in violation of Article 1 of the Code of Ethics due to the following:

- The REALTOR® had been unfaithful in his obligations by not advising his client of his conclusion that the property was overpriced, based on the response to his initial sales effort.
- The REALTOR® withheld his best efforts to bring about a sale of the property in the interests of his client.

Case #2

The REALTOR® managed an apartment complex owned by his client. As property manager, he received a written offer from a potential buyer to

purchase the building. The REALTOR® responded that the building was not for sale. A few days later the prospective buyer met the property owner and said he thought he had made an attractive offer through the owner's agent. The potential buyer indicated that he would be interested in knowing what price would interest the property owner. The property owner said that he had received no offer from his REALTOR®.

Client Action

The client filed a complaint against the REALTOR® charging failure to represent and promote his interests. His complaint specified the following:

- While the REALTOR® had been engaged as a property manager, the client had at no time told the REALTOR® not to submit offers to buy.
- In absence of any discussion, the client felt that the REALTOR® should have recognized a professional obligation to acquaint him with the potential buyer's offer which, he stated in the complaint, was attractive to him.

REALTOR® Response

- The REALTOR® had only been engaged by the client as a property manager under the terms of a management contract.
- He had not been engaged as a broker.
- The client never indicated an interest in selling the building.
- By advising the potential buyer that the property was not on the market, the REALTOR® felt that he was protecting his client against an attempt to take his time in discussing a transaction which he felt certain would not interest the property owner.

Conclusion of the Hearing Panel

The Panel concluded that the REALTOR® was in violation of Article 1 due to the following:

- In the absence of any instruction not to submit offers, the REALTOR® should have recognized that fidelity to his client's interest, as required under Article 1 of the Code of Ethics, obligated him to acquaint his client with a definite offer to buy the property.
- Any real estate investor would obviously wish to know of such an offer.

Tips to Remember

- The Code requires you to promote and protect the interest of your client.
- License Law requires the fiduciary duty of full disclosure to a client
 - What you know, you must disclose to your client
 - All offers must be presented absent instructions from the client to the contrary ■

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

Mississippi REALTOR® Convention & EXPO

December 5-7, 2006 • Vicksburg



You're invited. We're expecting you! Your red carpet awaits....

Get ALL of your required AND elective CE, EXPO admission, two lunches, breakfast and a dinner reception all for just \$129! (\$99 for Rookies)

Register today and learn more at www.msrealtors.org



**MISSISSIPPI
ASSOCIATION
OF REALTORS®**

Top 5
reasons
to attend...

1. It's cheap. (Only \$129; \$99 for Rookies)
2. You can get ALL of your required AND elective CE.
3. You'll learn from nationally recognized speakers.
4. You could win a one carat diamond or \$2,000 cash!
5. Your competition will be there – shouldn't you?

*Register TODAY and take advantage of this low-cost, high-value opportunity!
Let MAR treat you like the star that you are!*

www.msrealtors.org

Construction complete, MAR launches new website

The Mississippi Association of REALTORS® debuts its latest addition to the information super highway with a brand new *MAROnline*, your round-the-clock REALTOR® resource.

REALTORS® asked for an updated site and now it's here. "We were determined to find a way to build a sleek new website that's fast, current, easy to navigate – and reasonable for a staff of our size to maintain. I'm proud to say that I think we've accomplished our goal," said Angela Cain, MAR Chief Executive Officer.

Some of the new features members will enjoy include:

- Live chat option that allows you to send instant messages when you have customer service, education or technical support questions.
- Fly-out menus with additional options under each of the main headings on the home page and every inside page.
- Quick Links on the home page and every inside page to the most popular items on the site.
- MAR member login screen on each page. Once a member logs in, there is an option for the site to remember the login for a returning user. Members-only access is granted for such key information as committee rosters and contact information.
- Links to the National Association of REALTORS® website where there is a wealth of information on a variety of topics (technology, housing opportunity, news, risk management, etc.) are provided whenever appropriate.
- We've followed the "three click rule." Most information is available in three clicks or less.



More REALTOR® Resources on the web

This year MAR has launched three additional websites that can be useful resources for REALTORS®. Take time to visit these hot spots too!

Mississippi REALTOR® Institute <http://realtorinstitute.org/>

We created a new website just for our real estate school! Visit today and discover why continuing education is more than just a licensing requirement. It's good for business. Bookmark this site as your source for continuing education and professional designation courses that will help continue to grow your business.

Real Estate 4•1•1 <http://411.msrealtors.org/>

Real Estate 4•1•1 promotes the value of using a REALTOR® in a real estate transaction and offers tips and tools for home buying and selling in Mississippi. Enhance your service to prospective customers and clients by sharing the printed or online version of this important document by linking to the guide from your company's website.

Hurricane Preparedness Guide <http://hurricaneguide.msrealtors.org/>

This one-stop resource is a compilation of tips, tools and information from various weather-related organizations and government agencies to help prepare you, your family, your home and your business for a potential natural disaster. Provide a link from your company's website to this site and share this valuable information with customers and clients.

MAR announces 2007 officer slate

MAR members elected the 2007 slate of officers through an online voting process in September. The 2007 officer team will be officially installed at the

Champagne & Diamonds Reception during MAR's Annual Convention and EXPO in Vicksburg, Dec. 5-7. Officers for 2007 include:



President
Chris Wilson
First Choice, PLLC
Laurel



President-Elect
Gwen James,
Coldwell Banker
Don Nace
Hattiesburg



**Northern District
Vice President**
Tony Jones,
Century 21 #1
Realty Group
Olive Branch



**Central District
First Vice President**
Lynette Magee-Praytor
Crye-Leike
Ridgeland



**Southern District
Vice President**
Watkins "Noggin" Wild
ERA Wild Realty
McComb



Secretary/Treasurer
Russell Wilcox
Woodlands Realty Group
Ridgeland

Directors-at-Large elected to 2007 MAR Board

Four REALTORS® representing members from each of the state's congressional districts have been named Directors-at-Large for 2007. REALTORS® were chosen through online voting in September. 2007 Directors-at-Large include the following:



Pat Pearce
District 1
Prudential Magnolia
Realty
Tupelo



David Griffith
District 2
Anita Griffith Real Estate
Cleveland



Cathy Feltenstein
District 3
Wilson Realty
Meridian



Pat Jefcoat
District 4
Coldwell Banker Don Nace
Hattiesburg

LMAR asks for your Habitat contribution

The *LeadershipMAR* Class of 2006 is working hard to meet their goal of raising \$70,000 for NAR's Operation Home Delivery to fund the construction of a Habitat for Humanity home in a box. The home would be delivered to the Gulf Coast and benefit victims of Hurricane Katrina. With over \$26,000 already, the class has raised just over one-third of the funds needed to meet their goal. Donate today and you could win \$2,000 cash! Class members are selling \$100 tickets for a chance to win a grand prize of \$2,000. The grand prize will be awarded at the MAR Convention & EXPO in Vicksburg, Dec. 5-7. Order your tickets today by sending a check made payable to the "REALTORS® Relief Foundation" to: Mississippi Association of REALTORS®, P.O. Box 321000, Jackson, MS 39232. A *LeadershipMAR* class member will then send you a ticket stub for your entry into the grand prize drawing.



2007 LeadershipMAR applications accepted

Applications are now being accepted for the 2007 LeadershipMAR class. LeadershipMAR is the association's premier leadership curriculum which combines individual study, group sessions and project experience in cultivating the leadership skills of future association and industry leaders. More information, including the class application form, is available at www.msrealtors.org. Click on the "About MAR" link from the home page. Then, select "LeadershipMAR." Applications should be submitted by Friday, December 22.

Get connected with an MAR committee

MAR seeks nominations for appointments to key Advocacy Groups and committees for 2007. These groups drive the work of the association and function best when populated by REALTOR® volunteers with expertise and interest in the work of those groups. The rewards include networking opportuni-

ties, personal growth and the satisfaction of improving one's profession, and the time commitment is minimal. Focus areas include legislative affairs, professional development, member services and more. Applications are available at www.msrealtor.org. Click on the "About MAR" link from the home page. Then select "Get Involved." Application forms should be submitted by November 30.

Over 350 Mississippi REALTORS® gathered in New Orleans for the NARdiGras, REALTORS® Conference and EXPO, Nov. 10-13. During the conference, the Mississippi Association in conjunction with the Louisiana and Alabama Associations of REALTORS® hosted a special Gulf Coast States reception to thank REALTORS® for their support in the aftermath of Katrina.



*innovative, powerful,
cost-effective*

Everyday Solutions for Everyday Real Estate



Who benefits from geospatial technology?

- **Realtors** provide home buyers with the information they want such as school districts, expected commute times, and demographics and median income of a neighborhood.
- **Developers** show commercial properties in the context of potential customers and tenants, nearness to competitors, inventories of like properties, labor pools, and risk factors.
- **Appraisers** map current and recently retired properties, resulting in more accurate data than sales information provided by national data providers.
- **Multiple Listing Services** use data such as parcel maps, school district boundaries, bus routes, local parks, and recreation facilities to show qualifying properties in the context of amenities or perceived nuisances.
- **Home buyers/sellers** identify potential flood areas; percentage of shade on a lot; setback distances between property and street; and visibility from a particular house.



Enterprise for Innovative Geospatial Solutions

To find out more, contact Lisa Stone at 601-624-9194,
lstone@olemiss.edu or visit www.eigs.olemiss.edu.

Market snapshot

Is the market cooling in Mississippi?



The real estate market has dominated national news headlines with reports of bubbles bursting and markets cooling. Does this hold true for Mississippi?

"In general, we're not experiencing the slowdown going on in other major markets like San Diego or Miami, for example," according to Angela Cain, Chief Executive Officer of the Mississippi Association of REALTORS. "Overheated markets like those had double digit price appreciation

that we never experienced. There is a softening in many of our markets across the state but home sales in Mississippi are generally very stable."

The National Association of REALTORS® latest report indicates that nationwide existing-home sales have eased – as well as the number of homes for sale – indicating the housing market is stabilizing. David Lereah, NAR's Chief Economist, said stabilizing sales should build confidence in the housing market.

Local Board Association Executives and Presidents weigh in on what trends they're observing in their areas across the state:

Northwest

The year-to-date home sales for the Desoto County area jumped 10.4 percent from \$544.7 million during the first nine months in 2005 to \$601.4 million this year, according to the NWMAR MLS. Home sales so far for 2006 have totaled 3,718 versus 3,581 for the same period in 2005. "We are in a very dynamic market, with a record number of homes on the market, yet they are selling faster and at higher average prices than last year," Michael Austin NWMAR President said. Current inventory of homes for sale is 2,554, compared to 2,153 in 2005. Days on the market dropped from 96 in September 2005 to 82 in September 2006. The area's average sale price has gone up from \$156,288 for the month in 2005 to \$163,814 for the month in 2006.

Northeast

The Northeast area of the state reports that they have not yet experienced the plummet that other markets across the country have seen. "We are experiencing a buyers market. Motivated sellers must become more realistic in their expectations, and sellers who were selling solely for the purpose of making a profit are either taking their properties off the market or experiencing a longer marketing time on the market," said Northeast Board of REALTORS® President Jan Phillips. "Consequently, because there are more homes on the market, buyers have the luxury of being selective."

Golden Triangle

Market activity is good with both sales volume and average sold price up over 2005 figures. The Golden Triangle area is seeing a shift in the way buyers search for homes. Now, instead of visiting open houses and searching newspapers and other print media for leads, potential buyers are capitalizing on the ease and accessibility of the internet to search for listings and information. They especially like listings that allow them to view numerous interior photos of the homes.

According to Association Executive Lois Laird, more clients are asking for buyer's representation and much faster responses to requests for information.

Vicksburg-Warren County

Homes in the \$150,000 to \$225,000 range are what Vicksburg-Warren County buyers are looking for and inventory in this price range is very sparse, according to Alainna O'Bannon, Association Executive. Sales are slow for the \$275,000 and up market. Patio homes are a new trend and are in demand among young professionals. Ameridream and 100% financing options are popular tools that are helping the financially challenged get into a home.

Jackson

According to Association Executive Cheryl Bullock, the Jackson market is not experiencing the slowdown felt in major markets across the country. "We are experiencing that slowdown that we always experience coming into the holiday season," said Bullock.

Hattiesburg

"From my viewpoint and from what I'm hearing, the residential market is slowing down a bit," said Hattiesburg Association Executive Trudy Bounds. The Hattiesburg area had been booming prior to Hurricane Katrina, and the storm caused the residential market to continue growing. The commercial market seems to be what's hot now. New restaurants and businesses are constantly popping up and even the downtown area is flourishing with new businesses and those who have returned since Katrina.

Laurel

The Laurel/Jones County area has seen over an \$8 million increase in sales compared to the same time in 2005. Before Katrina, the area averaged 260 listings. Now, the listing average is approximately 160. The area's average days on the market is approximately 130, with a median price of \$85,000. "The area is still experiencing a sellers' market. While new home construction is occurring, existing home sales still prevail," said Cheryl Jordan, Association Executive.

Natchez

According to Association Executive Vicky Ratliff, Natchez is experiencing a high volume of sales since Hurricane Katrina. Agents in the area are seeing homebuyers that want new construction and a lot of people purchasing vacant lots to build new homes. Houses are selling in the \$100,000 - \$300,000 range. Natchez has also seen an increase in commercial property for sale. Normally this area averages about 25-30 homes for sale. At press time, only nine homes were listed.

Gulf Coast

"The only way to describe real estate market on the coast since Hurricane Katrina is 'crazy,'" said Lorraine Krohn, Association Executive. REALTORS® in the area are busy and making money, but the area reports some slowing. The average days on the market dropped from 128 in 2005 to 107 in 2006 with average sale price in 2005 at \$149,392 and \$160,221 in 2006. Total listings sold were up from 4,062 in 2005 to 4,516 in 2006. The total dollar volume of sales in 2005 was \$606,828,852 increasing to 723,558,429 in 2006. The local board expected some licensees to go inactive, but so far the board has not seen the downturn it expected. Condos are under construction, but with a 270 percent increase in the cost of insurance we expect some developers to move more cautiously. "Roadblocks for the real estate market on the coast right now include the lack of affordable housing, the high cost of insurance, the lack of funding to put in the needed infrastructure and the slow pace of permitting process," said Krohn. ■

What customers don't tell you can hurt

by Terri Murphy

Have you ever had a shopping experience that left you fuming and frustrated? Ever been in a store when a sales clerk treats you with disinterest or disrespect? Recently, I was in a store and couldn't find my charge card fast enough to apparently make my clerk happy. As I searched through my wallet, I apologized for the delay – apologized several times. All the while she was visibly annoyed with my lack of organization and remained unresponsive to my conversation.

My experience with that store was impacted by this salesperson. Her bad attitude could easily translate into a substantial loss of revenue for the store. She wasn't the owner, and her behavior may not have reflected the attitude of the management, but the fact remains, she does represent the management.

The management, probably unaware of the front-line customer

contact on a daily basis, could be losing thousands of dollars a day by hemorrhaging existing customer relations. At the same time they are probably spending five times the amount to attract new customers. Do you know what's happening at the front line of your business right now?

Studies done by research company TARP report on customer satisfaction data that is critical to our business today. Their studies show that an unhappy customer will be sure to share their negative experience with at least a dozen people. However, rarely do the unhappy consumers take their complaint directly to the company with whom they had an

unsatisfactory incident. The study reveals that only four percent ever take their gripes to the company, leaving a whopping 96 percent telling other people about their discontent.

Conversely, our satisfied customers will tell less than five people over a one year period that they had a great experience – not much when you are hoping for a positive viral effect. This doesn't seem fair, but that's just the way it is.

We know the costs to secure a new customer are four to five times as much to retain an existing customer, so why aren't we doing more to ensure our customers are happy? What can we do to ensure that we aren't losing customers and spending a fortune to get new ones only to lose them again?

Here are a few areas in which to fine tune your customer satisfaction levels:

- **First points of contact:** This initial interaction is critical to how a customer perceives your business. Is the phone answered in a friendly way? Can they understand what is being said when the call is answered? Could you change the way the phone is answered to a more unique and friendly way? Imagine hearing a friendly voice say: It's a great day at ABC Real Estate Company, how may I help you? The conscious attempt to connect would definitely get the attention of the caller.

- **Communication Skills:** If you have a disgruntled customer, does your team practice and execute the necessary communication

skills to handle the problem effectively? It is easy to become hostile or defensive when being verbally abused by an unhappy customer, but with a trained staff an unhappy customer can become a raving fan when handled properly.

- **Can Do Attitudes:** Just recently I noticed a flat tire on my car and luckily was only a block away from one of those rare full service stations. There were cars everywhere and I anticipated a long wait. Just then a smiling employee came up to my car and I asked, "Can you fix a flat tire?" He answered enthusiastically by saying, "I am your man!" I sat in the car as he left briefly and after about five minutes came up to the car and said: "That will be \$9.35." I was amazed! He had repaired the tire in less than 10 minutes and was delightfully happy to do so. I gave him a generous tip for saving me both time and trouble.

This story really demonstrates the "Can Do" attitude of a great team player. He certainly didn't own the station, but clearly understood outstanding customer service. You can be sure I'll tell everybody about my great experience! Consider these "what ever it takes," "can do," and "we're here for you," philosophies as mantras for your service staff to help develop raving fans.

- **Office Morale:** Make your office or company a great place to work. Take the advice of super success Stew Leonard, of the now famous dairy store in Connecticut. The success of Stew's family-owned business and their legion of loyal shoppers is largely due to their passionate approach to customer service: Their basic philosophy about customer service is:

Rule #1 - The Customer is Always Right

Rule #2 - If the Customer is Ever Wrong, Re-Read Rule #1

This principle is so essential to the foundation of the company that it is etched in a three-ton granite rock at each store's entrance. In order to create happy customers, Stew Leonard's is also recognized for their management philosophy: "Take good care of your people and they in turn will take good care of your customers."

It is this philosophy that has helped earn Stew Leonard's ranking on *FORTUNE* Magazine's "100 Best Companies to Work For in America" list for the past four consecutive years. He contends "you can't have a great place to shop without making it a great place to work." These are words to consider, as this company grosses nearly 300 million in revenue a year and growing!

It doesn't take much to wow a customer when you fine tune what it really takes to keep customers happy. Handling customers with extra care nearly guarantees repeat business and endless referrals. The home buying and selling process ranks as being one of the top "high stress activities," but with a great attitude, a little empathy, and effective communication, adding significant repeat business and considerable profit to your bottom line will come easily. ■



Terri Murphy, a nationally known real estate instructor, has authored four books and regularly contributes to Realty Times, Broker Agent News and other industry publications and has been a featured real estate industry expert for numerous national news programs. As a business consultant she specializes in cutting edge marketing and small business communications. For information about her programs and services contact her at Terri@TerriMurphy.com.

Become the comeback kid

Build client relationships that last a lifetime



Only 11 percent of buyers and 28 percent of sellers choose a real estate practitioner based on the customer's previous experience with that person, according to research by the National Association of REALTORS®. Based on these numbers, plenty of room for improvement exists when it comes to developing repeat business.

Test your skills to see if you have what it takes to keep customers coming back for more.

1. You should give people time – several weeks at least – to get settled in a new house before delivering your closing gift.

☐ True ☐ False

2. People are so busy today that you are likely to lose potential clients if you follow up with them more than once a year.

☐ True ☐ False

3. According to the IRS, you can deduct up to \$50 per couple for a closing gift.

☐ True ☐ False

4. A customer-satisfaction survey of at least four pages

is the best vehicle to gather feedback because it will allow you to ask customers about every aspect of the transaction.

☐ True ☐ False

5. It's appropriate to include information about yourself and your achievements in your client newsletter.

☐ True ☐ False

6. Consistency in follow-up marketing programs means that you should send the same piece to clients several times in a row.

☐ True ☐ False

7. Developing a recommended list of vendors could create liability problems for you if the vendor fails to perform adequately.

☐ True ☐ False

8. When you deal with an angry client, it's best to wait a day or two before calling so that things will cool off.

☐ True ☐ False

See page 22 for answers to the quiz.

Source: REALTOR® Magazine Online



FREE CONSULTING!

Fred Salvo Associates offers free insurance consulting to all **Mississippi REALTORS®**.

- Individual Major Medical
- Group Major Medical
- Medicare Supplement
- Long Term Care
- Short Term Medical

Please contact us at the following:

Fred Salvo Associates
1583 E. County Line Rd., Suite B
Jackson, MS 39211
601.956.9217
www.fredsalvo.com

THE RIGHT CHOICE IN HOME WARRANTIES



Sooner or later, the **appliances and systems** in your client's home will break down.

- Homeowners spend an average of \$900 each year to repair home systems and appliances.¹
- There is a 68% chance of a mechanical failure in a home in a given year.²

Learn more about **13 SEER** and how we can help at
www.13SEERsolutions.com.

AHS AMERICAN HOME SHIELD®
The **right choice** in home warranties.SM
1-800-735-4663 • www.ahswarranty.com

©2006 American Home Shield Corporation and its licensed subsidiaries. All rights reserved. 1 - Consumer Expenditure Survey 2002, U.S. Census 2 - Home Repair and Remodel, Marshall & Swift LP, 2004



Good chemistry: Con

By Carol Stern

Did you know that nearly 50 percent of homebuyers and sellers cite prompt responsiveness as the quality they deem most important in a REALTOR®? In today's society where instant gratification is the standard, Mississippi REALTORS® have found that the speed and convenience of the internet, combined with the proliferation of cell phones, PDAs and other communication-based technology products, has produced a universe of highly-connected consumers who expect to get home buying and selling information in minutes, not days.

In addition to creating the need to be connected, the advent of the internet has also removed the old boundaries of where REALTORS® can develop business.

Go the extra mile



Gonzales

Bill and Mindy Brewster were stationed in Iceland when they received notice that their military base was being closed and they would be relocated to the Mississippi Gulf Coast. They immediately went online in search of a coastal REALTOR®. Not only did Ray Gonzales of CENTURY 21 Williams & Associates in Gulfport respond to their e-mail, he called them in Iceland to determine how he could be of assistance.

"Ray set up information for us online and made it clear that he wanted to help," Mindy Brewster said. "He sent information on available housing and helped us figure out what we would be happy with in a house. He also helped us define the locations that met my husband's commute requirements. We worked together via the internet for a couple of months, and when we arrived, he had appointments arranged and was on the ball."

She added that Gonzales' availability including having alternate contacts within his office, assured that they received prompt and effective attention. Responsiveness helped establish trust and a good chemistry between this REALTOR® and client.

Build trust, build your business

Like the Brewster's, many prospective home buyers and sellers indicate that the chemistry that developed with their REALTORS® was very important, and had — or would — result in working with them in the future.

"The one thing I have learned to succeed in the real estate business is to always remember 'we are in a SERVICE business.' It's not enough to pull a list of homes out of the Multiple Listing Service, we need to do our research and fit the home and area to the client's needs/likes/budget," said Gonzales.

Michael Uriz needed to purchase a piece of property for his business, and because Gonzales' office was located nearby and had excellent references, he asked him to handle the transaction. Uriz was impressed by the professional manner in which Gonzales handled negotiations and his willingness to forgo a portion of his commission to make the deal work. This positive experience led Uriz to use Gonzales again to sell his home.

Gonzales presented comprehensive comps of similar properties, and assisted Uriz in staging his home. "We followed his advice every step of the way, and were very pleased with the process," Uriz said. "He issued weekly activity reports including the number of prospects who viewed our home and other REALTOR® feedback."

Even after Katrina, when the Uriz family decided to relocate to Oregon, they enlisted Gonzales to sell their home. After receiving solicitation from other firms, they elected to remain with him because his marketing approach and market assessment appeared to be much more realistic, and he sold their home in a reasonable length of time. According to Uriz, "He did his job. He represented us well,

and he kept me informed via phone and e-mail. I believe he's a professional who represents the highest standards of a REALTOR®."

Relocating to a different state or region can be a daunting task for anyone, and a REALTOR® who can make the process a smooth one often earns repeat business. Just ask Ramakrishna (Rami) Seridana. He relied on his human resources department and colleagues to provide information on REALTORS® within the community.



Gregory

Sue Gregory of Landmark Realty in Grenada had provided excellent service and assistance to a number of Seridana's associates and came highly recommended. He found Sue to be friendly and very attentive in determining his criteria for a home. She showed him properties that matched his desires, and he felt that she respected the use of his time and provided excellent service. When Seridana was transferred to New Jersey recently, he utilized Gregory to handle the sale of his home, and found the process to again be smooth and without problems.

Be where your customers are — online!

Lee Garland of Re/Max Alliance in Flowood earned the business of Tracey and Richelle Stark through an online referral from a home-related website. According to the Starks, "We use the internet a lot, and had done a lot of research before selecting a REALTOR®." It was important to them that they work with someone who would aggressively market their house.

"Lee really came through for us," they said. "He marketed our house on his site and via MLS. Several REALTORS® took prospects on virtual tours of our house, and our house sold within three months."

Jimmy and Beth Featherston also utilized the internet to select Garland to sell their house. Their home sold to the first prospects who toured their home, and they found that being able to communicate with Lee via e-mail kept them informed every step of the way, and allowed them to access information and respond in a timetable that suited their lifestyle and personal needs.

Word-of-mouth referrals sell your services best

In real estate, as in most businesses, word-of-mouth advertising, or a personal referral is of great value. Many first-time buyers or sellers depend on those within their families or churches, for example, to share knowledge when searching for a REALTOR®.



cocktailing customer loyalty



Hardy

Michelle Mize-Phillips feels very fortunate in being directed to CENTURY 21 Doris Hardy & Associates in Columbus by an aunt and uncle who are REALTORS® in another market. According to Michelle, "This was my first time to purchase a house, and I didn't know anything! I wanted someone to guide me through the process, I wanted lots of attention and I wanted access to someone who would be available to answer my questions. I wanted someone to take care of me." Mize-Phillips found just that in Hardy. She provided printouts of potential properties, offered the option to review properties online and was prompt in scheduling appointments. "Doris was a true professional and I was totally satisfied."

Community involvement matters

Like Mize-Phillips, the Lehnerts were impressed with Hardy and appreciated her strong connections to the business community. When Eddie Lehner's company relocated to the Columbus area, Hardy was there to meet with the company's management team. The marketing materials she shared with the group caught the attention of Lehner's wife, Jennifer, and resulted in their selection of Hardy for their home search.

Since the Lehnerts were out of town, they relied heavily on Hardy's use of technology, including websites, digital photos and frequent e-mails to get the job done. And even after their sale closed, what impressed the couple most was Hardy's continued high level of customer service. From e-mailed digital photos of rooms for decorating to recommending a family dentist, she has the right formula for keeping clients loyal, they said.

Judy Lundy of Coldwell Banker in Grenada can attest to the link between community involvement and business generation. Her support of the high school band program resulted in the band director choosing her to represent him in the sale of his home. Kent Hisaw knew that Lundy was a highly-ranked, successful REALTOR®, and that she was well respected in the community.



Lundy

That in combination with her spirit of public service, made his decision easy. He found that she lived up to his expectations, and that her marketing of his house, including on the internet, led to the successful completion of a contract.

Convert FSBOs with confidence

Brandon and Mariah Johnson had their home for sale by owner, and had been approached a number of times to list their property with a real estate professional. However, they were turned off by too many "salesman" personalities that in their opinion lacked trustworthiness. That is, until they were approached by Lisa Burnett, Bob Leigh & Associates, Southaven.



Burnett

The Johnsons had shown their home a number of times, but never closed the deal. Eventually, calls declined, and they agreed to allow a prospective buyer to bring her REALTOR®, Burnett, along. They

were impressed. They found her to be very professional, and felt they could place their trust in her. Though the original prospective buyer didn't buy the home, the Johnsons say they "clicked" with Burnett and listed their home with her. Through Burnett's advertising of their property on a website and through MLS, they quickly had a large pool of prospects. Within a few weeks, a contract was presented.

"Lisa was extremely helpful, and really knows her stuff," Brandon Johnson said. "She was more than willing to do what was needed to sell our house, and I would recommend her with no reservations."

It was evident in talking with home buyers and sellers statewide, that even as technological innovations change the way we do business and communicate, the REALTOR® is still the heart of the transaction. While there are various avenues by which a prospective client or customer connects with a REALTOR®, it is the customer service, the chemistry, the professional manner in which business is conducted that will secure the relationship. ■

For Sale by Owner Sellers (FSBO)

- 76 percent of FSBO sellers sold a detached single-family home
- Median selling price of FSBO homes was \$198,200 compared to \$230,000 for agent-assisted home sales
- Avoiding paying commission was the primary reason FSBO sellers did not use a real estate agent
- Understanding and completing paperwork was the most difficult task for FSBO sellers

Home Buying and Real Estate Professionals

- 75 percent of homebuyers purchased their home through a real estate agent
- Buyers searched on their own for a median of two weeks before contacting a real estate professional
- Over three quarters of homebuyers used only one agent in their home search
- Buyers ranked reputation as the most important factor when choosing a real estate professional to assist with a home purchase

The Home Search Process

- 90 percent of homebuyers used a real estate professional during their home search
- 82 percent of first-time buyers used the Internet to search for homes compared to 78 percent of repeat homebuyers
- 24 percent of buyers first found their home on the Internet
- 72 percent of buyers rated their real estate agent as very useful in the home search process

Home Sellers and Real Estate Professionals

- 43 percent of sellers received a recommendation from a friend, neighbor or relative when selecting a real estate professional
- More than half of sellers used the same agent for their home purchase
- Over one quarter of sellers wanted their real estate professional to help them with finding a buyer for their home
- Another quarter wanted help with selling their home within a specific time frame
- 63 percent of sellers reported they would definitely use the same real estate agent again

Source: The 2005 National Association of REALTORS® Profile of Home Buyers and Sellers

Tech gadgets 2.0

Making technology work for you – and your clients

By Dane Skirtech

Let's face it, with the technology race running full steam ahead there is no doubt that all of us have a drawer full of "must have" gadgets that we got suckered into buying with promises of how they would change the way we do business when in reality they did nothing more than consume batteries and clutter our desk. The truth is that technology has forged a new outlook on how we do business, but the focus has shifted to simple and logical devices that will easily adapt to our business. It is no longer true that, "He with the most gadgets wins."

I am the world's worst when it comes to having to have the latest, greatest, hottest gadgets on the market, so trust me, I speak from experience. The trend I am seeing is that we are shifting our focus toward simpler, easy-to-use solutions that work well together. Ahhh... the key, "WORK WELL TOGETHER." Let's spend a little time on a few neat things I have run across that are not new technology, rather they are improved technology; Version 2.0 if you will.

Jump drives

Not a day goes by that you don't see someone at the coffee shop sipping a vinti-mocha-frap (skim, not whole), eating a scone with a lanyard around their neck that holds a small device that contains all their precious portable data.

The jump drive in concept is not a new idea, rather an improved idea that just makes sense. It used to be floppy disks that we carried everywhere with our documents on them. Now, jump drives almost cost less than a box of floppies, if you can even find floppies anymore.

I carry a one gigabyte jump drive with me, and I keep numerous utilities, PowerPoint presentations, pictures, even music on it. Run out to Best Buy and grab one. Within a week you will have found several valuable uses for it.

Adobe Acrobat Professional

PDF files are no stranger to anyone. Adobe's PDF format has become the standard online document format for everything from the standard forms you use to user manuals that you download from the web. While all of us know about Acrobat Reader, I find many of us don't realize just how powerful of a tool Acrobat Professional is.

Did you know that you can take ANY document, scan it, and create fillable form fields in a matter of minutes? Once a form fill document is created, the document can be sent to anyone allowing them to open the file in Acrobat Reader, fill out the form on the screen, and then print it out. Talk about time saving!

Are you looking for an affordable way to add digital signatures to sensitive documents? How about encrypting a document to send to a third party? All of these features are available in Adobe Acrobat Professional, along with too many more to name. Give it a try!

Communicators/Smart phones/Organizers

If any of you have been in a class that I have been pushing portable technology and preparing REALTORS® for the day when phones, pagers, PDAs, and internet access would all be combined into one unit. Guess what? We are now here. Everywhere we look we are seeing new



phones with hundreds of features.

One of the biggest assets to a REALTOR® is the ability to have the most frequently used information at their fingertips. Today's smart phones seem as though they were engineered and built with the REALTOR® in mind. Just about every cell provider has some type of device that is internet ready.

With this door opened for us, we can now explore the possibility of taking the MLS with us on the road. No more stopping to call the office to look up a property in the MLS for you. In fact, several of the local boards in Mississippi already offer services that enable REALTORS® to access MLS information from internet ready phones.

With internet service on our phones, e-mail on the road is also a reality.

These smart phones can do so much it will make your head spin. Most of them also have a high enough quality digital camera built in that you can take exterior shots of a property to populate the MLS.

Picture this... You are in your car driving to a showing. You call your client on your phone to confirm the meeting time. After you pick them up, you hand them your Smart Phone on which you have prepared a small showing presentation in



PowerPoint. They click their way through the presentation as you drive. On the way, they spot their "dream house." So you stop, quickly tap an icon on your smart phone and look up the address of the property in the MLS. You can show them all the specs on the property, including photos, all without having to call the office. You can even start the paperwork on your handheld.

All of this has become a reality. Don't get left behind. If you haven't started researching mobile solutions, take my word for it, you need to start now.



Digital cameras

One of the most frequent questions I am asked is what digital camera is the best. This in and of itself is a loaded question so I try to point them to cameras I consider the best all around value. I have not used them all, so I can't speak with conviction on all the different makes and models. I can, however, speak to the ones I have used.

The first thing I try to convey to a potential camera customer is NOT to get caught up in all the mega-pixel hype. Camera manufacturers have us believing that bigger is better. Basically, the larger the mega-pixel number, the larger, physically, the image is. Consumers pay dearly for large mega-pixel cameras, and the fact is that most of us will never print out an image over 8.5" X 11." With that said, 3-5 mega-pixel cameras are more than adequate for our needs. Pay attention to other features such as lens size and zoom ability (manual, not digital zoom).

The three cameras I have used that I consider to be the best bang for the buck are the Kodak EasyShare series (Model V530), Fuji Fine Pix Series (Model FinePix s7000) and my personal favorite, the Cannon Powershot Series (Model PowerShot A620). All of these cameras take phenomenal pictures and can be had for under \$400.

Technology is not something in which everyone is going to fit the same mold. We each have to evaluate our needs and deploy solutions that are simple and will help us work smarter. Don't inundate yourself with gadget after unmerciful gadget just because someone told you that you needed them. Take your time, do your homework and then you will find that you are no longer fighting your technology, instead, it is working for you, and you are enjoying it. Take advantage of the resources you have at your state and local associations. If you have questions, pick up the phone and call us.



Dane Skirtech is a nationally recognized real estate technology speaker and Director of Information Technology for the Jackson Association of REALTORS®. E-mail him at dane@jacksonrealtor.com.

Your Real Estate RESOURCE!



Bay St. Louis	1021 Highway 90	228-467-1602
Biloxi	2554 Beach Blvd	228-388-4430
Diamondhead	5401 Indian Hill Blvd	228-586-0700
Gulfport	12392 Highway 49	228-864-1610
Long Beach	600 East Railroad	228-864-4441
Ocean Springs	1406 Bienville Blvd	228-875-0650
Picayune	707 Memorial Blvd	601-799-3353
Wiggins	210 Varnado Ave	601-528-868

www.prudentialgardner.com

© 2005. An independently owned and operated member of The Prudential Real Estate Affiliates, Inc.
Prudential is a registered service mark of The Prudential Insurance Company of America. Equal Housing Opportunity.



ROBINSON, BIGGS, INGRAM
SOLOP & FARRIS, PLLC
Attorneys at Law

Offering our clients a wealth
of experience in a broad range
of real estate related matters.

Practice areas include commercial and residential real estate development, title insurance and real estate closings, construction and surety law, federal and estate procurement law, government contracts, labor and employment, appellate practice, business litigation, family law and insurance litigation, healthcare, oil and gas. Listing of these previously mentioned area(s) of practice does not indicate any certification of expertise therein. Free background information available upon request.

111 Capitol Building, 111 East Capitol Street, Suite 101 • Jackson, MS 39201
Telephone: (601) 713-1192, Facsimile: (601) 713-2049 • www.rbisf.com

Typecast your messages to clients

Understanding the personality type of clients can help you improve how you address their needs. By understanding common traits of their personality type, you can tailor your message to focus on what a particular client will find valuable and important.

To excel at this, use the DISC Personality Profile to uncover your client's personality type and customize a message just for them. This particular personality profile divides personalities into four different categories – Dominants, Influencers, Steadies and Conscientious. While most people exhibit combinations of these personality types, usually one type will stand out as more dominant. What's your type?

Dominants

These go-getters are decisive, results-oriented, and no nonsense. They make quick decisions and are comfortable challenging the status quo.

How to spot them: They interrupt your presentation. They speak in short sentences and talk rapidly.

Your best response: Shorten your presen-

tation and cut to the chase. Tell them the three things they need most and get to the bottom line.

Influencers

These extroverts are more concerned with a good time than the fine points of the sale. They like to be liked and love to be the center of attention. They want to talk about themselves and how the home benefits them personally.

How to spot them: They talk only about themselves and want to be the center of attention.

Your best response: Materials with bright colors and pictures attract this group. Be very animated, and tell them how good they look.

Steadies

These family-oriented clients want everyone to be happy. They have strong maternal instincts and are calm, responsible and patient.

How to spot them: They are good listeners. They may seem slow to make decisions. If you go to their homes, the place will be filled with family pictures and mementos.

Your best response: Learn all their chil-

dren's names and ask about them whenever you call. Emphasize the benefits their real estate decision will have on their family and talk with them on how the sale can be handled most effectively to not interrupt their home life.

Conscientious

The engineer of the consumer world, these detail-oriented clients want to be sure that every bit of information is correct before making a decision. They're subtle and diplomatic.

How to spot them: They ask dozens of questions and want every detail. No generalizations for this group.

Your best response: Know the facts, and if you don't know, don't try to fake it. They'll mistrust you if you're wrong. Be willing to spend the time this group requires to learn what they need. Be patient with their need to have every detail explained. Ask questions to be sure you are responding to their real needs. Repeat their questions back to them to be sure that you're understanding them.

Source: REALTOR® Magazine Online

Listen and learn *Tips for active listening*

Active listening involves more than just letting your clients talk. It requires you to fully engage in the present and pay close attention to more than just the words that are said.

Watch for nonverbal cues. The backseat smiles of clients may be an indication that your clients have bonded with a home, while a frustrated look may mean that you need to reformulate their home search.

Focus your attention on the client. It is easy to tune out your clients without even noticing when you are multitasking, reacting to transaction problems or thinking about your own personal issues. But you'll miss important details, that could be the key to closing a sale, if you are constantly on your cell phone or text messaging someone else. When you are with clients, focus all of your attention on their needs. Your focus will pay off.

Verbally review where you are in the transaction and then ask clients if they're in agreement with you. Rather than make assumptions about what you think you heard, clarify clients' needs and issues throughout the transaction. This eliminates the possibility for miscommunication and ensures you all are on the same page.

Source: REALTOR® Magazine Online



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

The Biloxi-Ocean Springs Association of REALTORS® will host a drawdown on November 15 at the D'Iberville Civic Center for Dottie Lanier, a Prudential Gardner REALTOR® who was shot on the job in June. A \$50 ticket admits two people and includes a dinner buffet; free beer, wine and set-ups as well as a live band and door prizes. From the proceeds, \$5,000 will go directly to Dottie to aid with her medical bills. For tickets or information contact Katherine Moody at (228) 219-1020, Terrie Price at (228) 875-1272, Margaret Kempner at (228) 875-1272, Billie Myrick at (228) 990-9507, Sarah Rider at (228) 432-0083 or Neal Olive at (228) 806-2975.

Clarksdale

No information provided.

Cleveland

No information provided.

Four County

No information provided.

Golden Triangle

Membership in the Golden Triangle is at an all time high of 193 REALTORS®. Jo Usry did a great job (as usual) instructing our annual "Quad Code of Ethics" course in October. Forty-five attended the class. We have offered twenty-eight hours of continuing education classes locally to members this year. November is our annual Christmas toy collection for needy children.

Greenville

The Greenville Board would like to thank Lila McRight of Lila Lee McRight Realty in Greenville for her tireless work with new member orientations throughout the year. The board's new officer team includes President Robert Andrews, Robert Andrews Realty GMAC; Vice President Phield Parish, Parish Real Estate; Secretary/Treasurer Betsy Alexander, Coldwell Banker - Lanier Sykes.

Greenwood

No information provided.

Grenada

No information provided.

Gulf Coast

On October 12, the Gulf Coast Association's hosted its Fourth Annual Charity Golf Tournament raising over \$36,000 for this year's beneficiary, Feed My Sheep. Prior to Hurricane Katrina, Feed My Sheep fed 500 meals a day to the homeless and homebound of Gulfport and surrounding areas. The hurricane completely destroyed their facility and equipment. Through the hard work and donations from many, we are able to help this worthy organization.

Hattiesburg

The Hattiesburg Association stayed busy this summer

providing CE and other courses including safety courses for members. We are grateful to our affiliate members who sponsored some of these courses. We continue to work with the Mississippi Scholars Program. On "Make a Difference Day," October 28, our members helped "Pick Up the Pine Belt." Members will volunteer during the Christmas season to work with the Salvation Army's Bell Ringers, Angel Trees and other projects.

Jackson

The Jackson Association recently hosted a party for members at the Mississippi Agriculture & Forestry Museum. During the event, members raised over \$1,100 in donations for the Resource Center Network, a shelter in Pearl for abused women. New officers for 2007 include President Rita McIntosh, McIntosh & Associates, Flowood; Vice President John Praytor, The Professional Appraisal Firm, Ridgeland; and Secretary/Treasurer Johnny Brown, ERA Real Estate Professional, Ridgeland. The association also debuted a private appraisers' database that will allow member appraisers to share comp information.

Laurel

The Laurel Board congratulates newly elected officers including President Hoyt Holston, Holston Real Estate, Ellisville; Vice President Lee Boyette, Woodland Realty, Laurel; Secretary Susan Barnett, Magnolia Real Estate, Ellisville; Treasurer Sandra Vaughn, Coffin & Love, Laurel and Board of Directors members Martha Sims, Century 21 - Sims Realty, Laurel; Tanya Gray, Gray Real Estate; Danny Busby, Reynolds Realty and Bill Hester, Adamson Real Estate all of Laurel. MAR President-Elect and Laurel Board of REALTORS® member Chris Wilson will install the new officers. The board also welcomed new agents Mica Stevens of Woodland Realty and Betty Clor of Adamson Real Estate.

Meridian

Fall community projects are underway. The board encourages members to bring canned goods to the November meeting and toys to the December meeting. Congrats on our members' transition from Supra's mechanical key to Sentrilock's computerized lockbox system. Board of Directors, MLS Committee and Task Force members all pulled together to make your training day a success.

Natchez

Natchez is still seeing high volume in sales. September saw 33 reported sales. The Days on the Market figures were the lowest in many years at 67 days. The Natchez area is looking at new developments for homes, which is something that we have needed for some time.

North Central

Sherry Fischer, Fischer Properties, Water Valley, was honored at the August General Membership Meeting as North Central's 2006 REALTOR® of the Year. Also, Butch Cobb, AmeriSpec Home Inspections, New

Albany, was named our 2006 Affiliate of the Year. Both Sherry and Butch have contributed significantly to our board and the real estate profession. We congratulate them both.

Northeast

The Northeast Board selected Jan Phillips, Crye Leike, Tupelo, as its REALTOR® of the Year and Robin Barnett, Trustmark National Bank, Tupelo, as its Affiliate of the Year. The Board expects to exceed their MARPAC goals in number of contributors and amount collected. In 2006 the board experienced its highest membership ever with 294 members.

Northwest

NWMAR is implementing a secured access solution to provide the highest level of protection to the listing data that is so critical to members. NWMAR members are currently receiving training and a security token which will be required for MLS access. This "Strong Authentication" technology will ensure that the MLS is not accessed by any person who is not authorized to use it.

Pearl River

The Pearl River Board continues to grow. Our market has slowed, but a big demand still exists for new construction in the area. The board elected the following officers in August: President Elaine Sones, Poplarville Realty, Poplarville; Vice President Mark Formby, Formby Realty, Picayune; Secretary Debbie Benoit, Prudential Gardner, Picayune; and Treasurer Monica Gates, Prudential Gardner, Slidell.

Southwest

The newly elected 2007 officers for the Southwest Board of REALTORS® include Carol Easley - President, Joyce Asken - Vice President, Heather Griffin - Secretary. Trustmark National Bank sponsored free continuing education. James Williams taught a very informative classes on Safety and Agency Law.

Vicksburg-Warren County

The Vicksburg-Warren County Board of REALTORS® is very excited to have the Mississippi Association of REALTORS® come to Vicksburg for the 2006 Convention & EXPO in December. We hope that all members will take full advantage of the centralized location and great price for education and networking. Hope to see you in December!

Mississippi Commercial Association of REALTORS®

MCAR enjoyed a recent panel discussion on insurance issues pertinent to the commercial broker, property owner or manager. Bill Gamble moderated the session which included panelists Lee Harrell, Deputy Commissioner of Insurance for the state of Mississippi and Jackson-area insurance professionals Durr Boyles and John Harless. ■

Beard, Magee-Praytor tapped for NAR leadership positions



Beard

2006 MAR President Pam Beard, Vicksburg, and 2007 Central District/First Vice President Lynette Magee-Praytor, Ridgeland have been named to positions of leadership within NAR's committee structure. Beard will serve as the 2007 Chair of the Communications Committee. Magee-Praytor has been named 2007 Vice Chair of the Risk Management & License Law Forum. Look for a full list of all MAR members serving on NAR committees in the January issue of *Real Estate LEADER*.

President-Elect Wilson speaks at NAR symposium



Wilson

In October, Chris Wilson, MAR President-Elect, First Choice, PLLC, Laurel, served as a panelist on an NAR symposium hosted in Washington, D.C., on federal natural disaster poli-

cy. His appointment comes following his service on the NAR Disaster Planning and Mitigation Task Force to which he was appointed by NAR President Tom Stevens. The symposium gathered stakeholders interested in discussing a federal natural disaster policy that will protect homeowners and commercial property owners through the availability and affordability of natural disaster insurance.

REALTORS® mourn loss of Tate



Tate

In September the REALTOR® community lost William Tate, longtime MAR member and industry leader. Tate, the husband of prominent REALTOR® Sue and father of MAR Past President Ellen Short, launched his own real estate firm, Tupelo Realty Company and later a second company, TRI in Tupelo. Tate served as MAR president in 1970 and later as Region 5 VP. He also served multiple terms as an NAR Director. Tate has been recognized as REALTOR® of the Year and has been named to the Mississippi REALTOR® Hall of Fame.

Holstein awarded Harvard certificate



Holstein

REALTOR® Brooks Holstein, Comvest Properties, Biloxi, recently earned a certificate in the Advanced Management Development Program in Real Estate from the Harvard Graduate School of Design. The program, geared toward real estate professionals with 15 or more years of industry experience, combines general management education with real estate development, finance, strategy, technology and personal leadership. "I can not say enough about the quality of the content and quality of the classes, the professor's, my classmates, the staff, and the intellectual integrity that makes studying at Harvard University a true life changing event," said Holstein. For program information visit www.gsd.harvard.edu/. Then click "Professional Development," then "Executive Education" and then "Admissions Programs." ■

Answers from page 15



1. **False.** Give your closing gift very soon after the closing, if not immediately after. In addition, call customers within a day or two of their move to see how they are doing and to offer referrals for plumbers, electricians, or other service vendors they may need.

2. **False.** People are busy, but their memories are short. You should follow up with referrals and past clients at least every 60 days.

3. **True.** Current allowable deductions for business-related gifts are \$50 per couple, \$25 per individual.

4. **False.** Experts recommend no more than eight questions in a survey. Otherwise, the survey will be too cumbersome and it's less likely that customers will respond.

5. **True.** Adding some newsletter stories about yourself gives people the sense they know you and offers a subtle way to promote yourself. However,

be sure that the vast majority of the content is centered on the needs and interests of your clients and prospects.

6. **False.** The consistency comes in repeating your marketing line and some graphic elements in each piece you send. Newsletters, door hangers and brochures should all have a similar tone and look. To keep clients from becoming bored, vary the type of piece you send each month. Send a newsletter one month, a postcard the next and make a personal phone call the third.

7. **False.** The key to avoiding liability problems is to always include more than one vendor in each category and let the homeowner make the final decision. If you have a full-scale concierge program, it's also a good idea to have vendors you recommend sign a letter freeing you from all liability.

8. **False.** Always respond to complaints promptly. Allowing time to elapse just lets resentments fester.

VETERANS' HOME PURCHASE BOARD

"Helping Mississippi Veterans Purchase Homes
With Mortgage Financing Since 1946"



A direct loan from the VHPB with affordable interest rates using the VA guarantee program provides affordable home ownership opportunities and improves the quality of life for many Mississippi veterans.

Loan Limit: \$195,000

15 year @ 4.50% • 30 year @ 5.00%

Mortgage rates are subject to change

P. O. Box 54411
3466 Highway 80E
Pearl, MS 39288-4411

Phone: 601-576-4800

Fax: 601-576-4812

E-mail: vhpinfo@vhp.state.ms.us

Website: www.vhp.state.ms.us

FOR THE TECH OF IT



BY MIKE DELAMATER



Basics of web design

According to 2004 NATIONAL ASSOCIATION OF REALTORS® research, about 77 percent of buyers use the internet to search for their new home. What does that mean to you? If you don't currently have a web presence, you could be missing a LOT of prospects.

When creating a web presence, you basically have three choices:

1. Buy the software and DIY (do it yourself). Good software is expensive, plus you need to have some basic design skills and lots of spare time.

2. Use template sites. This option is good for small offices with very limited resources, but templates allow you little freedom to customize your site.

3. Hire a pro. A good web designer can make a HUGE difference. They know what works and doesn't work. Plus, they have ideas you may have never considered and the knowledge to put it all together in a great looking site.

How do you decide? The two main considerations are time and money. Templates are usually cost/time effective, but as noted above not as flexible as a custom website. Custom sites are more expensive and time consuming (if you DIY), but offer much more flexibility.

No matter what course you choose, consider these basics:

Domain Name (your web address) - Your domain name needs to be as simple and easy to remember as possible. If you have to spell it out to everyone, they are not going to remember it. Remember the KIS theory - Keep It Simple.

Hosting - This is where your web site will live. Hosting fees can range from a few dollars a month to hundreds of dollars a year, depending on the provider and the services you need.

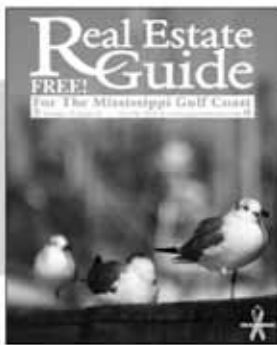
Navigation - Again, keep the KIS theory in mind. Easy navigation means visitors to your site can easily find the information they need. A good rule of thumb is that no data should be more than three clicks away.

Contact Info - Visitors should be able to access contact information easily. Your company name, address and phone number should be on each page. Also a Contact Us form for people to e-mail you is a better choice than having an e-mail link on your page. This will help prevent spammers from phishing e-mail addresses from your websites to build spam lists.

These are but a few important points. IDX, virtual tours, tips and may other things will add value to your web presence. Remember, a company with no web presence today might not be a company tomorrow. ■

Mike Delamater is MAR's Systems Administrator. E-mail him at mdelamater@msrealtors.org

Gulf Coast Publishing



The **largest**
Real Estate Publisher
on the Mississippi Gulf Coast!

For more info contact :
228.497.4443

Paid for by
Gulf Coast Publishing, Marshall Holyfield





Got a license? Now what? Rookie Boot Camp

New agents will learn the practical side of listing and selling real estate plus the course satisfies the Salesperson's Post-license requirement.

Topics include: Creating a business plan, creating marketing analysis, writing contracts, common contract mistakes, creating net sheets for sellers, presenting agency options to consumers, pricing property, buyer counseling, finance options and mortgage processes, avoiding anti-trust and fair housing mistakes, servicing buyers and sellers, use of MAR's standard forms and a wealth of resources available through the REALTOR® organization to help you become successful in your new career.

Dates & locations below are tentative and subject to change. Check website for current information. www.realtorinstitute.org.

Jackson	January 22-25
Gulfport	January 29- February 1
Columbus	February 12-15
Hattiesburg	April 2-5

Convention attendees get chance to sparkle

At the Mississippi REALTOR® Convention & EXPO, Dec. 5-7 in Vicksburg, attendees will learn how to step up their selling and have a chance to step out in style.

During the Champagne & Diamonds Reception, Dec. 6, attendees who purchase a glass of champagne for \$25 will have a chance to win the .96 carat diamond valued at \$5,725. This unique MARPAC fundraiser is sure to dazzle.

Don't miss your chance to shine, register to attend the MAR Convention & EXPO today at www.msrealtors.org or call (601) 932-5241.



Local Board MARPAC participation levels

As of October 18, 2006

MARPAC has reached 108 percent of its 2006 fundraising goal with \$189,207 of \$175,000 and 48 percent of its 50 percent fair share participation goal.

Biloxi-Ocean Springs	32.7
Clarksdale	20.8
Cleveland	43.6
Four County	42.1
Golden Triangle	65.8
Greenville	64.8
Greenwood	94.1
Grenada	79.3
Gulf Coast	48.3
Hattiesburg	35.5
Jackson	40.8
Laurel	79.7
Meridian	88.5
MCAR	62
Natchez	46.7
North Central	53.2
Northeast	60.9
Northwest	41.1
Pearl River	86.4
Southwest	48.8
Vicksburg	53.5

TOTAL Participation 48%

100%

2006 Extraordinary MARPAC Contributors

**As of October 18, 2006*

Golden \$5000 	 Pam Beard Vicksburg	 Jesse Davis Oxford	 Larry Edwards Ridgeland	 Judy Glenn Corinth	 Charlotte Sadler Pascagoula	 Janice Shows Madison	 David Stevens Clinton	Crystal \$2500 	 Marshall Holyfield Gautier	
	 Jean Amos Starkville	 Michael Austin Hernando	 Jerry Brewer Senatobia	 Ginger Britt Southaven	 Amelia Brown Olive Branch	 Ester Brown Tupelo	 Angela Cain Brandon	 James Carson Jackson	 Ernie Clark Brookhaven	
Sterling \$1000 	No Photo Available	No Photo Available	 Mark Cumbest Moss Point	 John Dean Jr. Leland	 Lavelle Dragula Hattiesburg	 Spence Dye Jackson	 Cathy Feltenstein Meridian	 Joan Ferguson Hernando	 Charles Green Pascagoula	
	 Jeffrey Guice Ocean Spring	 Don Halle Gulfport	 Pat Hamilton Meridian	No Photo Available	 John Harrison Southaven	 Chester Harvey Ocean Falls	 Jack Healy Gulfport	 Larry Hutchens Holly Springs	 Gwen James Hattiesburg	 Pat Jeffcoat Hattiesburg
 Cynthia Joachim Biloxi	 John D. Jones Pascagoula	 Tony Jones Olive Branch	 Bruce Kammer Picayune	 Nancy Lane Jackson	 Bob Leigh Southaven	 Lynette Magee-Praytor Ridgeland	 Margie McFarland Biloxi	 Laura Miller Meridian	 Melanie Mitchell Starkville	
 Rodger Motz Southaven	 Gary Murphee Houston	 Donald Nace Hattiesburg	 Dina Naron Lucedale	 Keiko Palmero Gulfport	 Vicky Reel Olive Branch	 C.R. (Bob) Ridgway Jackson	 Gregory Ryan Southaven	 Ed Schreiner Southaven	 Paul Shahan Southaven	
 Danette Shaw Gulfport	 Ellen Short Tupelo	 DeLois Smith Hattiesburg	 Allison Spencer Southaven	 Judy Taylor Southaven	 Chris Wilson Laurel	 Terry Winstead Meridian	 Larry Wolf Gulfport	 Nell Wyatt Ridgeland		

MAR Affinity Partners

A.B. Dick Southeastern

www.abdicksoutheastern.com

dustin@abdicksoutheastern.com

601-664-6777

(Dustin Carmean)

Sales and service of office equipment, including:

- Digital copiers (color & black/white)
- Printers (color & black/white)
- Fax machines
- Network Connected/Multi-functional
- Scanners

These products will be offered to MAR at a special rate of 8% above dealer cost.

Venture Technologies

www.ventech.com

601-956-5440

Venture Technologies joins MAR as its newest affinity partner, offering networking; telephony; managed services; web design, development and hosting. Virus-free and SPAM-FREE e-mail and application hosting is available through Venture's secure data center. Focus on real estate – not on your network. Take advantage of exclusive REALTOR® savings.

AmSouth Bank

www.amsouth.com

gloria.allenhill@amsouth.com

800-AMSOUTH

- Free personal checking (and more)
- Free telephone and internet banking
- No annual fee on fixed-rate credit cards, installment loan discounts
- FREE safe deposit box for six months

Fred Salvo Associates

lynda@fredsalvo.com

601-956-9217

Fred Salvo Associates offers free insurance consulting to all Mississippi REALTORS® to identify their specific needs and offer quality solutions.

- Individual Major Medical
- Group Major Medical
- Medicare Supplement
- Long Term Care
- Short Term Medical

Howard Computers

www.howard-computers.com/msrealtors

601-399-5025

(Stacey Pickering)

- Desktop & laptop systems customized for Mississippi REALTORS®
- Build your own system by choosing components that work for you
- Support Mississippi's economy by doing business with a MS company

MAR Members-Only Services

Legal Hotline

800-747-1103 x25

- FREE and CONFIDENTIAL
- Available Monday-Friday, 8 a.m.-5 p.m.
- Leave a detailed message, your name and number, and in most cases our attorney will return your call that same day!
- Please read terms and conditions at www.msrealtors.org

MAROnline

www.msrealtors.org

- Live chat option for customer service by instant message
- Fly-out menus for easy navigation
- Quick links to the most popular items on the site
- Frequently Asked Questions for quick answers
- Frequently Requested Documents
- Members Services section where REALTORS® can connect to member benefits
- The latest member publications, real estate news and governmental affairs information
- Online registration for meetings and events
- Links to MAR leaders

ZipForm™

Standard Forms Software

First software download FREE for MAR members. Includes 27 newly revised, Mississippi-specific standard forms and contracts, plus three new commercial contracts NAR-recommended software with a new level of user-friendliness (including e-mail compatibility!) Download and register the software at www.msrealtors.org.

REALTOR® VIP Alliances

www.realtor.org/prodser.nsf?opendatabase

800-874-6500

Inclusive of NAR's former REALTOR® Benefits Plus program, REALTOR® VIP is a comprehensive program of insurance and financial solutions, preferred pricing, and special publications designed to help you make smart business decisions, gain the advantages of group buying power, secure your future, expand your professional knowledge and enhance your success.

2006 Executive Committee

Pam Beard, CRB, CRS, GRI, President

pambeard@brokersouthmac.com, 601-638-4505

Chris Wilson, ABR, President-Elect

ecw@c-gate.net, 601-649-1010

Gwen James, First Vice President/Southern District

gjames@coldwellbanker.com, 601-264-1900

Cathy Feltenstein, Central District Vice President

cfhouse1@aol.com, 601-483-3384

Tony Jones, Northern District Vice President

tjonesc21@hotmail.com, 662-895-8500

Janice Shows, Secretary-Treasurer

jshowsrealtor@aol.com, 601-956-2222

Nancy Lane, CCIM, Immediate Past President

nlane@nancylanecommercial.com, 601-362-7887

Chester Harvey, CRS, At Large

chester@chesterharvey.com, 228-875-8700

Staff Directory

Angela Cain, CAE, Chief Executive Officer

acain@msrealtors.org, ext. 11

Jo Usry, Vice President of Professional

Development, jusry@realtorinstitute.org, ext. 14

William Fulton, Vice President of Administration

wfulton@msrealtors.org, ext. 13

Beth Hansen, Director of Local Board

Services/MCAR/CCIM/CRS/RLI

bhansen@msrealtors.org, ext. 15

Derek Easley, Government Affairs Director

deasley@msrealtors.org, ext. 28

Heather Burns, Meetings & Events Manager

hburnsgarcia@msrealtors.org, ext. 29

Brinda Boutwell, CE Course Manager

bboutwell@msrealtors.org, ext. 45

Krissa Brown, Sales & Marketing Manager

kbrown@msrealtors.org, ext. 17

Tracee Walker, Communications Manager

twalker@msrealtors.org, ext. 24

Della Wilson-Turner, Course Advisor

dturner@realtorinstitute.org, ext. 46

Mike Delamater, Systems Administrator

mdelamater@msrealtors.org, ext. 27

Becky Stacy, Bookkeeper/Accounting Assistant

bstacy@msrealtors.org, ext. 10

Toll-free: 800-747-1103

Tel: 601-932-5241

E-mail: mar@msrealtors.org

Web: www.msrealtors.org



Darin King
Realtor®
www.prudentialgardner.com



Prudential
Gardner, REALTORS®

1406 Bienville Blvd.
Ocean Springs, MS 39564
Cell: (228) 424-3293 Bus: (228) 875-0650
Fax: (228) 875-4266 Toll Free: (877) 875-0650
E-mail: dkingsailor@aol.com




An independently owned and operated member of The Prudential Real Estate Affiliates, Inc.



LISA BRADLEY
REALTOR® ABR, QSC



Prudential

Magnolia Realty and Associates, Inc.
2005 W. Main, Tupelo, MS 38801
Bus. 662-841-1122 Fax 662-841-1177
Res. 662-680-3166 Mobile 662-231-5729
lbradley@prumag.com



An independently Owned and Operated Member of The Prudential Real Estate Affiliates, Inc.



Century 21

Dina F Naron
Sales Associate
Broker, Owner




Bobinger, Naron, & Associates
5186 Main Street
Lucedale, Mississippi 39452
Office (601) 947-2106
Fax (601) 766-1524
Cellular (601) 947-0404
dina.naron@century21.com
www.century21.com

Each Office Is Independently Owned And Operated



COLDWELL BANKER

GRAHAM & ASSOCIATES, INC., REALTORS®

(601) 952-1884 OFFICE
(601) 941-5285 CELLULAR
(601) 952-1899 FAX
(888) 952-1888 TOLL FREE
bethanyh@msn.com

1625 E. County Line Road, Suite 180
Jackson, MS 39211
www.bethanyharless.com




Each Office Is Independently Owned And Operated.



BETHANY HARLESS, GRI, CRS, ABR
REALTOR®

THE REAL ESTATE FIRM

ANDREA INMAN CUMMINS
Broker

Office (662) 234-8882
Cell (662) 607-2888
Fax (662) 234-8805
andrealcummins@The-Real-Estate-Firm.com
www.The-Real-Estate-Firm.com

1312 UNIVERSITY AVENUE
OXFORD, MS 38655




Glenda McQueen
Manager
Multi-Million Dollar Producer
E-Cer, CLR, GRI



Prudential
GARDNER, REALTORS®

210 Varnado • Wiggins, MS 39577
Office: 601-528-8686
Cell: 228-669-6482
E-Mail: glendamcqueen@aol.com




An independently owned and operated member of The Prudential Real Estate Affiliates, Inc.



Bob Leigh & Associates Realtors

Lisa Burnett
Multi-Million \$ Producer

6900 Cobblestone Blvd.
Southaven, MS 38672
Office: 662-890-9696
Fax: 662-890-9803
Toll Free: 888-432-1104

Licensed in MS & TN

Mobile: 901-488-7056
Email: LisaBurnettSOLD@aol.com





COLDWELL BANKER

ALFONSO REALTY, INC.

LISA MOORER, CRB, ABR, CRS, GRI
Manager

(228) 875-1272 Business
1-877-501-7108 Toll Free
(228) 872-3636 Fax
lmoorer@cableone.net

2418 Bienville Blvd.
Ocean Springs, MS 39564
www.coldwellbankeralfonso.com

Each Office Is Independently Owned And Operated.




RE/MAX Premier Group

Sherry Taylor Pullens, ABR, GRI, ABRM
Broker Associate

417 Memorial Blvd.
Pictayune, Mississippi 39466
Toll Free: (877) 736-2945, Office: (601) 798-3399
Fax: (601) 798-5080
Cellular: (601) 916-1974
E-Mail: sherrypullens@aol.com
Website: www.sherrypullens.com



Each Office Independently Owned and Operated



Andy and Christa Estes
REALTORS®
Res 662 840-9036



Prudential

Magnolia Realty and Associates, Inc.
2005 West Main Street
Tupelo, MS 38801
Bus 662 620-2234 www.working4you.com
Fax 662 620-2239 christa@working4you.com




An independently owned and operated member of Prudential Real Estate Affiliates, Inc.





ERA Wild Realty, Inc.
200 N. Broadway, P. O. Box 725
McComb, MS 39649

Leaders' Circle

Office: (601) 684-2131
Home: (601) 249-3890
Cellular: (601) 551-0343
Fax: (601) 684-2408
Email: trish@wildrealty.com
Web Site: www.wildrealty.com

Patricia Fleming, GRI
REALTOR®
List With Trish

ERA

Each ERA® Office is Independently Owned and Operated

Century 21

Corie Stewart, ABR®
Principal Broker

Billy Haynes Realty, LLC

928 Goodman Rd. E., Suite 6
Southaven, Mississippi 38671
Office: (662) 349-1770
Cellular: (901) 351-2119
Email: cstewartc21@aol.com
Web Site: www.century21billyhaynes.com

Each Office is Independently Owned And Operated

Cathy Feltenstein
Broker Associate, ABR, CRS, GRI

Wilson Realty

3906 Poplar Springs Drive
Meridian, Mississippi 39305
Office: (601) 483-3384
Home: (601) 693-5487
Fax: (601) 693-7724
Cell: (601) 917-5487
email: cfhouse1@aol.com
www: www.wilsonrealtyms.com

1581 South Main
Greenville, MS 38701
OFFICE: (662) 332-0897
AFTER HOURS: (662) 332-0890
E-MAIL: robandrews@cox-internet.com

ROBERT R. ANDREWS, CRB, CRS
REALTOR®, Certified Appraiser

Robert Andrews Realty | GMAC Real Estate

BRUCE KAMMER, CRS, GRI
Broker / Owner

(601) 798-7942, (800) 345-5263 BUS.
(601) 798-1691 FAX, (601) 795-4883 RES.
kammer@datasync.com E-MAIL

COLDWELL BANKER

COUNTRY PROPERTIES, INC.
919 HWY 43 NORTH
PICAYUNE, MS 39466

Thank you MAR for a great year!

Each Office is Independently Owned And Operated.

NANCY LANE COMMERCIAL REALTY, INC.

1855 LAKELAND DRIVE
AT THE QUARTER
SUITE G-10
JACKSON, MISSISSIPPI 39216

Phone: 601-362-7887
Fax: 601-362-8088
www.nancylanecommercial.com

Griffith Real Estate, Inc.
and
Appraisal Services

DAVID GRIFFITH
CERTIFIED GENERAL APPRAISER
REALTOR®

1200 West Sunflower Road
P. O. Box 1723
Cleveland, MS 38732

Office: (662) 843-0309
Fax: (662) 843-0321
Home: (662) 843-3915

Diane Stribling, ABR
901 831-1755

Prudential

Collins-Maury, Inc. REALTORS®
5540 Goodman Rd
Olive Branch, MS 38654
Bus 662 548-2000 662 548-2022
dianestribling@msn.com

An independently owned and operated member of Prudential Real Estate Affiliates, Inc.
Lic. in MS & TN

Janice Shows
Broker Associate, Relocation Director
"Committed to Service"

Office: (601) 956-2222
Toll Free: (800) 201-5318
Fax: (601) 956-6648
E-Mail: jshowsrealtor@aol.com
Web: www.jacksonERA.com

ERA Real Estate Professionals
1583 E. County Line Rd, Ste. G, Jackson, MS 39211
Each ERA Office is Independently Owned and Operated

Coffin & Love Properties

1004 North Twelfth Avenue
Laurel, Mississippi 39440

Sandra K. Vaughn
Sales Associate

Office: (601) 649-9509
Home: (601) 649-2080
sandravaughn33@yahoo.com

Mississippi Association of Realtors Leadership Class 2004

Century 21

Tony Jones
Associate Broker
Developer - Residential / Commercial

#1 Realty Group LLC

7289 Goodman Road
Olive Branch, Mississippi 38654
Office (662) 895-8500
Toll Free (800) 882-8001
Fax (662) 895-8585

Each Office Is Independently Owned And Operated



DUNAWAY & BRIDGES, REALTORS®
"Commercial Brokers"

SONJA DUNAWAY, Realtor®, GRI, LTG

P.O. Box 4345
1900 Lakeland Drive
Jackson, MS 39296-4345

(601) 981-7511
Fax (601) 987-9068
dunaway601@aol.com

Shopping for a Realtor?

Talk to Chester

MS Gulf Coast

228-875-8700



Century 21

Drew Ballard, LLC
Broker
Licensed in MS & TN

Billy Haynes Realty, LLC

928 Goodman Rd. E., Suite 6
Southaven, Mississippi 38671
Cellular (662) 404-0552
Business (662) 349-1770
Fax (662) 349-2042
RealtorBallard@aol.com

Each Office Is Independently Owned And Operated



COLONY PARK

600 Crescent Boulevard,
suite c
Midgeland, MS 39157

Michelle Burford, CCIM
LEASING MANAGER
COLONY PROPERTIES, LLC

tel: 601-853-8000
fax: 601-427-8022
michelle@hcbailley.com
www.hcbailley.com

An H.C. Bailey Companies Development

Pam Beard
Broker/Owner
ABR, GRI, CRS, CRB, ePRO
2006 President, Mississippi Association of Realtors

CELL: 601-831-4505
OFFICE: 601-638-4505
FAX: 601-638-3110
TOLL FREE: 888-447-8797
PamBeard@BrokerSouthGMA.com
LiveInTheSouth.com

3205 N. Frontage Road, Vicksburg, MS 39180



Laura R. Kelley
Realtor

700 South Street
Waynesboro, MS 39367

601-735-0550

cell: 601-323-2263 fax: 735-1203



Leslie Dobbins
Realtor®
www.prudentialgardner.com

Prudential

Gardner, REALTORS®

2710 Beach Blvd., Suite 1-A
Biloxi, MS 39531
Cell: (228) 424-2263 Bus: (228) 388-4430
Fax: (228) 388-8830 Toll Free: (800) 437-1489
E-mail: tsunamigirl@cableone.net

An independently owned and operated member of The Prudential Real Estate Affiliates, Inc.





AmeriMail Direct, Inc.
505 South Congress Street
Jackson, Mississippi 39201
(601) 948-6245
www.amerimaildirect.com

-  Direct Mail
-  Data Management
-  Printing
-  Graphic Design
-  Strategic Consulting

Providing total project management solutions...

– *Recreational Property* –



Knowledge, Experience And The Best Financing Solutions Available,
The Land Banks Of Mississippi Are The First Choice In Land Financing.

LAND BANKS
OF MISSISSIPPI



Part of the Farm Credit System



Senatobia • Clarksdale • Cleveland • Tupelo • Corinth
Houston • Starkville • Kosciusko • Indianola
1-866-560-9664 • www.MsLandBank.com

Brookhaven • Greenville • Greenwood • Hattiesburg
Flowood • Newton • Poplarville • Lucedale
1-800-449-5742 • www.LandBankSouth.com

A mortgage company

That enhances my relationship with my client.

What do you want **your Trustmark** to be?

At Trustmark, we understand the faith and commitment your referral represents. We deliver what agents demand: outstanding service, aggressive products and competitive pricing. With honesty and integrity, we will make sure your homebuyer is totally satisfied and that you are proud you referred your client to us. Call your local Trustmark originator or 1-800-844-2000.



Trustmark
Banking and Financial Solutions

People you trust. Advice that works.



A Horse of a different color... Stands out in a crowd!

837 franchises sold, 23,190 agents recruited,
\$70 million in Residuals
Paid Out Since 2000, Nationwide.
Group Health Insurance
and 401K Programs Available.



1-800-519-9725
Enter code 321

Stand Out with **EXIT**

www.ExitMS.com
Info@ExitMS.com



Sue & Jimmy Lyon
Regional Owners

(251) 476-1097
(866) 482-8330



Not intended to solicit broker/owners already under contract with other franchiser. Each EXIT office is independently owned and operated.

Don't Gamble...

...and go without
Health Insurance.



*Now
Accepted
Nationwide!*

**Policies
to fit any
budget**

united american  insurance company

1-800-932-5516