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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.

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Real Estate LEADER is a publication of the Mississippi Association of REALTORS®.
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 MAROnline – 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, ABR, CRB, CRS, GRI, ePro
President

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.

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By Ron Farris, Robinson, Biggs, Ingram, Solo & Farris, PLLC

MAR standard forms revisions bring changes in January

After many months of work, MAR’s standard forms set will soon be released, reflecting extensive changes requested by MAR members and adjustments 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 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.
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:*  

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.

RPAC contributions presented

Rep. Roger Wicker  
Rep. Chip Pickering  
Rep. Gene Taylor

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.

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

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.

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.

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.

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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 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.
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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!
Construction complete, MAR launches new website

The Mississippi Association of REALTORS® debuts its latest addition to the information super highway with a brand new MAR Online, 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 Nice
  - 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

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**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:

- **District 1**
  - Pat Pearce
  - Prudential Magnolia Realty
  - Tupelo

- **District 2**
  - David Griffith
  - Anita Griffith Real Estate
  - Cleveland

- **District 3**
  - Cathy Feltenstein
  - Wilson Realty
  - Meridian

- **District 4**
  - Pat Jefcoat
  - Coldwell Banker Don Nice
  - Hattiesburg

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**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 raised, the class has 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.

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**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 “Get Involved.” Application forms should be submitted by November 30.

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**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.

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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.
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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 is 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:

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 experiencing the slowdown felt in major markets across the country. “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.

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 $606,828,652 increasing to 723,589,429 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.

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.

For Sale

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 at $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 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.

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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:

  1. **Rule #1 - The Customer is Always Right**
  2. **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 know 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

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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

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.

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®.
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 Lehners’ 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 Lehners’ 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. 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.

The Johnson’s 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.

“She 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 instructed, you know 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 megapixel 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 Easy Share 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.
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 presentation 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 children’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
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 Kemper 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 Phied 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 Ria 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 Grey Real Estate; Danny Bubzy, Reynolds Realty and Bill Hester, Abraham 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 Cloar of Abraham 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 Sentrilo’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, AmertSpec 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, Cye Leake, 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, Sidell.

Southwest
The newly elected 2007 officers for the Southwest Board of REALTORS® include Carol Esley - 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 Gambill 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. ■
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.
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 many 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.
**MARPAC**

**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.

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**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](http://www.realtorinstitute.org).

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

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**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](http://www.msrealtors.org) or call (601) 932-5241.
### 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 Simmons
  - Clinton

#### Crystal $2500

- Marshall Holyfield
  - Gautier

#### Sterling $1000

- Joan 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

#### No Photo Available

- Johnny Coleman
  - Southaven
- Dottie Collins
  - Greenville

#### Jeffrey Caise
- Ocean Springs
- Don Halle
- Gulfport
- Pat Hamilton
- Meridian
- John Harrison
- Southaven
- Chester Harvey
- Ocean Springs
- Jack Healy
- Gulfport
- Larry Hutchens
- Holly Springs
- Gessie James
- Hattiesburg
- Pat Jeffcoat
- Hattiesburg
- Joan Ferguson
- Hattiesburg
- Charles Green
- Pascagoula

#### Cynthia Joachim
- Biloxi
- Melanie Mitchell
- Starkville

#### pianos

- Gary Murphy
  - Houston
- Donald Nace
  - Hattiesburg
- Dina Naron
  - Laurel
- Kerrie Palermo
  - Gulfport
- Vicky Reel
  - Olive Branch
- C.R. Bob
  - Ridgeway
- Gregory Ryan
  - Southaven
- El Schreiner
  - Southaven

#### pianos

- Antonio Shaw
  - Gulfport
- Ellen Short
  - Tupelo
- Delois Smith
  - Hattiesburg
- Allison Spencer
  - Southaven
- Judy Taylor
  - Southaven
- Chris Wilson
  - Laurel
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