

REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

A group of five realtors (three women and two men) are posed in front of a house that has been severely damaged by Hurricane Katrina. The house's roof is missing, and debris is scattered around. The realtors are dressed in professional attire. The background shows a clear sky and some trees.

Looking for silver linings

REALTORS® reflect on Hurricane Katrina

Hurricane Relief Fund distributes \$2.4 million

Eminent domain

2005 MARPAC report

2006 Leadership team

Winter 2006



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Some Things in Life Demand Total Expertise – A Commercial Real Estate Transaction is One of Them

Less than 4% of the world's commercial real estate professionals hold the coveted CCIM (Certified Commercial Investment Member) designation, the mark of a recognized expert in the commercial and investment real estate world. If you're looking to gain the knowledge and experience the CCIM designation requires, the Mississippi Chapter of CCIM can show you how!

**For more information, contact
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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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Winter 2006

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Four coastal REALTORS® reflect on their Hurricane Katrina experiences and share their hopes for the future of the Mississippi Gulf Coast region. And local REALTOR® boards share what they did to help during the unprecedented catastrophe.

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2005 association award recipients and *LeadershipMAR* graduates capture the essence of the REALTOR® spirit through contributions to their communities and the profession.

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Meet your association's 2006 Leadership Team and learn about the goals and platform of President Pam Beard, ABR, CRS, CRB, GRI, ePro.

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The Mississippi REALTOR® Hurricane Relief Fund has distributed more than \$2.4 million to thousands of victims of Hurricane Katrina who sustained damage to their primary residences. Learn how the fund operated and funds were disbursed. Plus, read letters from thankful Mississippi REALTORS® and residents who were on the receiving end.

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PRESIDENT'S PERSPECTIVE



Happy New Year! As the first month of 2006 draws to a close, it's fitting, I think, to reflect back on the past year and how the REALTOR® family has come together in so many meaningful ways. The events of 2005 are ones

we'll all remember and carry with us for the rest of our lives.

That's why this issue of *Real Estate LEADER* is focused on Hurricane Katrina – how we've struggled, survived, overcome and begun the long process to recovery and a renewed way of life.

In this issue, we interviewed four Coastal REALTORS® who each shared their experiences and insights after enduring the worst natural disaster in our nation's history. I continue to be impressed with their determination to rebuild their homes, businesses, communities and lives.

We share what your local, state and national REALTOR® organizations have done to help affected REALTORS® and homeowners – everything from food to office supplies to relief funds. We should all be proud to be a part of the largest and most generous trade association in the world.

Our attention also turns to the 2006 legislative session as we prepare to deal with housing and zoning-related legislation that is likely to arise as a result of Hurricane Katrina. You'll learn more about our position on eminent domain. See our Capitol Watch on page 7.

You'll find a special pullout section in this issue focused on MARPAC and its 2005 contributors and victories. Our legislative success is dependent upon you investing your fair share. Your MARPAC investment protects your income and maintains your commissions, educates and elects policy-makers who support REALTOR® issues and helps you sell more homes by improving the quality of life in our communities.

On page 10, we honor our 2005 award recipients for their dedicated years of service to the association and profession. And on page 13, in a farewell address Past President Nancy Lane, CCIM, shares her perspective on the state of our association.

I invite you to meet our 2006 Leadership Team on page 14 and learn more about my presidential platform and vision for "Rebuilding the Momentum."

All best wishes to you for a safe and healthy 2006.

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

Word on the Street

REAL ESTATE NEWS BRIEFS

IRS provides tax filing information for hurricane victims

The IRS has released official fact sheets that provide tax filing information for individuals and businesses affected by the 2005 Gulf hurricanes. IRS FS-2006-6 provides a toll-free number that affected citizens can use for information: 1-866-562-5227. IRS FS-2006-7 provides guidance for how to reconstruct records. IRS FS-2006-8 provides information about providing Forms W-2 for employees dispersed by the storms. In addition, the IRS intends to have a new publication available by mid-January to provide even greater detail. Publication 4492, "Information for Taxpayers Affected by Hurricanes Katrina, Rita and Wilma" will be posted at the IRS website: www.irs.gov on or about January 17, 2006.

Use new public service campaign to educate prospects about Mississippi

There's a new public service campaign designed to inform and educate the citizens of Mississippi, as well as interested parties across the U.S., about the people, aspects and facts associated with the state of Mississippi. It's perfect for REALTORS® who are working with out-of-state clients and prospects and for building state pride within Mississippi. Visit this link to download FREE public service announcements and advertisements:

www.mississippibelieveit.com/

2006 NAR Code of Ethics now available

Go to realtor.org to download the latest version of the REALTOR® Code of Ethics. You can even download a stylish color poster of the Code of Ethics suitable for framing and hanging in your office.

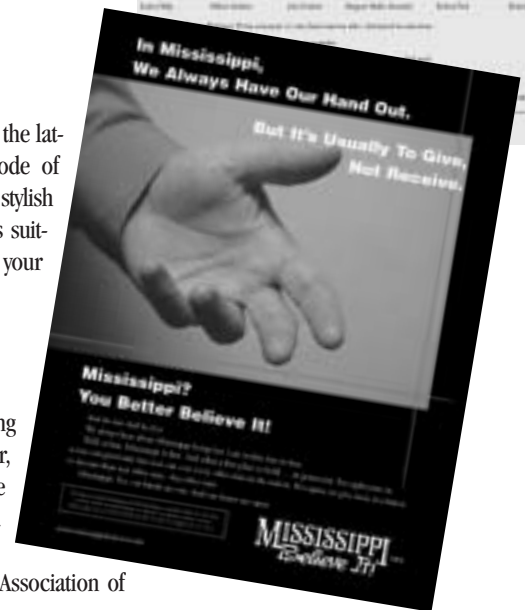
Pending home sales index slowing

Pending home sales, a leading indicator for the housing sector, slowed for the third consecutive month and demonstrates that a market transition is firmly in place, according to the National Association of Realtors®.

"We are clearly experiencing a market transition, moving from a prolonged boom to a more balanced period of sustainable sales," said David Lereah, NAR's Chief Economist. "In other words, home sales have been peaking for the last five years and we will land on a high plateau in 2006 – a market that will be healthy for both buyers and sellers."

2006 NAR Conference & EXPO on schedule in New Orleans

The nation's REALTORS® will convene as planned in New Orleans, November 8-13, showing a commitment to help rebuild the hurricane-ravaged city. Learn more at realtor.org.





LEGAL EASE



BY RON FARRIS, ARMSTRONG ALLEN, PLLC

Complex legal issues arise in wake of Hurricane Katrina

The 2005 hurricane season has confronted Mississippi REALTORS® with a complex set of legal issues relating to interrupted transactions, damaged properties, unusual leasing scenarios and environmental concerns, among others. Here are some:

Q: Is real estate considered in the guidelines of gouging? If so, what is considered a reasonable mark up value if the seller wants to increase his home?

A: The Mississippi Attorney General's office does not consider it gouging to list a piece of real property at a higher price due to changes in the market following a natural disaster.

Q: Is a Seller in breach if he wants to back out of a contract because he learned the place he was planning to move to (i.e., the coast) has been damaged or destroyed?

A: As indicated in clause 18 in the standard MAR Contract for Sale and Purchase of Real Property (F1), in the event of material damage to residential property by "fire, etc." before closing, the Purchaser may declare the contract void and shall be entitled to the return of earnest money, or Purchaser may elect to complete the transaction in accordance with this contract provided the property is restored by Seller at Seller(s) expense prior to closing of the sale. This clause does not give the Seller any right to void the contract based upon the fact that any property to which the Seller planned to move has been destroyed or damaged nor does it bind the Seller to restore the property. However, if the Seller included existence or availability of the Seller's new residence or a similar condition as a condition precedent to the Seller's obligation to sell in Section 25, "Special Provisions & Contingencies," of the Purchase Agreement, the Seller would have the right to void this contract if this contingency could not be met as a result of the contingency.

Q: Does a landlord in affected areas have the legal right to increase rent due from a residential tenant who is in a verbal month-to-month lease?

A: Mississippi's Attorney General says that existing law prohibits any increase in the amount of rent on property during a declared emergency. They further suggest, however, that they see no prohibition against a change in the terms and/or conditions of a new or renewing lease to provide for a month-to-month term until the state of emergency is dissolved.

Q: Buyers are wanting to buy properties in their "as is" condition. What steps should the property owner take to reduce his risk of liability if environmental issues, such as mold or toxic contamination, later occur?

A: There are no laws which suspend the normal environmental laws governing mold or toxic issues in real estate transactions; thus normal rules continue to apply. Generally speaking, both residential and commercial Sellers



seeking protection against environmental liability should not rely on "as is" provisions in contracts, but should include "release" or "hold-harmless" provisions specifically stating the Buyer releases or holds harmless the Seller for all existing and future possible environmental liability due to mold or any other toxic substances. It should also become part of the deed, since the contract merges into the deed, to ensure protection from all possible liability. Any property that may be regulated by the Comprehensive Environmental Response

Compensation, and Liability Act of 1980 (CERCLA), specifically commercial property that falls into the definition of a "facility," should include an indemnification agreement where the buyer agrees to indemnify the seller for any and all liabilities arising under the Act. There is generally no liability under CERCLA for the release of toxic substances resulting from an Act of God.

Q: Has the Governor or any other government entity issued an "executive order" that affects the status of contracts to buy and sell or lease real estate in areas affected by Hurricane Katrina?

A: No. Normal laws and rules regarding contracting, agency, licensing and ethical issues apply as they always have.

Q: Can a Seller who has listed a piece of property at one price raise the price even if there is an ongoing negotiation with a possible Buyer when the price is raised?

A: Normal rules apply, meaning that an offer to sell can be withdrawn at any time prior to acceptance. If the parties have not had a "meeting of the minds" and agreed in writing to all terms of the sale, thereby forming a binding contract, a Seller is free to raise the price or change any other term of the sale, which functions as a rejection of any standing offer to purchase and becomes a counter-offer on new terms, subject to acceptance, rejection and/or counter-offer by an interested Buyer. n

Ron Farris, Armstrong Allen, PLLC, 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.



FOR THE COURSE OF YOUR CAREER



BY JO USRY

Instructor cadre deserves REALTOR® round of applause

The Mississippi REALTOR® Institute plays a vital part in keeping the real estate professionals of our state educated, informed and in business. We salute them for their hard work and dedication to this association, its real estate school, its members and the future REALTORS® they serve.



Jim Atchison, CRB, CRS, GRI,
Biloxi



David Ingram, CRB, GRI,
Ridgeland



John Phillips, CRS, GRI,
Biloxi



Ken Austin, CRS, GRI,
Pass Christian



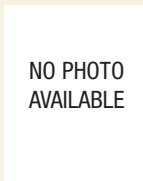
Elsie Harris, GRI,
Brandon



Vickie Rogers, CRS, ABR,
Winter Garden, FL



Pam Beard, ABR, CRB, CRS, GRI,
Vicksburg



Harry Hebert, GAA,
Gulfport



Tracy Wofford,
Jackson



Cheryl Bullock, Jackson Association
of REALTORS® Executive Officer,
Jackson



Cynthia Joachim, ABR, CIPS, CRB,
CRS, GRI,
Biloxi



Nancy Windham, ABR,
CRS, GRI,
Madison



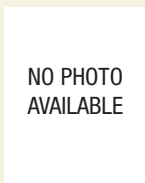
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Pascagoula



Faye Freeman, GRI,
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Tupelo



Pat Hamilton, CRS, GRI,
Meridian



Lee Garland, GRI,
Flowood



Steve Lawler, CRS, GRI,
Picayune

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



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

REALTORS® focus on eminent domain, hurricane-related legislation

MAR's Legislative & Regulatory Affairs Advocacy Group began developing the association's 2006 legislative agenda in June 2005 and plans to focus on two primary issues during the session: eminent domain and Home Inspection Regulatory Board terms of office. In addition, significant legislation is expected to be introduced as a result of Hurricane Katrina that will require MAR's attention, including several housing and zoning-related issues. Look for legislative updates via e-mail during the weeks and months ahead.

MAR takes balanced position on eminent domain

The decision of the United States Supreme Court in *Kelo, et al. v. City of New London, CT* (June 23, 2005) has spurred public debate over government use of the power of eminent domain in cases where public accommodation of private economic development or commercial projects may threaten to unduly impinge upon private property owner's rights. Unlike Connecticut and certain other states, Mississippi already provides property owners with protections against abuse:

Mississippi law presently prescribes the following procedural requirements/rights:

- Mississippi's Constitution declares that private property shall not be taken or damaged for public use, except on due compensation being first made to the owner or owners thereof, in a manner to be prescribed by law
- Mississippi's Constitution declares that the question whether the contemplated use be public shall be a judicial decision, and, as such, determined without regard to legislative assertion that the use is public
- Eminent Domain cases are heard by a Special Court of Eminent Domain
- Notice & Hearing are required as a prerequisite to any governmental taking
- Every property owner is entitled to a hearing before a jury of his or her peers
- If separate parcels are involved, separate trials are required unless waived by all parties
- Property owners have a right to file a pre-trial Motion to Dismiss requiring the condemning entity to prove (1) authority for the taking; (2) public necessity for the taking; and (3) the contemplated use to be a public use for which private property may be taken or damaged
- Aggrieved parties are provided a right of direct appeal to the Mississippi Supreme Court
- Owner prevailing in litigation is entitled to a right of action for all expense, including attorney's fees, and owner losing in litigation is entitled to right of action for all expenses IF damages and costs awarded are not paid within 90 days

The National Association of REALTORS® Policy Position on Eminent Domain, embraced by the Mississippi Association of REALTORS®, requires the following minimal procedural requirements/rights:

- Use of eminent domain only when necessary to materially advance a real and substantial public purpose or benefit

- Demonstration of substantial public purpose or benefit by means of objective evidence

- Just compensation, which should include not only the value of the property condemned, but also other reasonable and necessary costs generated by the condemnation (e.g., costs of legal counsel, temporary housing, and lost business revenue)

The Mississippi Association of REALTORS® takes the following position on the issue:

- Mississippi law presently provides procedural requirements and rights for property owners that, if properly utilized by an owner, afford an owner of property both the minimal procedural rights advanced by the National Association of REALTORS® and the Mississippi Association of REALTORS®, and additional procedural requirements that protect the property owner against an unjustified taking
- Mississippi law expressly requires establishment of "public use" rather than demonstration of "substantial public purpose or benefit," but Mississippi courts have interpreted "public use" to imply a requirement that a "paramount public purpose" be shown
- Mississippi statutory law can be amended to embody the requirement that a "substantial public purpose or benefit" or "a paramount public purpose" be proven in order for the "public use" requirement to be satisfied
- Mississippi law does not address the substantive issue of whether "just compensation" may include costs of temporary housing or lost business revenue
- Mississippi statutory law can be amended to specifically define allowable elements of "just compensation"

Home Inspection Board terms of office sought by MAR

In keeping with terms of office set forth in legislation for the Mississippi Real Estate Commission and Mississippi Appraisal Board, the Mississippi Association of REALTORS® is introducing legislation to create terms of office for the Home Inspector Regulatory Board. When terms were set previously in legislation, the Home Inspector Board was inadvertently left out. Senator Nolan Mettetal, Chairman of the Business & Financial Institutions Committee, Sardis, has agreed to take up the bill. n

Meet MAR's 2006 legislative/legal team



Spence Dye
Lobbyist



Ron Farris
Legal Counsel



Rooted in Real Estate

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Enriching
Mississippi's
Quality of Life

Winter confere

The city of Natchez proved the perfect backdrop as guests gathered in the historic town for education and networking.



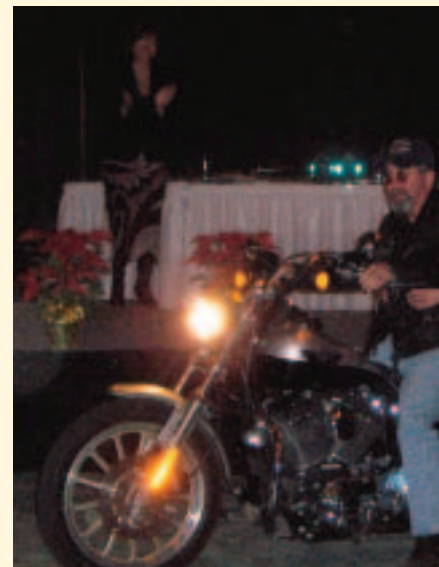
REALTORS®
Carolyn Walker,
Vicksburg, and
Sharon Grace,
Oxford, set sail
with Vicksburg /
Warren County
Association
Executive
Alainna
O'Bannon.



Captains of real estate Cynthia Shelton, Florida REALTOR® and Past National President of CCIM, and MAR President-Elect Chris Wilson, Laurel, strike a pose.



Past President John Phillips, Biloxi, receives a replacement REALTOR® Hall of Fame award since his was destroyed by Hurricane Katrina.



Born to be wild, 2005 President Nancy Lane, CCIM, concludes her term of office with a Harley Davidson ride into the Natchez sunset.



Guests mingle at the Natchez Visitors Center along the Mississippi River at the Leadership Reception honoring Mississippi's Captains of Real Estate.



Miss Mississippi Kristian Dambrino entertains the crowd with a song in honor of 2006 President Pam Beard.



The staff of Dunleith Plantation greets REALTORS® for a festive dinner reception.

ence draws more than 500

op for a perfect event as more than 500 REALTORS®, sponsors, exhibitors and
ation, networking and fun.



December 6-8, 2005



The 2006 Leadership Team takes the oath of office. Pictured left to right: Bob Leigh, Director-at-Large, District One, Southaven; Melanie Mitchell, Director-at-Large, District Three, Starkville; Cathy Feltenstein, Central District Vice President, Meridian; Janice Shows, Secretary/Treasurer, Madison; Gwen James, First Vice President/Southern District, Hattiesburg; Tony Jones, Northern District Vice President, Olive Branch; Chris Wilson, President-Elect, Laurel; and Chester Harvey, At Large, Ocean Springs. Not pictured: Margie McFarland, Director-at-Large, District Four, Gulfport.



2005 National Association of REALTORS® Region 5 Vice President Moe Veissi, Miami, Fla., installs 2006 President Pam Beard, during the Dunleith Dinner Reception.



CEO Angela Cain encourages 2005 President Nancy Lane, CCIM, to embrace her wild side as she leaves office with a gift of red leather pants.



First mate Kathy Adkins, 2005 President of the Jackson Association of REALTORS®, and her skipper Dee Denton, incoming Jackson President, take turns at the ship's wheel.



Past President John Dean (left), Leland, visits with REALTOR® and Senator Walter Michel, Jackson, Member Services & Technology Advocacy Group Chair Mark Warren, Jackson, and 2006 Secretary/Treasurer Janice Shows, Madison..



2006 President Pam Beard, CRB, CRS, delivers her acceptance speech about "Rebuilding the Momentum" following her installation ceremony.



REALTORS® dip into the chocolate station for a sweet treat at the Leadership Reception.



MAR Past Presidents Bruce Kammer, CRS, GRI, Picayune, and Nancy Lane, CCIM, Jackson, vie for control at the Leadership Reception.

These pages honor those REALTORS® who have made extraordinary contributions to the real estate profession during

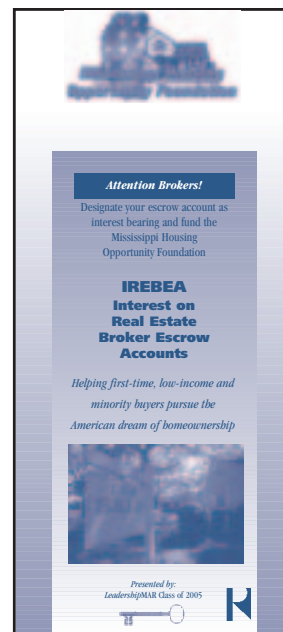
Congratulations **LeadershipMAR Class of 2005**



Pictured from left to right (bottom row): Dee Denton, Ridgeland; Sarah McArthur, Gulfport; Keiko Palmero, Gulfport; Elaine Sones, Poplarville; Drew Ballard, Southaven; Robert Andrews, Greenville; Pictured from left to right (top row): Michael Flannes, Jackson; Doug Goodwin, Starkville; Jenny Decker, Tupelo; Patricia Stewart Pearce, Tupelo; Terry Phillips, Oxford; Patrick McKinney, D'Iberville; Brandon Brown, Jackson

LMAR class project helps create Housing Opportunity Foundation

The *LeadershipMAR* Class of 2005 laid the groundwork for the creation of a Housing Opportunity Foundation to be funded through brokers designating their escrow accounts as interest bearing. This ambitious class project, done in part through 2004 legislation and in partnership with the Mississippi Bankers Association, will enable first-time, minority and low-income buyers to pursue the American dream of homeownership. Due to Hurricane Katrina, this program will not be launched until Spring 2006. Additional details will be available once the program is up and running.



Gallaspy inducted into MAR Hall of Fame



Gallaspy

One of the highest honors our association can bestow on a member, Hall of Fame inductees are recognized for 20 years or more of service to the association and the real estate profession. The 2005 recipient, Sue Gallaspy, Hattiesburg, has served in a variety of leadership capacities, including President of the Hattiesburg Area Association of REALTORS®, RPAC chair, an MAR director and State President of the Women's Council of REALTORS®. In her community, she has been active in the Forrest County Association of Retarded Citizens and the United Way where her tireless efforts have helped make Hattiesburg a better place for the mentally retarded to live and work. In her business, she always attributed her selling and sales skills to being the Girl Scout in her troop who sold the most cookies.



REALTOR® Sue Gallaspy, Hattiesburg, is inducted into MAR's Hall of Fame by her husband, Jim, and daughter, Kim.

Commercial REALTOR® named Mississippi REALTOR® of the Year



Conerly

Jim Conerly, our 2005 REALTOR® of the Year, has been described as "tireless in the promotion of the REALTOR® organization, especially for commercial practitioners." He is considered "one of the top cheerleaders for MAR and MCAR in both Mississippi and NAR." A member of MAR for more than 24 years, he is also an active member of MCAR, CCIM, IREM and RLI.



REALTOR® Jim Conerly receives the Hall of Fame Award from 2005 President Nancy Lane, CCIM, and CEO Angela Cain.

define the REALTOR® spirit

the past year and who truly exemplify the kind of leadership spirit this magazine seeks to inspire among its readership.



Windham honored as Instructor of the Year

Nancy Windham, Madison, was honored as the 2005 Instructor of the Year. Since becoming a Mississippi REALTOR® Institute instructor in 1996, she has consistently been a student favorite. Students comment that she "teaches with enthusiasm and great real-life examples" and "is the best instructor I've ever had."



Bancorp South rep named Affiliate of the Year

Jan Swearingen, Bancorp South Home Mortgage Center, was honored as Mississippi Affiliate of the Year.



Two regional affiliates were also honored:

North Affiliate of the Year, Lisa Pennington, Wells Fargo Home Mortgage and Central Affiliate of the Year Steve Young, Mississippi Valley Gas/Atmos Energy



Short receives President's Award

Past President Ellen Short, Tupelo, was honored by 2005 President Nancy Lane, CCIM, as the recipient of the President's Award, which seeks to recognize an individual whose contributions helped the President in attaining the goals set forth in her presidential platform.

2005 Local Board REALTORS® of the YEAR



Biloxi-Ocean Springs
Association of REALTORS®
John Stermer



Four County
Board of REALTORS
Keith Nichols



Golden Triangle
Association of REALTORS®
Teleah Carter



Greenville
Board of REALTORS®
Dottie Collins



Gulf Coast
Association of REALTORS®
Charles F. Green



Hattiesburg Area
Association of REALTORS®
Dottie Farris



Jackson
Association of REALTORS®
Jimmy McKay



Meridian
Board of REALTORS®
Pat Hamilton



Mississippi Commercial
Association of REALTORS®
Jim Conerly



Natchez
Board of REALTORS®
Sue Stedman



North Central Mississippi
Board of REALTORS®
Will R. Knots



Northeast Mississippi
Association of REALTORS®
Jason R. Warren



Northwest Mississippi
Association of REALTORS®
Judy R. Taylor



Pearl River
Board of REALTORS®
Margaret Woodson



Warren County
Board of REALTORS®
George McMillin



Land REALTOR® of the Year
Paul Goodwin

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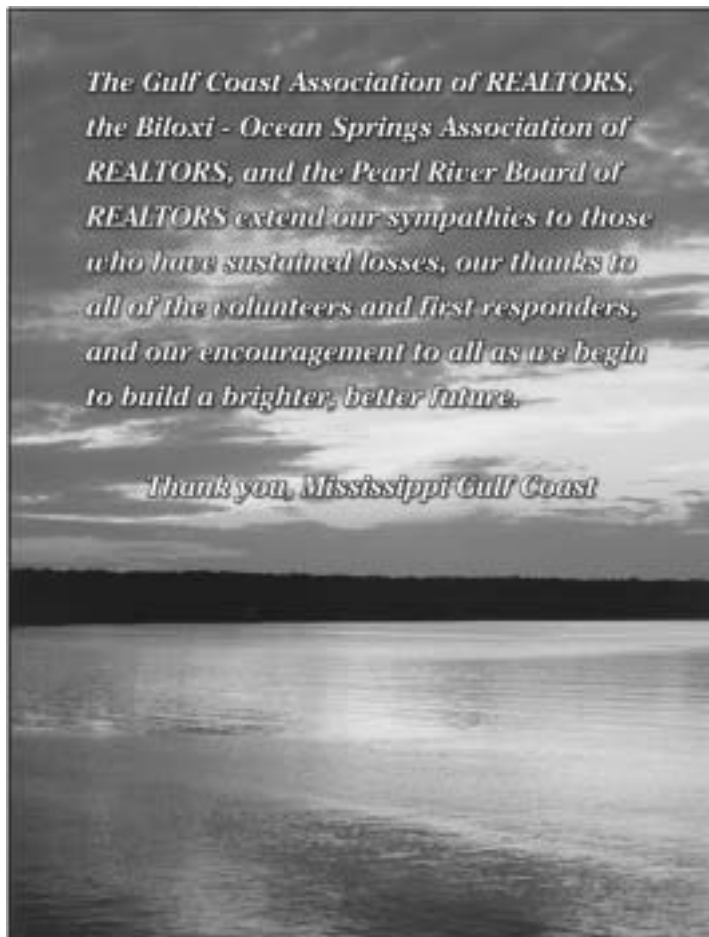
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Halfacre Engineering & Inspections
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State of association strong despite hurricanes, hardships

By 2005 President Nancy Lane, CCIM

Beginning with Hurricane Ivan in 2004 and ending in the wake of Hurricane Katrina, my year as President has blown by. Reflecting back on the past 12 months and looking at the current state of our association, what I know – now more than ever – is that I am proud and humbled to be part of the REALTOR® family. I always knew that there was power in being part of a one million member organization, but I never knew that we could harness that collective power for such an important purpose as we all have done following Hurricane Katrina.



The Mississippi Association of REALTORS® major challenge for 2005 became determining how to respond to this unprecedented catastrophe. With more than one third of our state – and one third of

our membership – significantly impacted by the storm, we knew we had to be aggressive in our response. And I'm proud to say that thanks to assistance from you, our REALTOR® family, our response has been swift, thorough and meaningful through the establishment of our Mississippi REALTOR® Hurricane Relief Fund (Read more about the relief fund on page 20).

Seeing REALTORS® helping REALTORS® and homeowners through this fund reconfirmed the theme of my presidency: It's All About U. Everything we do at the local, state and national level of this organization is to serve our members and help you in your businesses. And business for most REALTORS® across this state has been good during the past year. Our membership numbers reflect that growth. We've grown from 5,400 members in 2004 to more than 5,800 at the end of 2005.

Your Mississippi REALTOR® Institute staff was busy as a result of this growing interest in the real estate profession. In 2005, more than 1,100 students completed either classroom or online pre-licensing courses through our real estate school. That figure is up 16 percent from 2004.

We also saw growth and progress on the legislative front. The 2005 REALTOR® legislative victories included clarifying Mississippi's property disclosure law regarding non-material factors and strengthening Mississippi License Law to curb the unlicensed practice of real estate in Mississippi. Much of this legislative success is the direct result of our MARPAC success. We reached 152 percent of our RPAC fundraising goal in 2005. Obviously, REALTORS® see the importance of participating in the legislative process to improve our business and protect property rights.

It is important to me to extend a big thank you to the many REALTORS®, affiliate members and staff whose countless hours of dedicated service contributed to our success during the past year. Here's hoping that 2006 is less eventful! n



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Beard takes helm as 2006 president

By Carol Stern





Vicksburg REALTOR® Pam Beard, ABR, CRS, CRB, GRI, ePro, was installed as President of the Mississippi Association of REALTORS® on December 7, 2005. A REALTOR® for more than nineteen years, she is Broker/Owner of BrokerSouth GMAC Real Estate of Vicksburg, Jackson, Starkville and Oxford. She holds several professional designations and is a long-time member of Who's Who in Luxury Real Estate.

Beard has also held numerous leadership positions at the local, state and national level of the REALTOR® organization. She is a past Chair of the MARPAC Trustees and has been a consistent MARPAC Sterling R or Crystal R contributor. She is a 1970 graduate of the Mississippi University for Women with a bachelor's degree in math and speech and is a 1998 Graduate of LeadershipMAR.

Beard has served on the Mississippi REALTOR® Institute instructor cadre for over 10 years, teaching various pre-licensing and post-licensing subjects. With an emphasis on technology, she helped pioneer a technology model for real estate curriculum and has been instrumental in researching innovative delivery methods for licensing education.

Beard was President of the Vicksburg-Warren County Association of REALTORS® in 2000 and was named REALTOR® of the Year in 2000. She has served on the Board of Directors, has been designated REALTOR®-Associate of the year and People's Choice REALTOR® of the Year for several years.

On the national level, she was recently named 2006 Vice Chair of the Communications Committee and was 2005 Chair of Member Information Services for the NAR.

Also a community leader, Beard serves on the Board of Trustees of the Community Alliance in Vicksburg and has served on the Executive Committee of the Chamber of Commerce as Divisional Vice President for Governmental Action. She is on the Advisory Board for Keep Vicksburg-Warren Beautiful, chaired the Federal Campaign for the United Way, served on the Board of Directors of the Vicksburg Main Street Program, was a Founding member of Image Partners and has been a volunteer for United Way, Habitat for Humanity, Heart Fund and the Miss Mississippi Scholarship Program. Named one of 50 Leading Business Women in Mississippi by the *Mississippi Business Journal*, she serves on the Advisory Board.

Pam and her husband, Jerry, reside in Vicksburg, where they attend Holy Trinity Episcopal Church and Pam serves as a lector. They are proud parents of four, and proud grandparents of seven.

■

Pam Beard can be reached at pambeard@brokersouthgmac.com or 601-638-4505.

Vicksburg REALTOR® shares hopes, plans for presidency

Following is the speech Pam Beard, CRB, CRS, Vicksburg, delivered after her installation as 2006 president at the Dunleith Dinner Reception held in December in Natchez as part of MAR's Winter Conference:

Thank you! Thank you so much for being here and for blessing me with this opportunity to serve you! And what a blessing it is to be a part of an association that really has its heart in the right place. . .home! What a blessing you are as you make your little piece of earth a better place to live!

Hurricane Katrina was a powerful force. . .the largest natural disaster in American history, that nearly knocked the wind out of our sails! But the powerful force that has prevailed is the Mississippi spirit, and the REALTOR® spirit across the counties, the state and the country.

Before Katrina we were building a momentum, the state was moving ahead with aggressive recruiting efforts and incentives. MAR was partnering with Smart Growth Initiatives and Affordable Housing issues. And we were excited about NAR forecasts of a Rolling Boom in the real estate market. With news that our Florida friends were going to be busting at the seams in the next ten years, nearly doubling in population, Mississippi could enjoy the spill over effect throughout the South.

Since Katrina, our job remains the same: To offer a place to come. . .an affordable, friendly place with a great quality of life. That's Mississippi! Our job is letting the world know we're here and who we are!

I think about the Who's on a little spec of dust yelling out until Horton the Elephant hears them. . .like the Who's in Dr. Seuss' Whoville. With the added voice of the tiniest little Who, Horton's world discovered their tiny little universe.

Now because of Katrina, some of the work has been done for us. Mississippi has shown what we are made of. . .that we are charitable, resilient and above all innovative.

As Governor Haley Barbour said "Out of this terrible disaster, beyond all imagination, comes our opportunity and I beg you not to let Mississippi miss it." He led the way by creating his Commission on Recovery, Rebuilding and Renewal, giving us the framework for the most significant rebuilding effort in American history.

As Ricky Mathew, Vice Chair of the Commission, predicts: "We are on the verge of a renaissance – a rebirth or a revival of Mississippi." He speaks of the Governor's commission as a major catalyst to this rebirth. Other catalysts for success are strong Southern leadership, private investment and a housing boom.

Chairman of the Commission Jim Barksdale sees housing as the largest industry in the state of Mississippi that is getting ready to blossom in the next 12 to 24 months. Making affordable safe housing available as soon as possible has become a key issue for the Governor's Commission and a separate panel on housing was just added. MAR has been invited to participate on this new panel and we're excited about the opportunity to offer our leadership as a significant catalyst in this renaissance and renewal of our communities.

REALTORS® are the face of our communities, the welcoming committees. It's our job to set the tone for the quality of life in Mississippi. We know how to make our communities better. And we have a responsibility to make them better.

We do this in our local communities and at the state level. We do this by partnering with Blueprint Mississippi, backing Momentum Mississippi, the Mississippi Renewal Forum, promoting smart growth principles and affordable housing throughout all of Mississippi.

We do this by participating in MARPAC, with our grassroots efforts and using our Association resources at every level. The National Association of REALTORS® and local and state associations from all parts of the country have already donated over \$2.4 million to Mississippi's housing relief fund. They are begging for other ways to help, with offers of expertise or other hands-on assistance and it's up to us to let them know what we need. Even before we knew what had hit, we started getting e-mails from our REALTOR® family across the country offering support. That is the backbone of this organization.

Now lets put our heads and our voices together and sing "here we are!" as we rebuild a stronger Momentum in Mississippi! ■

Looking for silver linings

Four coastal REALTORS® reflect on Hurricane Katrina experiences



On the cover: Coastal REALTORS® Keiko Palmero, Keiko Palmero & Associates, Gulfport; Cindy Pritchard, Coldwell Banker Smith Homes, Gautier; John Phillips, Prudential Gardner Realty, Biloxi; and Stephanie McConnell, Latter & Blum, Bay St. Louis, survey the destruction four months after Hurricane Katrina with Gulf Coast Association of REALTORS® Executive Officer Lorraine Krohn (pictured right).

Hurricane Katrina was the eleventh named tropical storm, the fourth hurricane, third major hurricane of the 2005 Atlantic hurricane season. With the failure of the New Orleans levee system and major damage to coastal regions of Alabama, Mississippi and Louisiana, Katrina is the most destructive and costliest natural disaster in the history of the United States.

Among those who endured Katrina's devastation are many members of the Mississippi Association of REALTORS®. John Phillips of Prudential Gardner Realty of Biloxi's story is typical of many. He and his wife, Tammy, live in a rustic old home in the woods about 20 feet up the hill from where the Biloxi and Tchoutacabouffa Rivers run into Biloxi Bay.



Phillips

As John and Tammy set about preparing for a storm in the Gulf, collecting drinking water, food, batteries, putting the boat in what was supposed to be a safe place in the yard, Keiko Palmero of Keiko Palmero & Associates in Gulfport was going through the routine as well. However, in addition to her personal home, her preparation included getting 300 rental units boarded-up and tied-down as well.



Pritchard On August 28, Cindy Pritchard of Coldwell Banker Smith Homes of Gautier made the difficult decision to evacuate to her daughter's home in Fort Walton Beach, Fla. Pritchard said: "I packed the Christmas ornaments my grandmother made me, the quilts she had quilted, family pictures and two dogs, two cats, a macaw, and my husband and I caravanned to Florida. I cannot describe the feeling I had when I got in the car and looked at my home, realizing I might come back and have nothing."

Eyes all along the coast were trained on *The Weather Channel* as families began to evacuate or settle in to ride out the storm. Phillips stated, "It did not occur to us that Jim Cantore {reporter for *The Weather Channel*} was broadcasting from Biloxi and that might not be auspicious." While Phillips and his stepfather watched the water from the bay come up the hill to levels never seen before, his wife was in Tupelo at the insistence of their children. When water started rising high enough to remove the roof of their boathouse on which was piled rocking chairs and a pole with an old dinner bell from the family farm in Walthall County, Phillips realized this was going to be unlike anything they had experienced.

Inexorable, the water kept coming up inch by inch, until it was 20 feet from the house, then 10 feet, then at the porch, then to the house. The bay came a few inches up onto the floor-to-ceiling windows and began seeping into the house. John and his stepfather were amazed to see what was happening. The wind was blowing down huge trees on all sides and the water had risen so high onto the windows that they felt as if they were inside an aquarium.

The bay behind the house is eight miles wide, and they watched as 30-to-40-foot waves came across the bay, wind tearing the tops off trees, and the waves breaking a couple of hundred yards behind the house, rushing across the yard and crashing through the windows and into the house. As waves receded, they took furniture and other items with them into the bay. Then, another wave arrived, and another. For about three hours, Phillips and his stepfather waded through the water and debris trying to save whatever they could.

As the water finally began to recede and the winds began to diminish, Phillips sat on the steps, looked at the damage to his property, and wondered, in awe, what might have happened to properties across the bay, near the beach. As he watched, a giant sea turtle waddled across the yard and swam away.

Taking stock, he found that his generator had been underwater and did not

work. Dead fish were all over the yard and in the house, and hundreds of trees were down, many across the long driveway that used to lead out to the road. As he chain sawed his way out, it became obvious that it was going to be too big a job, too many trees, too big to cut to clear the driveway. Finally, using a bolt cutter to cut a chain link fence, he was able to cross a neighbor's property to reach the road where he had parked a truck in the event that something like this happened. Driving over downed trees, power poles and other debris, Phillips and his stepfather reached the coast highway. The Biloxi lighthouse was still standing, but most other buildings and landmarks were gone or badly damaged.

Stephanie McConnell of Latter & Blum in Bay St. Louis found her home, "completely destroyed as was the entire city of Waveland." Due to the amount of debris, it took almost two weeks to clear a path to the back of her property, where she found, "nothing was spared...it is as if our home exploded...nothing is standing." Some of the live oaks are badly damaged, but standing, while nearly all the pine trees are down. "The silhouette of the trees against the sky is so eerie—it looks like the landscape is crying."

This was far beyond anything Hurricane Camille had done and beyond anything that could be described. It had to be seen to be understood.

The tremendous loss is measured in far greater terms than simply proper-

Katrina continued on page 18

Two REALTORS® appointed to Governor's Commission



Cumbest



Holstein

Shortly after Hurricane Katrina, REALTORS® Mark Cumbest, Cumbest Realty, Inc., Pascagoula, and Brooks Holstein, Comvest Properties, Biloxi, were appointed by Governor Haley Barbour to the Governor's Commission on Recovery, Rebuilding and Renewal.

Cumbest shared the following information about his Commission experience:

The first meeting was on September 20 and was attended by President Bush. Jim Barksdale, CEO of Netscape, serves as Chair of the Commission.

There has been a series of meetings with over 200 architects, planners and designers from around the country who have brought plans for the rebuilding of the Gulf Coast with emphasis on the eleven Gulf Coast cities as well as town hall meetings on the county and municipal levels. The Commission filed a report with its recommendations at the end of December. We attempted to develop bold ideas, but ideas that are practical enough to be implemented. While we are an advisory body, the decision to implement our recommendations will be made by the municipalities, counties and State Legislature.

I am proud to serve on the Commission, and find great ideas are emerging from the process. These ideas, if implemented, will make the Mississippi Gulf Coast an even greater place.

*To read the report filed by the Commission, visit:
www.governorscommission.com. n*

ty loss. Palmero evacuated to Georgia with her mother who was on dialysis. Tragically, after returning to the coast, her mother fell, broke her neck and died. Additionally, Palmero's office manager, who lost everything, lived in the office for three weeks and suffered stress-induced heart problems. Shortly thereafter, a tenant was overcome from the stress and loss, and committed suicide.

Phillips began camping out at his damaged house. It was extremely hot and there were lots of mosquitoes. Raccoons, turtles and a stray cat came to the house looking for food and ate their meals with Phillips. The raccoons made so much noise in the house at night that he could not sleep, so after a couple of days, he searched the woods and found an assortment of boards to close up the back of the house to keep most of the animals out. He was "amazed to see butterflies. Where did they go during the storm?"

Over a period of several days, he visited Home Depot for a new generator and tarps, put a blue roof on the house and worked on getting the foot or so of limbs, leaves and other debris off the floor. The heat was intense and at the end of each day, he bathed in the reeking, toxic river behind the house; not very clean but nice and cool.

After a week, his wife, Tammy, was able to return to the coast. After spending a few days with family, they returned home when electric power was restored and moved into one room, where they still live.



McConnell lived with her husband in his office at Stennis Space Center for a month and purchased a fifth wheel where they are currently residing. FEMA could not give an indication of when they would get one of the trailers, so they had to arrange for a place to live. "Friends have graciously allowed us to 'hook up' in their driveway so we are located in a great place with lots of moral support."

When Pritchard returned to the coast, she found that she was blessed; her home was safe. So, she went straight to the Red Cross to volunteer. She opened one of the first food and aid distribution centers, working 12 to 16 hours a day. Each day the volunteers distributed five or six trailer loads of items from Arkansas, Tennessee, the Carolinas, Chicago, Pennsylvania and all parts of the nation. Some groups asked for lists of specific needs, returned home and came back with the requested items. Serving an average of 500 people per day, Pritchard said the group received help from, "a wonderful group of National Guardsmen from Alabama who helped with security. They were compassionate as well as able to keep things orderly."

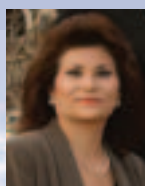
Pritchard continues the work and continues to hear heartbreaking stories of friends and strangers who suffered. "There are no words that could comfort them," she said. "I am continuing to do what I can to help, but it seems like such a pittance in the face of the adversity that so many people are facing."

As phones started working, Phillips, Pritchard, Palmero and McConnell said they contacted agents and friends and have been appalled at how many people lost everything — house, car, clothes. Everything.

Phillips' office on Highway 90 across from the beach is gone. Down to the slab. McConnell's office flooded with approximately four feet of water. Her agents are temporarily working from an office in Diamondhead while the office is gutted and repaired. Like many REALTORS®, her office lost all equipment, files and furniture, but she has received tremendous support from the corporate office.

Now, more than four months after the storm, many agents are back at work and have found new office space. Basic services are slowly being restored, businesses are reopening and debris is being picked up. McConnell said, "If you have not experienced the destruction here, you will not have a true appreciation of these small victories!" Business is booming with lots of people needing shelter and lots of investors and developers from all over the country wanting to buy whatever is available. But for people in areas like Waveland — where

everything was destroyed — many are looking for a place to call home.



Palmero

Palmero wonders about actions that could have, should have been taken prior to Katrina making landfall that might have alleviated some of the destruction. Shipping containers left at the port unsecured served as battering rams against the homes and properties along Highway 90. Containers of raw shrimp and chicken dumped 40 tons of what became rotting food onto the coast leaving a stench that still lingers.

When asked what gives her hope, McConnell replied, "The little things one learns to appreciate. The caring response from people that you don't even know. Small miracles such as finding our cat that disappeared the day before the storm and reappeared two weeks later. I wish he could talk! The birds are beginning to come back. My family. Support from friends." However, she finds it hard being "in limbo for the time being searching for answers to questions that can only be answered by someone else." There are many questions yet to be answered regarding insurance coverage, revised building codes, how the coast will incorporate the land-based casinos, how the infrastructure will be reconstructed to serve the new and changing Mississippi Gulf Coast. There is much optimism among those who have survived and continue to endure the destruction of Katrina.

As Palmero stated, "Each day I make a list. If by the end of the day I've accomplished two items, it's a good day!" She foresees many good days ahead.

Phillips observed, "Hurricane Camille caused a building boom on the coast with only about \$1 billion in federal funds being spent here. With the tens of billions being spent now, the coast will have a huge economy for years to come. The casinos, now able to rebuild on shore, will build back bigger and better. The future looks bright indeed. What do they say about dark clouds and silver linings?" □

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Local REALTOR® boards respond to Katrina

By Carol Stern

In the Hurricane Katrina-affected areas, local REALTOR® boards assisted many REALTORS® whose homes and businesses suffered. Many boards stocked up on food and office supplies and made them available to agents and brokers in need. Some REALTORS® also stepped in to lend a hand in tree and debris removal from homes and property. Others helped feed disaster recovery teams through their churches, civic groups or from their homes.

Laura Miller, Association Executive of the Meridian Board of REALTORS®, asked her MLS vendor to put a message on the MLS for Hattiesburg REALTORS® so they could report their status and see who was able to sign on. Additionally, Miller and Jackson Association of REALTORS® Executive Officer Cheryl Bullock were very instrumental in helping their fellow association executives keep their local boards running. The pair took a road trip to the Hattiesburg and Gulf Coast Associations to distribute copy paper, pencils, pens, staplers, folders, and other office supplies, and also provided lunch, water and ice. Many local boards also donated paper copies of REALTOR®

contracts and forms to affected boards since many REALTORS® didn't have the ability to generate electronic versions.

Trudy Bounds, Association Executive for the Hattiesburg Area Association of REALTORS® said: "What a great City Hattiesburg is! The people are resilient and most have hearts of gold! The members of the Hattiesburg Area Association of REALTORS® were back on their feet not long after power was restored and roads were cleared. But most members sustained some type of damage to their homes and/or businesses. The association office itself had a small amount of damage." According to Cheryl Jordan, Association Executive for the Laurel

Board of REALTORS®, their situation was much the same.

In Meridian, the Board distributed applications for the Mississippi REALTORS® Hurricane Relief Fund, and most members volunteered with the Red Cross, local churches and other relief groups. Additionally, like many local boards, they made monetary donations to the Relief Fund and service organizations helping with evacuees.

The Gulf Coast Association office was closed for two weeks, and most of their members suffered tremendous losses. Many have only a slab where their homes once stood, and others were flooded but can be rebuilt once they are gutted. According to Lorraine Krohn, the board's Association Executive, "This is not a short story to be told. Hurricane Katrina is a heart-breaking saga." Remarkably, the board's MLS service was never down. If someone had internet access, they could log into the server throughout the storm and during the aftermath. Their server resides in Vienna, Virginia, and was there providing service, posting messages on the bulletin board about members and assisting as able.

Immediately after the storm, the greatest issue faced by all affected associations was communication...no telephones, no internet, no cell service. Other needs included office supplies, forms, contracts, replacement lock-boxes and keys, and someone to listen.

Krohn reports that, "The board waived MLS fees and local board dues,

held seminars on disaster recovery, scheduled counseling sessions with crisis care workers, conducted over 20 hours of free continuing education and, with the help from a local association in New Jersey, Dell, and REALTOR®.com were able to offer a free computer to some offices that were totally destroyed."

When asked what they learned from the experience, most expressed the need to have a disaster plan in place. According to Krohn: "Always assume the worst is going to happen. Forget what the weather media is telling you. Don't assume you may be the target... Believe that you are the bull's-eye!"

In all areas affected, the markets were initially stunned by Katrina, but are now recovering nicely. Because of the widespread damage, inventory is greatly reduced, making it a supply and demand situation. In all areas, prices have increased as investors from across the nation have entered the markets to purchase property. It is expected that the next several years will see an increase in construction of all types, creating an upswing in local economies.

The spirit of cooperation and the generosity shown within the REALTOR® community serves the industry and the association's members well. It is obvious that those who are typically competitors in a very competitive industry worked tirelessly and selflessly to assure that their peers were able to come through a devastating situation. All association executives expressed their gratitude that other associations in Mississippi provided supplies and support so important in getting back on their feet. They believe that the generosity to association members and evacuees is reflective of the best qualities possessed by REALTORS®. n

"This is not a short story to be told. Hurricane Katrina is a heart-breaking saga."



Lorraine Krohn
Association
Executive
Gulf Coast
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Relief fund helps thousands with damaged primary residences

\$2.4 million raised by REALTORS® across the country

To date, the Mississippi REALTOR® Hurricane Relief Fund has helped more than 3,000 Mississippians who sustained significant damage to their primary residences as a result of Hurricane Katrina with more than \$2.4 million provided through generous contributions from the National Association of REALTORS®, state and local REALTOR® organizations around the country and REALTORS® in Mississippi.

"Many of our applicants were REALTORS® and even more were their neighbors, relatives, friends, colleagues, customer and clients, who were referred by REALTORS®" according to Russell Wilcox, Chair of the Mississippi REALTOR® Hurricane Relief Fund. "Our efforts were not only tangible, but the good will this effort has generated will do much to strengthen the REALTOR® image in the minds of many Mississippians."

Wilcox went on to add: "I'd like to commend our fund board of directors for their dedication, time commitment and integrity throughout this process. We continue to receive thank you letters, cards and phone calls from fund recipients who are either grateful to be a REALTOR® or grateful to REALTORS® for the assistance."

Many fund recipients stated that while they were still waiting to hear from FEMA, the Red Cross or their insurance adjusters, they heard quickly from the REALTOR® organization.

REALTOR® Keiko Palmero, Keiko Palmero & Associates, Gulfport, was one such recipient. Palmero has only the slab left where her home stood, and as she began trying to put order back into her life, she was feeling overwhelmed by the destruction of what appeared to be a war zone. With only the clothes on her back, she was out of cash and there were no banks open, so she was in need of a lift.

"Within a couple of weeks, I received a check from the Hurricane Relief Fund – long before FEMA provided any assistance," Palmero said. "The check assured me that we were not forgotten by our peers and by people we would never know."

It was an integral part of the fund's mission, according to Wilcox, to help as many families as possible and to get the funds distributed quickly and without a lot of red tape. "Unfortunately, we ran out of funds long before we ran out of applications," he said.

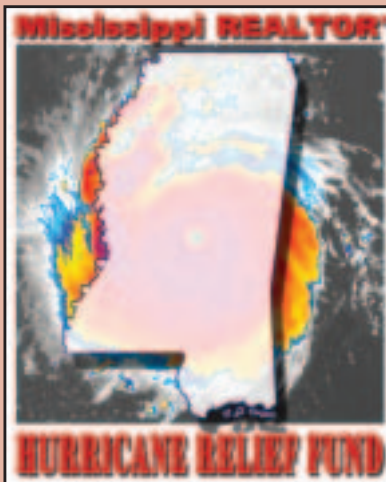
More than 15,000 applications were received and processed at the Mississippi Association of REALTORS® office. All applications were reviewed anonymously, and in the order in which they were received and decisions were based solely on information provided on the application form. Funds were distributed in amounts ranging from \$0 to a maximum of \$2,500 per household.

"The intent of the relief fund was to help homeowners, not just REALTORS®, who sustained significant damage to their primary residences, not rental properties, offices or businesses," said 2005 MAR President Nancy Lane, CCIM. "Knowing that we would never have

enough funds to help everyone, we had to make some choices and place limits on what would be provided for what types of damages. Because of this, we followed the format established by NAR for its relief fund, as did Alabama and Louisiana, and relied upon our attorneys for their recommendations to be sure that the IRS requirements for 501(c)3 organizations were met and all funds donated could be tax deductible."

Like Palmero, REALTOR® Stephanie McConnell, Latter & Blum, Bay St. Louis, was left with nothing but a concrete slab and had this to say about the relief fund check she received: "We are so fortunate to have received a generous gift from the REALTOR® Hurricane Relief Fund which arrived just as we were considering how and if we were going to be able to purchase our new 'home' on wheels. How can I ever say thank you enough." n

Real Estate LEADER writer Carol Stern contributed to this article.



REALTORS® helped REALTORS® with more than \$400,000

In addition to the hundreds of REALTORS® who received assistance through the Mississippi REALTOR® Hurricane Relief Fund, the National Association of REALTORS® also provided the Mississippi Association of REALTORS® with \$400,000 to be used specifically for REALTORS® affected by Hurricane Katrina.

The MAR Board of Directors approved the use of \$200,000 of those funds to be sent directly to the affected local boards to be used at their discretion. Most of those boards opted to use the funds to waive local dues. In addition, the Board approved the use of \$185,000 for REALTORS® who had submitted relief fund applications but had not yet received funds. REALTOR® applications were pulled from the more than 12,500 un-reviewed applications and processed anonymously by the fund Board; however, the funds were distributed from the separate REALTOR® account. The remaining \$15,000 was set aside to cover direct expenses related to the complimentary registrations provided for the MAR Winter Conference to REALTORS® from affected boards.

At the fall NAR convention, the NAR Board of Directors approved the allocation of funds to waive national and state dues for REALTORS® in designated hurricane-affected boards. Members in those boards are asked to complete information on their dues invoices in order to be eligible for the dues waiver. n

Thank you, REALTORS®

Local, state and national REALTOR® organizations contribute to Mississippi relief fund

In addition to the more than \$1.9 million contributed to our relief fund from the National Association of REALTORS® (thanks to contributions from REALTORS® around the country), the following groups and individuals sent funds directly to Mississippi:

Alabama Association of REALTORS
Alabama REALTORS Disaster Relief Fund
Anh Dang & Associates, Atlanta, Ga.
Arizona Association of REALTORS
Arizona REALTORS Disaster Assistance Foundation, Inc.
Ashley Realty CO., Aberdeen
Asset Realty, Columbia, S.C.
Bay East Association of REALTORS, Pleasanton, Calif.
Bay East Association of REALTORS Foundation, Pleasanton, Calif.
Bay Meadows Real Estate, White Stone, Va.
Beaufort County Assn of Realtors, Beaufort, S.C.
Benny Street Enterprises, LLC, Canton
Blue Ridge Association of REALTORS, Winchester, Va.
Buffalo County Board of REALTORS, Kearney, Neb.
California Association of REALTORS
California Community Foundation, Los Angeles, Calif.
Case Realty, Inc., Jackson
CBD, Inc. of Greenville, Simpsonville, S.C.
Cecil County Board of REALTORS, Elkton, Md.
Century 21 – Richardson Realty, Florence, S.C.
Century 21 – Watermark Realty, Lavonia, Ga.
Childress & Associates, Inc., Martinsville, Va.
Clarksdale Board of REALTORS
Clear Lake Board of REALTORS, Clear Lake, Iowa
Cleveland Board of REALTORS
Cobb Association of REALTORS, Marietta, Ga.
Coldwell Banker – Highland Properties, Sebring, Fla.
Coldwell Banker – Pat McClure Realty, Oxford
Coldwell Banker – West Realty Company, Columbus
Community Foundation of Greater Greenville, Greenville, S.C.
Corbin-Cooley Realty, Dataw Island, S.C.
DCS, Inc., Port Mill, S.C.
Doris Hardy & Associates, Columbus
East & Associates, Jackson
Florida Association of REALTORS
For 1031, LLC, Boise, Idaho
Greater Baton Rouge Association of REALTORS, Baton Rouge, La.
Greater Greenville Assn of Realtors, Inc., Greenville, S.C.
Greater Washington Commercial Assn of REALTORS, Silver Springs, Md.
Greenville Area Board of REALTORS
Greenwood Board of REALTORS
Griffin Associates, Inc., Durham, N.C.
Harrisonburg-Rockingham Association of REALTORS, Harrisonburg, Va.
Hattiesburg Area Association of REALTORS
Heartland Multiple Listing Service4, Inc., Leawood, Kan.

Hometown Realty, Beaufort, S.C.
Iowa Association of REALTORS
Kansas City Regional Association of REALTORS, Leawood, Kan.
Larry Smith-Vaiz Realty, LLC, Madison
Maine Association of REALTORS
Manatee Association of REALTORS, Inc., Bradenton, Fla.
MAR-Commercial Division
Maryland Association of REALTORS, Inc.
Merrymeting Board of REALTORS, August, Maine
Monterey County Association of REALTORS, Del Rey Oaks, Calif.
Murphy Appraisal Service, Covington, La.
NAR, Chicago, Ill.
Nevada Association of REALTORS
New Jersey Association of REALTORS
New York State Association of REALTORS, Inc.
Northeast MS Board of REALTORS
Northern Solano County Association of REALTORS, Fairfield, Calif.
Northeast Mississippi Multi-List Services, Tupelo
Northwest Mississippi Association of REALTORS, Southaven
Ocean City Board of REALTORS, Ocean City, N.J.
Oklahoma Association of REALTORS
Orange Coast Association of REALTORS, Inc., Newport Beach, Calif.
Pennsylvania Association of REALTORS
R.O.L.L. Investments, Greenville
RE/MAX Action Realty, Greenwood, S.C.
Realhenry's LTD, Tucson, Ariz.
REALTORS Association of the Palm Beaches, Inc., Lake Worth, Fla.
Realty Executives of Flagstaff, Flagstaff, Ariz.
Reeffoot Regional Association of REALTORS, Union City, Tenn.
REFormsNet, LLC, Fraser, Mich.
Region V Attendees
ReMAX Greater Atlanta Multinational, Atlanta, Ga.
Ridgeway Realty, Inc., Jackson
Rocking Horse Realty, Inc., Smythport, Pa.
Sandy G., Inc., Hartsville, S.C.
South Broward Board of REALTORS, Pembroke Pines, Fla.
South Carolina Assn of REALTORS
T.R.I., Inc., Tupelo
Tennessee Association of REALTORS
Texas Association of REALTORS
The Pyramid Homes, Inc., Tupelo
The Women's Council of REALTORS Jackson Chapter, Jackson
Upstate Multiple Listing Service, Anderson, S.C.
Virginia Association of Realtors
Washington D.C. Association of REALTORS

Stephen Ahern, Avalon, N.J.
Jeffrey and Lisa Anderson, Irvine, Calif.
Carol Bare, Palm Coast, Fla.
Sylvia Bartlett, Arcadia, Calif.
Mike and Shelia Biaggi, Manchester, Calif.
James Brophy, Langhorne, Pa.
Bonnie Burke, Pacific Palisades, Calif.
Claude and Teleah Carter, Columbus
Ron Chapman, Ridgeland
Ernie Clark, Brookhaven
Cheri Compton, Knoxville, Tenn.
Jim Conerly, Jackson
Danny Cooper, Montgomery, Ala.
David and Jimmie Cooper, Gaffney, S.C.
Charles C. Ebert, Washington, D.C.
Margaret Deavors, Jackson
Valerie Dodds, Columbus
Deborah Evans, Sun Lakes, Ariz.
Sidney Farmer, Florence, S.C.
Travis Farmer, Seneca, S.C.
John F. Farraher, Ocean Bluff, Mass.
John W. and Kathy M. Freeman, Anderson, S.C.
Gail and Richard Gangaware, Phillipsburg, N.J.
Sue Gardner, Tupelo
Jana S. Halverson, Devine, Texas
Shelley Hamilton, Roseville, Calif.
Doris Hardy, Columbus
Elaine Harris, Hernando
Joyce Haskins, Oxford
Sue F. Herring, Canton
Thomas Houston, Lahaina, Hawaii
Nancy Hungerford, Natchez
Tommye Hurt, Terry
Mavis James, Jackson
Edward Kaminski, Mt. Laurel, N.J.
Bruce Kammer, Polarville
Laura Kelly, Waynesboro
Margaret Kempner, Ocean Springs
Tracy Kirkley, Olive Branch
Elizabeth Knight, Jackson
Kaye and Stephen Ladd, Tupelo
Pat Laes, Kelso, Wash.
Alice Lambert, Anderson, S.C.
Joyce Langley, Saltillo
William K. and Missy Lavender, Canton
William and Susan Lease, Johnstown, Pa.
Joyce Leech, Amory
Annette and George Lewis, Cayce, S.C.
Judy Lundy, Grenada
Gloria Lussier, Florence, S.C.
Stephen Mathis, Beverly Hills, Calif.
Grave Meadows, Jackson
Leigh Ann Mehr, Olive Branch
Melanie Mitchell, Starkville
Gary Murphree, Houston
Savita Nair, Jackson
Robert L. Pratt, Summerville, S.C.
Mary J. Pruitt, Columbia, S.C.
Annie C. Roberts, Columbus
Douglas Rushing, Tylertown
Mary N. Sandberg Rosenzweig, New York, N.Y.
Beverly Sarrett, Madison
Talvea Seawood, Jackson
Cynthia Shelton, Orlando, Fla.
Doris Sheriff, Columbia S.C.
Jeffrey and Ellen Short, Tupelo
Janice Shows, Madison
Maria Sierra, Norcross, Ga.
Anne-Marie Studzinski, Hinsdale, Ill.
Grace Spainhour, N. Myrtle Beach, S.C.
George and Jenene Stamboulieh, Cypress, Texas
Raymond Stamm, Seneca, S.C.
David Stevens, Clinton
Kay Sudduth Zagst, Marble Falls, Texas
Lorine R. Sykes Williams, Christiansted, U.S. Virgin Islands
Billy Tarrant, Anderson, S.C.
Kathy Teresi, Shingle Springs, Calif.
Dorothy Thompson, Jackson
Patrick and Deloris Ulrich, Elkton, Md.
Darlene Venable, Columbia, S.C.
William Wagner, Grand Junction, Colo.
Mark Warren, Jackson
Russell Wilcox, Ridgeland
Harry Wilkinson, Pendleton, S.C.
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ROBERT QUENTIN WHITWELL, JR.

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Quentin's focus is in the following areas:

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- Contractual disputes
- Government relations and administrative law

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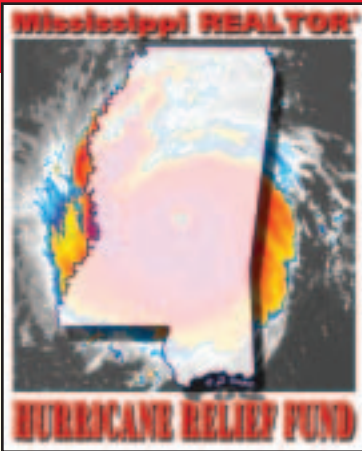
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Relief fund recipients say thanks



Northwest Mississippi Association of REALTORS® contributes more than \$14,000 to relief fund.



Northwest Mississippi Association of REALTORS® 2005 President Judy Ketchum, 2006 President Michael Austin and Tony Jones MAR Relief Fund Board Member and MAR Executive Committee member.

These letters represent a sampling of the hundreds of thank you notes and cards received from Mississippi REALTOR® Hurricane Relief Fund recipients:

Just a quick thank you to all of the REALTORS® of our wonderful country who donated their hard-earned dollars to those of us who were devastated by Hurricane Katrina. Mississippi was a beautiful place, growing fast and a great place to be in real estate. It is still a "war zone" – like a third world country four months after the storm. But we are making progress with pride and hope! I lost everything but my life, and your donation warmed my beard AND my FEMA trailer this winter. We will all be back eventually. Thanks again. Your donation was sorely need and much appreciated.

– REALTOR® from Bay St. Louis

Thank you so much for the \$2,000 to help us get through this emotional and financial pitfall. It helps a lot to know perfect strangers are willing to sacrifice for us. May God bless every one of the Mississippi Association of REALTORS®. You deserve it!

– Resident of Biloxi

I cannot express strongly enough how thankful I am for the help the committee gave to four of my friends from Bay St. Louis whose homes were all completely destroyed. They have all expressed gratitude to me and I want to express it to you. I am proud to be a member of this association.

– REALTOR® from Laurel

It was the receipt of your award that gave us the first ray of sunshine in the darkness of a depression that we had fallen into after Katrina. For that we can never thank you enough. It is wonderful people like the Mississippi REALTORS® who will enable us on the Gulf Coast to get our lives back together again. Thank you for your assistance, your thoughts and your prayers.

– Resident of Pascagoula

I want to thank everyone who worked so hard and were so generous to help me and other Mississippi REALTORS®. Just knowing I am a part of a truly helpful organization that would come to my aid after Hurricane Katrina makes me especially proud to be a REALTOR®. Please relay my thank you to those REALTORS® who made this help possible.

– REALTOR® from Diamondhead

I am writing to express my sincere thanks to the entire group of Mississippi REALTORS®. My home and office were totally destroyed by Hurricane Katrina. I am a commercial real estate appraiser. As I cross South Mississippi, I am still amazed at the level of devastation the entire length of the coast. A very bright spot has been the tremendous number of volunteer groups who have come to help. I put your kindness in that same category, and once again thank you with all of my heart.

– Appraiser from Ocean Springs

I would like to thank you for your financial assistance. The monies received meant so much as it allowed us to pay deposits and rental fees when we had no place else to go. It is wonderful that organizations such as yours came to the aid of hurricane victims and expressed deep concern for the people of the devastated area. My family and I wish to extend our heartfelt thanks to you as we will always remember your generosity.

– Resident of Bay St. Louis

Please thank all involved in the relief project for me and my family. I cannot describe our world, the losses are beyond words. Your letter and check brought light to a very dark day. I thank you from the bottom of my heart!

– Resident of Ocean Springs

Thanks for caring and thanks for helping as we begin the long road to recovery. The check for \$1,000 is greatly appreciated but your thoughtfulness is unsurpassed. As REALTOR® associations and individuals continue to give, I urge you to continue to help some of the coast REALTORS® who literally lost everything. Please keep us all in your prayers.

– REALTOR® from Gulfport



FOR THE TECH OF IT



BY MIKE DELAMATER

Data backup is probably the most important thing you forget to do. And as Hurricane Katrina taught us, data backup is invaluable. With today's technology and broadband internet access, off-site data storage is very convenient and affordable.

There are basically three ways you can backup large amounts of data off-site:

1. Burn DVDs on a regular basis – big hassle, and expensive to get it up and running. Then you get to carry all those disks home and find a place to store them all. Then you still need software to run the backups.

2. Buy an external hard drive (make that two) - again, expensive and a hassle. Why two? So you can have one hooked up at all times, and keep a backup off-site. Then you still need software to run the backups.

3. Online data backup – This just might be your best option. There are several resources online for data storage. Some are just for storing data, some allow you to share documents with co-workers and some have all kinds of options for the busy REALTOR®. While this is by no means an endorsement, here's some information on some of the top vendors below:

iBackup (www.ibackup.com) has many features a busy office might need:

- iBackup for Windows is a smart backup scheduling application which you can use to schedule automatic backups. Features include fast drag-n-drop, encryption, mirroring, incremental backups and filters to exclude files/folders from backup.

- iDrive – Using iDrive, you can make your iBackup account look like another hard drive on your system, allowing you to easily drag and drop files from your desktop to your iBackup account or edit the files directly.

- Web-Manager, Collaborate, WebFolders and FTP round out this system.

Streamload (www.streamload.com) - Streamload gives you a private and secure place to store, organize, access, and share your personal videos, photos, music and any other file. Features include:

- Store your files safely and securely. Get 10 GBs of FREE storage.
- Access your files from any internet-connected device.
- Share all your files quickly and easily, without file size restrictions.
- Host videos, audio, images and data files on your website.
- Backup your files and data safely and reliably.

Xdrive (www.xdrive.com) – is perhaps the most trusted provider of secure online storage. Features include:

- 5GB to unlimited gigabytes of online storage.
- Accessible from any web browser.
- Easy, efficient file sharing.
- Protect critical data from crashes and viruses.
- The best solution for storing and sharing online.
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n

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



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License Law	Feb. 9	Vicksburg
Contract Law	Feb. 9	Vicksburg
Fair Housing	Feb. 10	Vicksburg
How to Measure a House (ANSI Standards)	Feb. 10	Vicksburg
Agency Law	Feb. 16	Vicksburg
License Law	Feb. 16	Vicksburg
Contract Law	Feb. 16	Vicksburg
Quad Code of Ethics	Feb. 17	Vicksburg
CE/USPAP	Feb. 23	Gulfport
Technology Tour (GRI Credit)	Feb. 24	Jackson
Diversity & Doing Business (GRI Credit)	Feb. 24	Jackson
CE Elective (TBA)	Mar. 2 & 3	Jackson
Agency Law	Mar. 16	Jackson
License Law	Mar. 16	Jackson
Contract Law	Mar. 16	Jackson
CE Elective	Mar. 17	Jackson
CE Elective	Mar. 17	Jackson
GRI Fast Track	Apr. 10-13	Southaven
CE/USPAP	Apr. 19	Jackson
Home Buyer Education (MHI)	Apr. 21	Jackson

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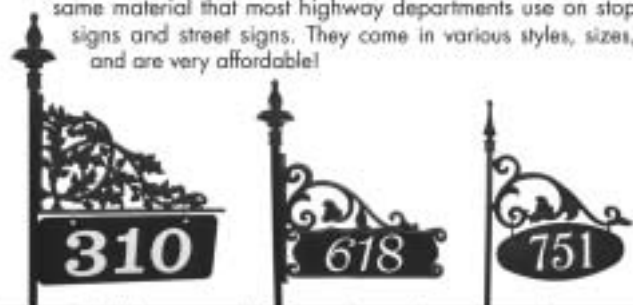
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YOUR NECK OF THE WOODS

Local Board & AE Forum

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

Biloxi-Ocean Springs

Since the hurricane, our members have exhibited unsurpassed strength and neighborly compassion. The support we have received from associations across the country has been a blessing. Special thanks to Jim Peters and Mike Palmero for helping our members cope. Our office space, copying, internet and faxing services are available for local members who have lost their offices. In December, our brokers and affiliates hosted a grand Christmas celebration that included music, dinner, awards presentations and the installation of 2006 officers.

Clarksdale

No information provided.

Cleveland

The Cleveland Board has grown although we have lost a few of our own who have moved out of town. David Taylor will be leaving us in January after almost four years as our treasurer. He has done an excellent job and will be missed. Commercial development in Cleveland has been a big focus this year. Our new Super Wal-Mart will open in January followed shortly by Walgreens and the construction of new buildings for two local banks.

Four County

We ended December with our Christmas Luncheon and installation of our new officers for the Board. For this year's Christmas Project we worked with the Pine Valley Children's Village. Through donations from board members we were able to fund the purchase of school year albums for the children.

Golden Triangle

GTAR's REALTOR® Community Service Committee has partnered with Habitat for Humanity on two housing projects. In October, members participated in a work day at the Nehemiah House in Starkville. Our yard sale in November raised over \$1,100 for the Columbus project house. One office gave \$500 toward this project and others have been challenged to contribute. Our November luncheon/membership meeting included our annual toy collection for needy children.

Greenville

No information provided.

Greenwood

The Greenwood Board of REALTORS® spent 2005 getting educated. With the help of our vice-president Linda Pruett, MAR and Atoms, we offered 32 CE hours to our members this year. Several of our members have participated in the Community Kitchen sponsored by the Interfaith Ministries and look forward to continuing our contributions to our community in 2006. Our 2006 leadership team includes Linda Pruett, President; Mel Harris, Vice President; Sara Flanagan, Treasurer; and Bobby Clark, Secretary.

Grenada

The Grenada Board congratulates new 2006 officers: President Steve Couch, Couch Realty; President-elect Debbie Houston, Goodwin Realty; Secretary Kay Staten and Treasurer Kim Hill, Coldwell Banker Landmark Realty. After Katrina, many of our members opened their homes to evacuated families and friends. Our Board also had members and/or their spouses who left immediately to volunteer on the coast or worked at the five shelters located in Grenada.

Gulf Coast

Thank you to all who have helped in so many ways. The Gulf Coast Association has received assistance from all over the

United States. The First Multiple Listing Service in Atlanta and The Greater Las Vegas Association sent cash donations, and Allan Dalton, President of REALTOR®.com donated computers at the urging of RealSource Association in Waldrick, NJ. The Jackson Association of REALTORS® delivered office supplies, food, clothing, baby supplies, cleaning supplies and pet supplies; Northwest Mississippi Association and Golden Triangle Association shipped boxes of much needed forms. Meridian Board delivered forms, supplies and home cooked food that was shared by our staff, members and military personnel manning the checkpoint in front of our office. Special thanks to Cheryl Bullock and Laura Miller for making the deliveries, driving the trucks and doing the cooking. Also, thank you NAR and MAR for the relief funds that have been donated to our association and members. In the midst of great despair, you showed love. We offer each of you a heartfelt "Thank You" for all that you have done.

Hattiesburg

The Hattiesburg Association will be working on a local ad campaign for television and radio that will explain the benefits of using a REALTOR®. We are also expanding our inventory in our board store. The 2006 officers and directors were installed at our annual Christmas Breakfast. Chip Grenn will serve as 2006 President. The Hattiesburg market is flourishing, and REALTORS® are busy finding homes, warehouse and retail space for those who have been displaced or who are here working toward recovery. We would like to thank everyone for their prayers, calls and donations during our time of emergency. We are recovering, and so we move on.

Jackson

The Jackson Association provided office furniture to several Gulf Coast REALTORS® who lost everything in Katrina. Members of the association donated office furniture from offices they had closed in the Jackson area, so that REALTORS® impacted by Katrina could begin restoring their offices to normal. Furniture was made available in December and on into the new year to help.

Laurel

The Laurel Board of REALTORS® welcomes new members Becca Huff and Sue White, both with Century 21; Chris Pevey, Woodland Realty; and J.E. Smith, J.E. Smith Real Estate. We would also personally like to thank everyone for your thoughts and prayers during the past months. We are so blessed to be a part of a very caring and loving group of REALTOR® friends. We cannot thank NAR enough for the money from contributors that was given to our association.

Meridian

We have distributed applications for the Hurricane Relief Fund. A majority of the membership volunteered locally, with the Red Cross or churches to help with evacuees in addition to making monetary contributions to the Relief Fund. We all clarified our MLS information to ensure accurate reporting of properties available for rent, as well as those damaged. Many offices copied and donated copies of forms (500+ of each form) that the Gulf Coast Association needed. NAR requested photos from the trip, one of which appeared on the main page of www.realtor.org. We also coordinated with unaffected AE's to send "happies" to the "affected AE's" to lift their spirits and make sure they knew we still cared about them. In December we hosted our holiday luncheon and plan future community projects to further aid organizations providing support to this community.

Natchez

Natchez is please to have several new members added to the

Board in the last few months. Sales are up after Katrina, and we should end the year with higher sales than the last few years. Incoming President for 2006 is V. L. "Butch" Stewart of Coldwell Banker. Have a Happy New Year.

North Central

Will Knotts, broker/owner of Mississippi Real Estate Exchange, was honored at the August meeting of the North Central MS Board of REALTORS® as our "2005 REALTOR® of the Year." Also, Jay Hughes of Hughes & Hitt Law Firm was named our "2005 Affiliate of the Year". Both of these gentlemen have contributed significantly to our board and the real estate profession. Congratulations to both Will and Jay.

Northeast

Northeast Mississippi has not physically suffered from Hurricane Katrina, but our hearts have grieved for the victims. As a Board we sent \$7,500.00 to the Hurricane Relief Fund and \$1,000.00 to the Mississippi Missing Children's Fund. We hope to continue our relief efforts as long as recovery needs exist.

Northwest

The Northwest Association has been focused on 2006, getting officers and committees ready and planning the coming year. We are focusing on new agent training as a major goal, hoping to give new REALTORS the best start as they begin their career. The best thing to happen in 2005 was the Welcome Home gathering that was planned when our local troops arrived just before Christmas.

Pearl River

Pearl River Board has survived Hurricane Katrina. Despite the various problems from the storm, our board is growing and attracting new members. We would like to say "Thank You" to the Jackson Association of Realtors® for their generous donations and for working with us to distribute school supplies to our local schools. We are also proud to announce that we have achieved 118.3% of our MARPAC goal this year.

Southwest

We had our annual Christmas party of December 9 in Brookhaven. The festivities included the opportunity for fellowship with old friends while enjoying fine food and music. The event ended with the installation of the 2006 officers.

Vicksburg/Warren County

Vicksburg REALTORS celebrated the Christmas season with a special Christmas Luncheon at the B.B. Literary Club in downtown Vicksburg. Bill Williams, III, 2005 Board President, was presented with gifts of appreciation for his leadership. Bill presented plaques of recognition to all the 2005 officers and directors. The 2006 officers, George McMillin, Estella Mayfield, Paul Campbell, Stanley Martin, Bill Williams, III, Debra Grayson, Terri Ellis, Brian Breithaupt, Dixie Breithaupt and Doug Upchurch, will be installed by MAR President Pam Beard on January 17 at the General Membership Meeting.

Mississippi Commercial Association of REALTORS®

About 45 MCAR members and guests gathered recently for an informative session with MAR legal counsel Ron Farris entitled "Commercial Sales Contracts." The program was the latest in a series of commercial-specific CE courses presented by MCAR as a member benefit. Farris reviewed the standard commercial sales contract, with discussion centering on basic provisions, exhibits to the contract, relevant legal considerations and recent legal decisions. □

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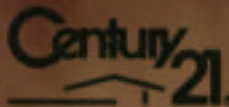
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