

REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®



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BEFORE YOU AGE

REALTOR® Makeovers

Standard forms get facelift

Spring ahead of the competition

Business plan tips

Spring 2007





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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

A PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

IN THIS ISSUE: Reflect your value

SPRING 2007

Cover Story:

16

Mirroring success?

Learn how the image you project to clients affects your bottom line.

5

Forms facelift

MAR unveils the latest revisions to Standard Forms.

10

Quick sale for top dollar

Learn how to stage your next listing to make it happen.

14

Plan to be dazzled

Design a business plan that puts your business on the fast track.

DEPARTMENTS

4 President's Perspective

4 Word on the Street

5 Legal Ease

6 For The Course of Your Career

7 Capitol Watch

8 Been There, Done That

9 Rookie Report

23 For the Tech of IT

24 Association News

24 Headliners

25 Your Neck of the Woods

26 MARPAC

27 REALTOR® Resources

27 Information Central

28 Referral Advertising

On the cover:

REALTOR® Laurie Coffey, Coldwell Banker Stewart Realty, Natchez, gives readers a preview of the results of the *Real Estate Leader* REALTOR® Makeover.



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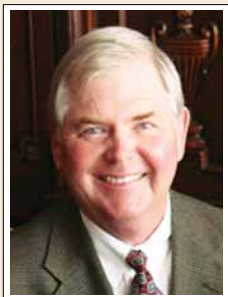
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PRESIDENT'S PERSPECTIVE



How beautiful our Mississippi is in the springtime! I've enjoyed watching our state come to life on my travels to speak at local REALTOR® board meetings. Thank you for making time to meet with me on your turf. Along with

bringing state association news and services to our members, I appreciate the opportunity to talk about mobilizing REALTORS® into a positive force that will help our state rise from the bottom of so many lists.

Springtime is all about starting anew – cleaning out the clutter in our closets and perhaps the cobwebs in our minds! Fresh starts and perspectives are what this issue of *Real Estate LEADER* is all about.

The image we project of ourselves and our profession is so critical. And the value that we bring to our clients' real estate experiences is more important than ever. Promoting the value of using a REALTOR® in a real estate transaction is an integral part of our association's mission and the content contained herein is designed to keep your professional appearance – and its role in your business success – top of mind.

There is great information on REALTOR® makeovers here and please look at the facelift given to standard forms. You will also find business plan tips and the revised REALTOR® *Code of Ethics*. We offer you a variety of tools and tidbits of information to help you improve your image and your business. All can lead to money in your pocket.

Prospective customers and clients form their first impressions of you from your physical appearance, the appearance of your business card, your website and marketing materials. The promptness (or lack thereof) with which you respond to phone calls or e-mails is noted. So many things come into play when making yourself look "professional" in the eyes of your customers. Attending to these details could make the difference between attracting or detracting clients.

We hope you enjoy this issue of your state association's quarterly magazine. Look for our upcoming summer issue focused on technology.

Chris Wilson, ABR
President

Word on the Street

REAL ESTATE NEWS BRIEFS

Register for NAR Midyear Meeting, May 14-19

Join fellow REALTORS® in promoting NAR's legislative agenda in the nation's capitol by attending the NAR Midyear Legislative Meetings & Trade EXPO in Washington, D.C., May 14-19. Those planning to attend the meeting should register at www.realtor.org. MAR encourages REALTORS® attending the meeting to make plans to participate in the following events scheduled for the MAR delegation:

Tuesday, May 15

4:00 p.m. – 4:59 p.m.: 59 1/2 Minutes: A Member Director Update

Wednesday, May 16

8:30 a.m. – 9:00 a.m.: State Hill Visit Briefings

1:00 p.m. – 4:30 p.m.: Hill Visits (detailed schedule TBA)

4:30 p.m. – 6:30 p.m.: Congressional Reception

Friday, May 18

4:00 p.m. – 5:30 p.m.: Region 5 Caucus & Reception

April is fair housing month

April 11, 2007, marked the 39th annual celebration of the passage of Title VIII of the U. S. Civil Rights Act of 1968 (Fair Housing Act). The Act prohibits discrimination in housing based on race, color, national origin, religion, sex, familial status and disability. Events are scheduled nationwide to honor the strides made to ensure all Americans have equal access to housing free from discrimination. Governors and local government officials designate April as Fair Housing Month with the issuance of proclamations and sponsor activities. MAR encourages members to observe April as Fair Housing Month but to remain mindful of fair housing practices through the year. For more information on your rights and obligations under the Fair Housing Act contact the Mississippi Office of Fair Housing and Equal Opportunity at 601-965-4700, extension, 2111 or visit www.hud.gov.

Pending home sales show effects of weather, possible subprime impact

A forward-looking index based on pending home sales indicates that bad weather, and possibly the loss of some subprime lending, will dampen sales closed in March and April, according to the National Association of Realtors®.

The Pending Home Sales Index, based on contracts signed in February, stood at 109.3 – down 8.5 percent from February 2006 when it reached 119.4, but is 0.7 percent higher than a downwardly revised reading of 108.5 in January. Earlier, mild weather caused the index to spike at 113.3 in December.

David Lereah, NAR's chief economist, said there has been a steady narrowing from year-ago readings since last July. "If it wasn't for the unusually bad weather in February, we'd be seeing a better performance in pending home sales," he said. "We also may be seeing some fallout from a decline in subprime lending, but a slight improvement in the more volatile month-to-month index is encouraging – the data suggests an underlying stabilization is taking place in the housing market, but it will take another month or two to clarify."

"Problems in the subprime mortgage market will become more apparent over time, and they will modestly depress the overall level of improvement in existing-home sales we expect as the year progresses," Lereah said..



LEGAL EASE



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

Standard forms get a facelift

MAR's Standard Forms Working Group continues its comprehensive review and revision of MAR Standard Forms. The latest round of revisions became effective February 2007.

For the second time this year, MAR's Contract for the Sale and Purchase of Real

Estate (F-1) and its counterpart for lots and land (F-2) have been revised. In addition revisions have been made to the Exclusive Right to Sell Listing Agreement (F-4), the Home Inspection Addendum (F-7), the Buyer's Counter-Offer (F-14A) and the Declaration of Acceptance (F-19) forms.

The February 2007 revisions essentially re-wrote the Damage by Fire, Etc. section (paragraph 19, ll. 174-187) in an effort to simplify the language and address concerns arising in the wake of Hurricane Katrina. The revised form requires the Seller to provide three days' notice of damage to a Buyer, who then may elect its remedy. The form is newly designed to allow the parties, at the Buyer's election, to try to reach a suitable agreement for repair, but their failure to reach an agreement within five days results in cancellation of the contract.

In response to popular demand, the form was revised to allow the parties to agree to a walk-through prior to closing to verify "that the terms of the contract have been fulfilled" (ll. 146-147). The working group elected not to include a protocol for instances when questions are raised at the final walk-through. For this reason, it is strongly recommended that walk-throughs be scheduled sufficiently in advance of closing to allow for resolution of issues that may be raised.



To make MAR's standard contract more user-friendly and practical, lines were added to clause 22 for mailing and email addresses and facsimile numbers.

The Home Inspection Addendum Form, extensively revised in January 2007, has been further revised to remove confusing cross-references to the Property Condition

Disclosure Statement, and to eliminate a mandatory closing when a Buyer fails to notify a Seller of deficiencies within seven days of receipt of the Inspection Report. At the request of multiple brokers, the form was also "tweaked" to remove the requirement that the Inspector deliver a copy of the Inspection Report to the Listing Agent.

The Exclusive Right to Sell Listing Agreement was revised to remove clause 9, which contained what might be interpreted as a warranty of appliances by a Seller despite "AS IS" language elsewhere in the contract. The new form removes this language. Also removed was the required disclosure of social security numbers of the parties.

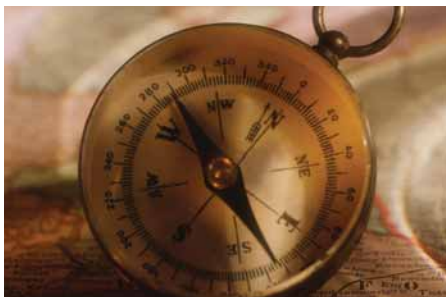
Members who use the forms in the Zipform software were provided a list of the revisions when notified to download the updates. Members who obtain the forms from MAR's website (www.msrealtors.org) in PDF format will find the revised forms as well as detailed lists of the January and February revisions. ■

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.



FOR THE COURSE OF YOUR CAREER



BY JO USRY

Spring ahead of the competition: Earn your GRI designation

It is through advanced education that REALTORS® learn the skills and build the confidence required to be truly successful in the real estate business. New agents, in particular, who start the designation track early in their career build the momentum needed to stay current and keep that “fire in the belly.”



The REALTOR® Institute has launched a new GRI program that not only is chocked full of valuable topics and resources but also results in REALTORS® having all the hours they need to sit for the broker's exam. Just think, you will be saving valuable time and money by killing two birds with one stone.

GRI is a designation awarded to REALTORS® who successfully complete the 90-hour program accredited by the National Association of REALTORS®. GRI stands for Graduate, REALTOR® Institute and REALTORS® who earn the designation are set apart from those without it. National Association of REALTORS® statistics show that only 19 percent of all REALTORS® have earned their GRI designation. Those who hold this designation earn an average of \$32,000 more annually than REALTORS® without the designation. Therefore, it stands to reason that earning more money is directly tied to an increased level of education.

Brokers who encourage their agents to obtain the GRI designation can rest assured that the agents receive the most current risk-reduction training as well as skills training in prospecting, listing, selling, writing con-

tracts, real estate technology and more. Another perk of the course is that GRI designees will have satisfied their Quadrennial REALTOR® Code of Ethics requirement.

The GRI curriculum consists of three 30-hour courses each satisfying other licensing requirements. The REALTOR® Institute's much talked about new Rookie Boot Camp satisfies the GRI I requirement AND the salesperson's post-license requirement. GRI II and III each satisfy 30 hours of broker pre-licensing education.

REALTORS® who have completed both two-day Accredited Buyer Representative (ABR) and the Seller Representative Specialist (SRS) designation courses also earn GRI credit which can be used in lieu of completing GRI III.

Topics covered in the 90-hour GRI program include business planning, prospecting, writing contracts, buyer and seller representation, pricing and CMAs, handling multiple offers, the home inspection process, RESPA issues, real estate technology, real estate finance, use of MAR's standard forms, investment analysis and property management, to name a few.

Make it a business goal for 2007 to spring ahead of the competition by earning and proudly wear the GRI pin. Register for upcoming GRI courses at www.realtorinstitute.org. ■

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

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CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

REALTOR® presence felt at the State Capitol

Nearly 200 REALTORS® from across the state gathered at the State Capitol in Jackson on Feb. 7 to take part in the association's annual REALTOR® Day at the Capitol. Lieutenant Governor Amy Tuck welcomed REALTORS® to the Capitol and thanked the association for its presence in moving Mississippi forward. "I commend you for the difference you are making in the state that I love," said Tuck.



Lieutenant Governor Amy Tuck addresses REALTORS® at the Capitol.

At the conclusion of Tuck's welcome, MAR's 2007 President Chris Wilson presented her with a Special Recognition Award for her exemplary work in support of real estate and property rights issues.

Speaker of the House Billy McCoy echoed Tuck's praise of the level of REALTOR® involvement in legislative issues important to the state's continued growth.



Pictured left to right, front row: Rep. J. P. Compretta and REALTOR® Stephanie McConnell. Back row: REALTORS® Stephanie Shaw, Ken Austin, Jon W. Ritten, and Patti Cospelich.

MAR President Chris Wilson presents Sen. Dean Kirby the 2006 Outstanding Senator of the Year Award.



The Association also recognized the 2006 Legislators of the Year with awards. Rep. J. P. Compretta of Bay St. Louis was recognized for his leadership as chair of the Hurricane Recovery Committee. Sen. Dean Kirby of Pearl was also recognized for his leadership as chairman of the Senate Insurance Committee and his long-time support of pro-business and pro-homeowner issues.

Following meetings with their representatives at the Capitol, REALTORS® gathered at the Mississippi REALTOR® Center on Lakeland Drive for a MARPAC luncheon with special guest speakers Governor Haley Barbour and President of the Mississippi Center for Public Policy Forest Thigpen. ■

2007 elections fast approaching

This year voters will go to the polls to elect individuals to a variety of offices across the state including vacancies in the 174-member State Legislature. Most of the current members of the 52-member Senate and 122-House are running for re-election. Six incumbent senators and 11 representatives decided not to run for re-election to this year.

Those not seeking re-election to their Senate seats include Charlie Ross, R-Brandon (running for Lieutenant Governor), Mike Chaney, R-Vicksburg (running for Insurance Commissioner), Stacey Pickering, R-Laurel (running for State Auditor), and Lynn Posey, D-Union Church (running for Public Service Commissioner). Travis Little, R-Corinth, and Billy Thames, D-Mize, are retiring.

In the House, seeking other offices are: Jamie Franks, D-Mooreville (running for Lieutenant Governor), Chester Masterson, R-Vicksburg (running for Senator), Lee Jarrell Davis, R-Hattiesburg (running for county supervisor) and Mike Lott, R-Petal (running for Secretary of State). Those retiring are J. B. Markham, D-Greenwood Springs, Bill Miles, D-Fulton, Eric Robinson, R-Quitman, Dr. Jim Barnett, R-Hattiesburg, Robert Vince, D-Sandy Hook, Carmel Wells-Smith, R-Pascagoula, and Jim Simpson, Jr., R-Pass Christian.

The Mississippi Association of REALTORS® Political Action Committee (MARPAC) will be looking at these and other statewide races in the upcoming weeks as they decide where to invest MARPAC resources to elect leaders who support REALTOR® issues.

It was the success of MARPAC-supported candidates in 2003 that has brought about many substantial legislative victories, including tort reform. If we do not protect our friends in the legislature and continue to elect pro-REALTOR® candidates then those gains could be easily lost.

The election of pro-business candidates in the past has also resulted in the protection of homeowners from an increase in construction costs and an increase in existing property costs by defeating attempts to impose impact fees.

For details on the success of MAR's legislative priorities during the 2007 Regular Legislative session, visit the Government Affairs section of MAR's website www.realtors.org and click on Legislative Activities. ■



BEEN THERE, DONE THAT

REALTOR® GUEST COLUMNISTS SHARE THEIR STORIES

Dealing with customonsters

Why appearance matters in this emotion-driven business

By Glenda McQueen,
GRI, E-Certified, CRI

Location, location, location! Those are the primary words we hear in real estate, but I think we should also hear “appearance, appearance, appearance” because that is what our clients see first in us.

I always say I have to dress the part just as I would if I were in a movie. If I am working with country dwellers who want to sell or buy parcels of land you sure wouldn’t catch me showing up in a suit and heels. Those are the days that I pull out my jeans and boots and get right in the country with them. Otherwise, I might be labeled a “city girl” who knows nothing about selling land.

Now on the other hand, if I am working with clients who are looking for multi-million dollar homes, it’s time for my best suit and heels. I do a makeover from hair to jewelry because you want to look like you belong with that clientele. Once I even borrowed a friend’s Lincoln Town Car (because it had a more expensive look than mine) to pick up a client who had flown in to look at multi-million dollar properties to develop a golf course. A change like this also makes you feel more important and confident in your ability.

Appearance also carries over into our listings. Let’s face it, just because sellers may live in an upper-priced home does not mean they like to clean house! So sometimes we have to give a little extra push in the staging department. No matter what the price range, if the homes don’t look good, they are a hard sell. On a few occasions, I’ve gone to the home before the prospective buyers to make beds, mop floors, pick up toys, put the pets out, and even clean the kitchen! The reason? Even though I don’t get paid for the extra work, I really want to get these homes sold!

I can revamp my look depending on the clients and the houses I list when necessary, but sometimes I wish I could revamp the clients.

Have you ever heard this? “I don’t want just any agent coming through my



house, I want you to be at every showing.” And how about, “I don’t want a sign in my yard. My neighbors will know I’m selling.” Hello? Won’t they know when it sells? I tell clients to talk to their neighbors and let them know they will be moving soon so no one will be shocked and we can put up the sign.

Oh and how about, “Yes, I want to sell, and I want to list it with you, but I don’t want it in the MLS or in any advertisement.” Yeah, that one will sell really fast! Then they call every day wanting to know why no one

is calling to see the house! Probably because they don’t know about it would be my guess.

And best of all, “I don’t care what the market says my house should sell for, this is how much I want and not a penny less (even though it may be thousands over priced), and I already made an offer on another house, so I need a fast sell.” Yes, I can list your house for whatever price you want me to, but not if you want a fast sell. After a couple of weeks, I go back to them and explain that my job is to get their home sold in the shortest time frame and at the best price. As good as I may be, I cannot sell anything if the owners are not willing to give just a little.

You, as the agent, and the seller have to be able to work as a team, otherwise you may have homes sitting on the market for a long time. Then they become the “tainted” houses, which is a whole other story for some other time.



Glenda McQueen is the Managing Broker of Prudential Gardner REALTORS®, Wiggins. She is a 2006 LeadershipMAR graduate and has been a REALTOR® for 12 years. Contact her at glendamcqueen@aol.com.



ROOKIE REPORT

It's Not Easy Being Green

Top seven mistakes new practitioners make



by Terry Watson, ABR, ABRM, CFS, CIPS, CRB, CRS, DREI, e-PRO, GRI, LTG, SRES, At Home With Diversity – One America

In Trump: *The Art of the Deal*, entrepreneur Donald Trump gives his take on what it takes to succeed in real estate: If you take care of the downside, the upside will take care of itself. In other words, if you have a contingency plan for everything that can go wrong, you can't help but succeed.

Here are what I believe are the top hurdles that could stand between you and a successful real estate career.

1. No business plan. If you went into business for yourself and approached a bank for a business loan, your loan officer would want to see two things: your income statement and your business plan. When you go into real estate sales, you are going into business for yourself. But many salespeople have no clear goals or timeline for achieving their goals. Consistently, real estate professionals who have a written business plan are more successful than people who don't.

2. Not using available resources. Take advantage of all the resources around you—from your brokerage, your colleagues and professional organizations. Find top performers in your market or other markets and ask them to mentor you. Read each issue of REALTOR® Magazine and use all the resources available at REALTOR® Magazine Online.

3. Not maximizing your productivity. If you look at top-producing real estate professionals, you will notice that they have two things in common: assistants and systems. These practitioners are multiplying their efforts and increasing their output through people and technology. According to the 2003 National Association of REALTORS® Member Profile, real estate practitioners who used at least one personal assistant had a significantly higher sales volume than those who didn't. Think that you can't afford a personal assistant? Think again.

4. Not earning REALTOR® designations. Many practitioners feel that they aren't making enough money to allocate funds for education. This is backwards thinking. You take the class to acquire the skills to increase your sales and earn more. The skills you learn and the referral relationships you develop with other students you meet will dramatically affect your potential for success.

5. Not purchasing equipment as a business entity. Many real estate professionals purchase laptops, digital cameras, or PDAs as consumers. The next time you purchase equipment, buy it as a business entity. Do this by stating that you are a business when you purchase the equipment in-store, choosing the business ordering option online, or using the business-ordering phone number. When you purchase equipment as a business, your customer support will be much better and less time-intensive. When you need help, you can call a support line that is reserved for business accounts. That means that you only spend about five minutes on the phone with ONE person, and the needed part or parts are sent overnight.

6. Not targeting your marketing to your prospects' concerns. If you don't already own a copy, you need to run out and immediately get the 2006 National Association of REALTORS® Profile of Home Buyers and Sellers. This survey gives insights into what really matters to the typical buyer and seller. The typical mantra used in the real estate industry is, "I am honest, hardworking, and have sold millions of dollars in real estate." According to the 2006 survey, the average homebuyer or seller doesn't care about your accomplishments. What they do care about is finding the right house, negotiating, and obtaining help with the paperwork. Your marketing should target their concerns. Obtain a copy by calling the NAR at 800/874-6500 or order it online.

7. No income buffer, passive income, or nest egg. What often kills new real estate practitioners is the concept of lag time. When you sell a house, you typically don't get paid when the contract is accepted. The average contract is written for 45 days. In a perfect world, you would get your commission check 45 days from the date it was accepted. In the real world, you don't always get paid on time. A successful real estate practitioner needs a line of credit and a financial cushion of three to six months of personal expenses to survive. You also need passive income—or income coming in from investment property so that you don't have to be desperate to close a deal. When that check finally arrives, don't forget to put some money aside for your nest egg.

Usually the simple stuff derails a potentially successful real estate career, eclipses your joy in helping consumers find a home or causes practitioners to burn out prematurely. You are where you are today because of decisions you have made or did not make. Before you try to move your career to a new level of production, take a hard look at yourself and see if you've been guilty of any of these mistakes. Then make the decision to not make them again. Once that decision is made, your path to real estate sales success is wide open. ■

Terry Watson, ABR, ABRM, CFS, CIPS, CRB, CRS, DREI, e-PRO, GRI, LTG, SRES, At Home With Diversity – One America, a nationally recognized motivational speaker and real estate trainer, will headline the 2007 MAR Convention & EXPO, Dec. 5-7.



Set the stage for big returns

By Tracee Walker

What REALTOR® or home seller doesn't dream of a quick sale for top dollar? You can make that dream become a reality more often with home staging. Staging uses specific techniques to merchandise a home in a manner that attracts the interest of the largest number of potential buyers. As a result, staged homes sell faster for more money.



Ricks

"These houses are dressed with paint, furniture, art and accessories that highlight the home's strengths and downplay its weaknesses," says Paula Ricks, accredited staging professional (ASP) and REALTOR® with Coldwell Banker Nell Wyatt, REALTOR® in Ridgeland. Ricks, a top producing agent, includes her ASP designation in her marketing and offers professional staging services to clients as part of her listing package.

Unlike interior decorating, which centers on the homeowners' decorating preference and personality, staging depersonalizes and declutters a home resulting in potential buyers being able to easily see themselves living in the home.

Whether REALTORS® guide the staging process or enlist the help of an accredited staging professional, using home staging techniques creates a win-win situation for REALTORS® and their clients.



Smith

"Staged homes generally sell for more money in less time than properties that have not been staged," says Angela Smith, ASP and owner of Accentrics, a professional home staging business in Hattiesburg.

According to data compiled by Stagedhomes.com, the days on the market average for staged homes is approximately 7 days nationally with staged homes listing for six to 25 percent more than non-staged homes.

Securing a higher selling price is just one benefit. Staging also gives clients the nudge needed to begin dealing early on with the emotional stressors that accompany selling the family home. "I try to make it less emotional by starting the process of packing away many sentimental items and in turn taking their mindset from selling their home to marketing a product," says Smith.

Involving a home staging professional early on gives REALTORS® a third party to defer to and helps maintain the good relationships they have worked long and hard to build with clients. "Often times the REALTOR® knows that repainting the black wall in the kitchen would help or that the life-size dolls in the dining room are scaring people off, but they have trouble convincing, or even telling, the client," says Smith. "A professional stager can often be the bridge to saving face, and money."

Hiring a staging professional need not break the bank. Plus, most of their recommendations require little to no expense to implement. Smith's services range from a consultation and report that includes detailed suggestions such as recommended paint colors to having her team onsite to implement the recommended changes. Consultations with written recommendations typically range from \$150 to \$350. Hiring Smith's team to implement recommendations like repositioning furniture and packing away excess items on average runs \$850 to \$1,100. Fees depend on the size and condition of the house.

In some cases REALTORS® recommend that their clients hire a stager, and therefore, clients incur the cost of the professional services. In other instances, REALTORS® pay this expense as a service to their clients. Often staging professionals will offer REALTORS® a discount for the potential of repeat business. Either way, an affordable investment in home staging can put you and your client on the fast track to big returns.

Whether you guide your clients with do-it-yourself tips, enlist the help of an Accredited Staging Professional or obtain the ASP designation and offer your services to clients as part of your unique listing package, many Mississippi REALTORS® are discovering the financial rewards of a little extra effort. ■



Before



After

Tips for staging a room

1. See what customers see. Stand in the doorway to view the room as the customer would for the first time.
2. Identify a focal point. In a family room, it might be the fireplace.
3. Plan the room. Sketch out the room in a manner that emphasizes the focal point.
4. Remove the clutter. Remove all accessories and other items that directly reflect the seller's personality.
5. Divide and conquer. Sort out what will stay and what items will be given away, thrown out or packed for the upcoming move.
6. Downsize the furniture. Here less is more. Remove excess furniture and arrange remaining furniture to emphasize focal point.
7. Bring back accessories. Use fewer accessories and those with a neutral, mainstream appeal.
8. Fine tune your work. Step away from the project and return later for a fresh perspective. Make final adjustments where needed.

Want to become an ASP?

REALTORS® can earn various levels of the ASP designation by completing training programs offered exclusively through StagedHomes.com. Classes range from two to five days depending on the level of certification earned. Find an ASP Directory and more information about ASP training at www.stagedhomes.com or call 800-312-7161.



Listing presentations pitfalls – and how to avoid them

The listing presentation is a real estate professional's job interview. This is your opportunity to wow the client, demonstrate your knowledge and attention to detail and sell them on how you can meet their needs.

Before you deliver the same canned listing presentation again, evaluate your presentation paying close attention that you don't fall prey to the following presentation pitfalls.

Before the presentation

Arriving late. Of course, arriving late is the ultimate no-no, but how early is too early? To make the best impression, arrive about five minutes early. Arrive much earlier than this, and you risk appearing too eager or rude.

Not doing your homework. Talk to the sellers before the appointment to find out the general condition of the home, how much they are willing to do to prepare the home for showing and their motivation for selling.

Treating the listing meeting casually. Yes, you may have done this before, but don't fall into the trap of getting too comfortable and not focusing enough on preparation. Make time to rehearse your presentation, evaluate and update your materials and review answers to FAQs.

Not visiting the homes in your CMA. If you've previewed each of the homes you're using as comps in your market analysis, you'll be able to speak intelligently about the differences.

During the presentation

Not tailoring your presentation to the audience. You'll lose some tech savvy sellers if you

talk about advertising their home in the newspaper without also talking about having a video tour, personalized web site and e-mail marketing.

Talking more than listening. Make sure the sellers feel comfortable asking questions during your presentation. Use the feedback you receive to make adjustments to the presentation as you go placing more emphasis on items that are of particular concern to the sellers.

Ignoring someone. If you're meeting with a couple, don't focus on only one party. You may end up alienating the true decision-maker. If you're presenting to older sellers and their grown child, avoid talking only to the sellers or only to their children.

Ignoring pets. In some households, the dog or cat is a part of the family. If you ignore or show disdain for pets, you may offend the sellers. If you have allergies to household pets, don't let it be known.

Failing to explain your systems. Have a system and be able to share details of it with the sellers. That means outlining all the steps you take to market and sell property and the measures you put in place to make sure nothing is overlooked.

Not recommending improvements. Sellers look to you to provide expert advice for preparing a home for market. Be ready to counsel them on everything from curb appeal to making the interior of the home clean and presentable.

Using poor-quality materials. Instead of black-and-white copies invest in color and nice paper stock for all your presentation materials. Also, use the same fonts, logos, slogans, colors and design layout throughout all of your materials. By

doing so, you create a consistent look that reinforces your brand.

Not preparing the sellers for the process.

You'll be doing a disservice to the sellers if you don't prepare them for some of the inconveniences they may experience after they list the house: the broker tours, showings, no shows, last-minute appointments, and strangers looking at their belongings.

Letting your cell phone interrupt the presentation.

Under no circumstances should your cell phone ring during a listing presentation. Your work is all about relationships, and the moment your phone rings, you tell your sellers that they aren't as important as the person calling you on the phone.

After the presentation

Not mirroring the sellers' behavior. Are the sellers all business? If so, part with a handshake and a thank you. Conversely, if you've built such great rapport that the sellers seem ready to make you godparent to their child, take a deep breath and give a hug.

Forgetting to thank the sellers. No matter how you think the presentation went, thank the sellers sincerely for their time and for allowing you into their home. Say you'll get back to them, and follow up in a timely manner.

Source: The National Association of REALTORS®

Tips for creating compelling copy

Direct mail can be the next best thing to face-to-face marketing. Successful direct mail depends upon presenting an image of quality – no cheap junk mail – and on offering consumers substantive information they can use.

- Use words that give prospects a call to action (“Call me when. . .” or “Tell your friends. . .”)
- Use warm, simple and direct words in short, to-the-point sentences.

- Answer the question your prospects are asking: “What’s in it for me?”
- Establish yourself as the “go-to” person for a specific niche or consumer need.
- Include a statement of your personal values as a real estate professional.
- Include your telephone number, fax number, web address and e-mail address.
- Provide prospects with solid information about buying, selling and owning a home.

- Include real-life endorsements and testimonials with clients’ full names.
- Create a memorable tagline that will stick in readers’ minds.
- Put a different alphanumeric code near your contact information on every marketing piece, so you’ll be able to track

Source: National Association of REALTORS®

Marketing materials: Dos & Don'ts

Make sure your marketing materials get you noticed for all the right reasons.

Dos

Customer-driven messages – It’s all about service to the client.
 Professionally shot business photo
 Your current photo – You want clients to recognize you, right?
 Standing out with a design and message that reflects your personality
 Emotionally appealing details
 A targeted message for a defined group
 Including your email address
 Professional quality paper and printing services
 Consistency

Don'ts

Ego-driven messages – It’s all about YOU.
 Amateur or glamorous photos
 Your photo from 10 years ago
 Blending in with the same template that everyone else uses
 A laundry list of every one of your accomplishments
 A broad, general or vague message
 What e-mail? Don’t have it, don’t want it.
 DIY business cards and brochures from the office supply store
 Changing logos, color, fonts, and other design elements often



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E-Pro, GRI, SRS

TENTATIVE SCHEDULE OF EVENTS

TUESDAY, DECEMBER 4

11:00 a.m. - 5:00 p.m.	Golf Tournament	(Additional Fee)
1:00 p.m. - 5:00 p.m.	Skeet Shooting Tournament	(Additional Fee)
	Free Evening	

WEDNESDAY, DECEMBER 5

8:30 a.m. - Noon	Technology Training Camp	(4 hours elective CE)
8:30 a.m. - Noon	AE Forum	
10:30 a.m. - 12:10 p.m.	Commercial CE	(2 hours CE)
Noon - 1:00 p.m.	Rookie Lunch Reception	(limited to REALTORS who earned their license on or after Dec. 5 2006)
1:00 p.m. - 5:00 p.m.	Local Board Management Conference	(All 2008 Local Board Officers & Directors are invited to attend)
1:30 p.m. - 3:30 p.m.	Executive Committee Meeting	
1:30 p.m. - 3:10 p.m.	CE	(2 hours elective CE)
3:30 p.m. - 5:10 p.m.	CE	(2 hours elective CE)
5:30 p.m. - 7:30 p.m.	Leadership Reception	(by invitation)
7:30 p.m.	Commercial Dinner	(Additional Fee - Open to anyone interested in commercial real estate)

Free Evening

THURSDAY, DECEMBER 6

9:00 a.m. - 11:30 a.m.	Board of Directors Meeting	
10:00 a.m. - 11:40 a.m.	CE	(2 hours elective CE)
11:45 a.m. - 1:15 p.m.	EXPO Grand Opening Luncheon	
1:15 p.m. - 3:15 p.m.	General Membership Meeting/Annual Awards Presentations	
3:40 p.m. - 5:20 p.m.	CE	(2 hours required CE)
5:15 p.m. - 6:30 p.m.	CRS Happy Hour	(Additional Fee)
7:00 p.m. - 10:00 p.m.	Delta Blues Bash/Officer Installation Ceremony/MARPAC Fundraiser	

FRIDAY, DECEMBER 7

8:00 a.m. - 9:00 a.m.	Continental Breakfast in the EXPO	
9:00 a.m. - 10:40 a.m.	CE	(2 hours required CE)
11:00 a.m. - 12:40 a.m.	CE	(2 hours required CE)
12:30 p.m. - 2:00 p.m.	Lunch in the EXPO	
2:00 p.m. - 3:40 p.m.	CE	(2 hours required CE)

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• Non-Licensee Spouse/Guest:

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YOUR ROADMAP TO SUCCESS: HOW TO CREATE A BUSINESS PLAN

Whether you are a rookie just starting out or a seasoned professional looking to take your business to the next level, experts agree that a solid business plan is your roadmap to success.

As a matter of fact, industry veteran Terry Watson lists not having a business plan as his top mistake that rookies make (see page 9 for more).

The first step to drafting a plan for your business is identifying your objectives. This process will involve some time and research on your part, but the investment will pay off when you have a solid plan of action to follow. Start by writing down your answers to these questions.

What type of market will be your focus?

Residential or commercial, resale or new construction, single homes or apartments? You may have multiple answers here.

What do you consider your turf?

The entire state? The county? A city, town, or neighborhood? Specifically identifying an area will help you later determine what you should aim for.

What's the state of your market?

Do some research and identify items like your market's size, recent growth, number of annual sales, home prices, and average home prices. Don't skip here. The more you know now, the better prepared you will be to develop a strategy for success.

Who's the competition?

Are they national brands or well-established independents? How long have they been there? Is their market share growing, constant, or declining? How aggressive or progressive are they? What are the strengths of their management?

What are your company's strengths and weaknesses?

This exercise is often referred to as a SWOT analysis (strengths, weaknesses, opportunities, and threats). Nowhere in this process is an honest assessment more crucial to your success.

What must your company do to prepare for change?

Try to imagine what the future of real estate will be like. Read as many of the industry publications as you can to glean trends and predictions. Think about how changes in things like economy, job opportunities, new technologies like e-commerce, mortgage rate and structure changes could affect your business. You don't necessarily have to agree with every prediction, but rather use those predictions to expand the way you think about the services you provide and your clients' needs.

■ Tell them. Show them.

Wear your REALTOR® pin with pride.

It's more than just an accessory. It's a statement. A symbol. A way to set yourself apart from ordinary real estate agents.

Consumer research shows that the pin is a way to associate yourself with the favorable image and perception of the REALTOR® designation. And it's a way to show everyone you come in contact with just how knowledgeable, professional and trustworthy you are.

The REALTOR® pin may seem small, but wearing it can make a big impression.



Now, with your research in hand, follow these basic steps to a workable and successful plan for your real estate business.

1. Analyze your business.

Is your focus sales, homeownership, making dreams come true or something else. You must identify the primary focus of your business before you can draft your mission statement or the reason your business is different and unique.

2. Study the environment.

Take your answers from the previous questions about your market, your operating area, and your competitors. Refer back to the questions you used to identify your objectives. Incorporate that data you gathered into your plan. Think ahead.

3. Look for opportunities.

Using your SWOT analysis, evaluate the opportunities you have today. Is the current market one that you can capitalize on? Are the socioeconomic structure, age, and income of your area in flux? Will a new development in the area change the buying patterns of the consumers, or is there an opportunity you can benefit from because of the recent closing of a long-standing dominant player in your market?

4. Be mindful of the threats.

What could take your company in a different direction? Evaluate what could happen to severely impact your company and what your plan of action would be if, say, commissions were discounted to 1.5 percent or homebuyers' use of the Internet accelerated? This is your opportunity to think outside the box. Remember, it's not important to agree or disagree with the trends you see; the point is to be open-minded about possible threats to your company.

5. Set your goals.

Decide what you wish to achieve. Goals should be measurable allowing you to determine your rate of success. Your goals should also be something to which you can apply a specific timeline for achievement. Examples include sales volume, gross commission income, net profit, number of prospects, number of new clients and number of salespeople.

6. Map out action steps.

This is the most critical part of your plan. All the theorizing beforehand is of little value if you don't map out the necessary action steps to achieve your goals. When putting the action steps together, you'll see whether your goals are realistic and feasible. Can they, with the resources at your disposal, be achieved within the time frame you set? If not, you may need to reevaluate your plan.

7. Make it measurable.

Last, you must hold yourself and your team accountable. You wrote the plan and set the goals with the intent of achieving them. So now break them into smaller, more measurable pieces and monitor the results regularly. A plan that can't be measured is almost always destined for failure. Create small steps and measurable wins – celebrate them with the team and recharge for your next goal. ■

Portions reprinted from REALTOR® Magazine, May 2003 with permission of the NATIONAL ASSOCIATION OF REALTORS®.

Get noticed, get more deals

Become a walking billboard for your business

By Tracee Walker

REALTOR® Ervin Robertson with ERA Real Estate Professionals in Ridgeland, shared with Real Estate Leader how embracing the concept of “career apparel” can be a valuable tool for getting noticed and getting business.



Robertson

For Robertson, wearing career apparel (dress shirts, polo shirts and the like emblazoned with the ERA logo) gives him instant credibility, starts conversations, and tells potential clients that he believes in what he does.

“This isn't a job. This is a profession,” says Robertson. “It [career apparel] helps us make money, but also lets the consumer know that we are proud of our profession.”

Robertson likens wearing career apparel with his company's logo to being a walking billboard for business. “Why would you pay thousands of dollars to buy a billboard when you can be one?” he says.

As a national trainer for ERA, Robertson has earned his share of frequent flyer miles. Whether he's flying to Los Angeles, Atlanta or somewhere in between, career apparel is always a staple in his travel wardrobe.

He recalls countless instances where total strangers noticed the logo on his shirt and approached him to talk about their real estate needs. Regularly, these conversations bring him business in the form of newfound clients and/or referral fees.

While his office does not require agents to wear “career apparel,” management strongly encourages it as a way to build business. Staff such as receptionists, assistants and financial administrators knows the value of career apparel, too. ERA bookkeeper Brenda Isonhood says that she is asked regularly if she is a REALTOR® when people see the company logo on her shirt while at the gas station, grocery store or other places about town. Her standard reply is “no, but I can put you in touch with one” and she does, resulting in new prospects for her colleagues.

ERA receptionist Rhonda Jones notes similar experiences and adds that she likes the professional image and the ease of getting dressed in the morning that “career apparel” affords.

In addition to being an avenue for generating new business, career apparel can be a tax deductible business expense, plus it answers the age-old question, “What am I going to wear today?” ■

REALTOR® makeovers: Reflections of success



Coffey (left) and Nelms are "sold" on their new looks. Coffey's look includes a jacket by Ralph Lauren, top by Peter Nygard and skirt by Reba with shoes by Etienne Aigner. Nelms' suit is by Jessica Howard and shoes by AK Anne Klein.

By Tracee Walker

With a focus on the importance of image in real estate, *Real Estate LEADER* set out to identify REALTORS® ready to embrace a new look. Two lucky REALTORS volunteered and were selected to participate in our magic mirror makeover: Margaret Nelms, Broker/Owner of Nelms Realty in Meridian and Laurie Coffey, an agent with Coldwell Banker Stewart Realty in Natchez.

Coffey became a REALTOR® three years ago with the goal of earning extra income when her husband, who had been diagnosed with cancer, was unable to work. As a rookie balancing the tasks of building her business with meeting the needs of her three children and husband, her life was very hectic. Consequently, finding time and energy to focus on developing her professional style fell low on her to-do list.

Now a few years later, her husband has recovered, the kids are older and her business is sprouting wings. "As a REALTOR®, I believe an appealing appearance is essential for success. Being a wife and mother of three active children, I don't always have the time or creativity to focus on my appearance," says Coffey. "I thought a makeover would be exciting and loads of fun."

Change had already been a big part of Nelms' life in the past six months. The sudden, unexpected loss of her husband in October 2006 reminded her that life is short and has challenged her to follow her dreams. She recently opened her own real estate company and put the broker's license she'd held for years into

full swing. A new look to complete her new start is the extra push she's needed to boost her self confidence, Nelms said.

"I have learned a lot in the last year about how short life is," she said. "We need to remember to do things for ourselves and to venture out and try new things. It's easy for us to get stuck in a rut and not even realize we are there."

"In our line of work, our looks become our calling card. A client might not remember our name but they will remember things about our appearance."

The transformations began with facials from O, Susanna, a Jackson-area boutique specializing in skincare and cosmetics. Treatments included deep cleansing, chemical peels, and microdermabrasion to improve the skin's texture.

Esthetician Katie Beirn says, "Your skin has to be in good condition for your makeup to look good." She reminds clients that it is much easier to prevent damage to the skin rather than fix it. Her mantra is "sunscreen, sunscreen, sunscreen."

As for makeup choices, Beirn says, "You want the makeup you wear to look



Hairstylist Chris Thomas enhances Coffey's hair color with the application of highlights.

(continued on next page)

polished but not overdone.”

Using makeup from a variety of lines including LORAC, 3 Custom Colors, Susan Posnick, Beirn and fellow makeup artist Sharon Booker created camera-ready looks for Nelms and Coffey that emphasized their best features while keeping the overall look natural.

Beirn adjusted the shade of Nelms’ foundation to match the rest of her skin tone giving an even, well-blended appearance accented by soft spring colors that blended well with the tone of her hair.



Esthetician for O, Susanna, Katie Beirn creates a new look for Nelms using a combination of LORAC and SusanPosnick cosmetics.

With Coffey, Booker used a variety of rich-colored eye-liners and shadows to bring focus to the eyes. She added soft, warm colors on Coffey’s cheeks and lips to finish the warm glow without overpowering the look.

Hairstylist and owner of SalonMicro in Jackson Chris Thomas sought to create big changes in Nelms and Coffey’s appearances by relying on subtle techniques.

Thomas notes that it can be very easy for clients to fall into a pattern of familiarity with the way they style their hair. “The way to keep from getting stuck in something that might date you is to be open to small routine changes along the way,” he says.

Thomas updated Nelms’ hairstyle by changing the orientation of her layers. With the cut he drew the focus to more layers at the top of her head and narrowed the style with fewer layers at the bottom.

To give her color more contrast, he blended in auburn, caramel, and creamy blonde-colored highlights. The mix of colors neutralized her original gold tone and gave the hair a richer, multidimensional tone.

For Coffey, he focused on enlivening her color. “The shape of her hairstyle was already fairly flattering, but her color just blended into her,” he says. With the addition of baby blonde highlights, Thomas brightened her sandy brown base for a warmer look. He used strategically placed layers and styling techniques to build volume on the top.

For REALTORS® looking to update their hairstyle, Thomas says, “Any real estate agent, whether new or senior, should take into consideration their own personality and the clientele they serve. Understanding that most of the their clientele will be middle ground conservative, they should choose trendy but not faddish styles keeping in mind their own face shape and figure.”

To complete the look, Lottie Gray, Ladies Designer Sales Associate with Dillard’s in Ridgeland, dressed our REALTORS® in business casual attire suitable for a day of showing homes, hosting an open house or a closing.

Gray dressed Coffey in separates in a warm color palette that could easily mix and match with other items in her wardrobe, thereby maximizing their value. “Buy basic jackets and then change tops to create a variety of looks,” recommends Gray. “When purchasing staple pieces like jackets and pants, if you select a classic style, you can use them from year to year. You are investing in your look and want something that will last.”

Nelms’ wardrobe included a casual linen suit with contrasting colors that were very figure flattering. The casual style and natural fabrics made the outfit comfortable while maintaining a professional appearance.

Both outfits illustrated the use of classic styles and colors. Accessories from Stein Mart added a modern flair to each ensemble and could be changed to update the outfit from year to year.

Our makeover volunteers say they left their photo shoot feeling they had taken steps to enhance their best features – and their business opportunities.

“For me, this experience has been another opportunity to get out and enjoy life,” said Nelms.

“I definitely loved my look after my makeover. I feel ready to take on the world,” added

Coffey. “I am energized, confident and ready to get out and work for my clients. I am definitely going to try to keep up my appearance now that I’m home.” ■

Picture perfect business card tips

For the best results, preparing for a professional photo involves a few more dos and don’ts than getting ready for the average business day.

Photographer Bill Jackson of Gil Ford Photography, Jackson, and make-up artist Sharon Booker from O, Susanna, Jackson, share their tips of the trade for making you look your best the next time you say “cheese.”

Jackson says . . .

- Wear business conservative-styled clothes in darker, solid colors
- Jewelry should be minimal in scale – small earrings and a string of pearls make good choices
- Steer clear of large, flashy accessories like broaches, huge pendants or other accessories that might be a distraction
- The best bet for choosing a professional photographer is to find a colleague whose portrait you like and make an appointment with his or her photographer

Booker says . . .

- When applying makeup for photos, use simple colors
- Avoid lots of shimmer eye shadows. Shimmer in combination with the flash can create an unattractive look.
- For eye shadow, place the darkest colors near the lash line and use lighter colors as you move up toward the brow.
- Using dark colors in the creases of the eyelid can create unwanted shadows.
- If you choose to use a lip liner, fill in the entire lip. Don’t simply line the outer edge.

Pointers for becoming a polished professional

- Keep your wardrobe up-to-date with age-appropriate, stylish clothes in your correct size.
- Enlist the help of a salesperson or personal shopper at your favorite store for recommendations of styles and colors that work best for you.
- Shoes should be polished and the heels in good shape. Restrict sneakers and flip-flops to the gym or the beach.
- Makeup should enhance not mask. Visit a cosmetics expert for guidance on updating your look. Many offer complimentary makeovers.
- Get regular haircuts and keep facial hair well-groomed.
- Make sure your nails are clean and manicured.
- Jewelry and accessories should be modest, not flashy or distracting.
- Keep your smile nice and white.
- Always use proper grammar.
- Refrain from gum chewing or smoking when you are with a client.
- Mind your manners – open doors, extend small courtesies and say “please” and “thank you.”
- Get some exercise. You’ll stand taller and exude confidence.
- Express your personality in how you dress, but do it subtly.

Source: The National Association of REALTORS®

Real Estate LEADER wishes to thank the following Jackson businesses:

O, Susannah, for providing skincare and makeup
Chris Thomas, SalonMicro, for providing hairstyles
Dillard’s Northpark, for providing apparel
Stein Mart, for providing accessories and shoes

Perception is reality

Creating an image that mirrors your value

By Tracee Walker

Real estate knowledge and customer service may be what really counts in concluding a successful sale, but if you don't convey a professional image to prospects and clients, all the skills in the world probably won't get you in the door.

The National Association of REALTORS® reports that public opinion of REALTORS® remains at an all-time high for the fourth consecutive year. NAR's Public Awareness Campaign and its influence on consumer attitudes continue to strengthen the REALTOR® brand.

Research from 2006 indicates consumers believe REALTORS® make buying and selling a home easier (66 percent); are good sources of knowledge about financing, inspections and other services (62 percent); and take care of the details associated with buying and selling a home (68 percent).

Studies from 2005 also indicate that consumers believe REALTORS® have the best network of sources to help buyers and sellers (79 percent); they are professional (70 percent); and they get the job done properly (68 percent).

Successful REALTORS® are careful not to simply rest on these laurels. They know that their attention to consistent branding, the speed with which they return calls, their choice of attire — or even the appearance of their cars — are important details that don't go unnoticed by clients and prospects.

"Successful real estate practitioners should strive for a polished professional image that reflects the taste of their clients," says Anna Wildermuth, Personal Images Inc., Las Vegas.

"More than half of the first impression you make depends on your physical image. Your visual image builds chemistry with prospects that helps you connect," says Wildermuth.

"If you remind clients of someone they like or mirror their own taste, customers are more inclined to respond to you. When you have two individuals with the same skills, the person who makes the best visual impression usually gets the job."

The visual image you project tells potential clients much more than the fact that you have an eye for style. According to Wildermuth, "A good physical image shows that you respect yourself and your clients. It tells prospects if you're well-organized, detail oriented, pulled together and professional."



Pearce

Pat Pearce, Managing Broker for Prudential Magnolia Properties with offices in Tupelo, Oxford and New Albany reminds her agents of the old adage that says you never get a second chance to make a first impression.

"We stress that our agents pay special attention to creating a professional appearance from their personal appearance down to their marketing materials," says Pearce. "Since we are a franchise, we have access to a lot of professionally produced market-

ing pieces; however, we are always working with our agents to ensure that their marketing materials are the best they can be. The more professional an agent looks from their clothing down to their marketing collateral, the higher the client's perception of their professionalism."

In quarterly company meetings, Pearce reminds agents, "You are the professional representing the company. The way you look speaks volumes, especially when meeting clients for the first time."



Graham

Broker/Owner Linda Graham of Coldwell Banker Graham & Associates in Jackson knows the value of image and instills that in her agents. "I worked in banking for years. In banking, you would never think of dealing with a client while looking sloppy. A professional image is just as important in real estate."

To ensure consistency in the quality of her agents' marketing materials, Graham sends all agents to a professional photographer for marketing photos. These photos are then used consistently on all marketing collateral including business cards, newspaper advertisements, websites and the like.

Graham also has a dress code for her agents, "No shorts, no jeans — period. It's business casual any time you come to work. I don't require a suit and tie of men, and I don't require women to wear dresses or even skirts. They should just look professional any time they are on the job."

"When one of my agents goes out to show houses, I never want there to be any confusion about who the agent is and who the client is because of the way an agent is dressed."



Healy

REALTOR® Jack Healy, Gulf Properties in Gulfport, shares strategies for upgrading your look at a moment's notice. "I keep a nice jacket in my car at all times. No matter where I am or what comes up, I can always throw on the jacket to dress up whatever I am wearing," says Healy. "My Sterling R REALTOR® pin is also on the jacket. Clients always notice it, and I believe it adds to the professional image."

When asked for his philosophy on REALTOR® image Healy recounted an analogy once shared with him by his broker. The broker said to think about what happens when he boards or exits a plane. The captain stands proudly at the front door wearing his hat and polished uniform complete with professional embellishments. From the appearance he projects you know that the captain is in charge and capable of handling his duties and bringing you safely to your destination. The broker then asked Healy if he would feel as comfortable if the captain were wearing jeans and a t-shirt. ■

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What's in your cell phone?

By Tracee Walker

It's all about whom you know, or in this case whom you can call FAST! With a few important numbers programmed into your cell phone, you can go from ordinary REALTOR® to the superhero who saves the day with speed dial. Your client will see you as an organized, confident professional prepared to get the job done. Follow the lead of these REALTORS® and you might find yourself one call away from closing your next sale.



Ballard

"I keep the phone number to a Hotel/Casino contact in my phone in the event my clients don't find a house in the same day, or we have loose ends to tie up. I can always call him and have a room setup for them, so they will have a place to stay, eat and be entertained all in one location since they may not know their way around town yet."

Drew Ballard, Keller Williams Realty, Southaven



Nettles

"I have a special loan officer-turned-friend who provides professional services 'after hours' and for special-issues clients. Personally, we help each other take breaks from our hectic, high-interruptions businesses."

Debbie Nettles, ERA Town & Campus Realty, Starkville

"While showing clients scheduled appointments, we passed a beautiful home, not in their previous criteria, but one they decided they wanted to preview. I picked up my cell phone and hit the programmed number to my assistant. She immediately made the appointment, retrieved showing instructions and met me



DuPont

with the key. The client was very impressed, and now I have several of their friends and family as clients."

Lynn DuPont, RE/MAX Premier Group, Picayune

"My broker's number is programmed into my phone. She's been my mentor. If I have any questions or am in a pinch, she is glad to be there to answer questions I have."

Michael Means, McIntosh & Assoc., REALTORS®, Flowood



Means

Additional rescue-me numbers

- **Local number for non-emergency police calls** when you need the cavalry

- **Your technology guru** when the wonders of tech-

nology get the better of you

- **Your babysitter, dog walker, or other care provider** when that buyer just has to take one more look

- **MAR's legal hotline, 1-800-747-1103, ext. 25**, when you are not sure how to stay on the right side of the law

- **Your transaction coordinator or title company** when you only have two days left until closing, and you still don't have all the paperwork in

- **Your doctor or the local hospital emergency room** when the buyer trips on the stairs you told the seller six times to fix

- **Your favorite restaurant** — the one with the soothing music and delicious comfort food for when it's really been one of those days. ■

Quick takes on client gifts



It is tough to come up with client gifts that fit your budget, deliver your message and will be something meaningful and memorable for the client. Important points to consider:

- **Cost.** Let the home's selling

price and buyers' affluence guide you to what's appropriate to spend.

- **Personal touch.** Although it can involve more effort, a gift that reflects the clients' personal interests or needs says a lot about your attention to detail.

- **Staying power.** Something the client proudly displays or uses often will be a constant reminder of

you and a chance for the client to talk up your services again and again.

- **Follow-up.** A gift that creates an opportunity to touch base with the client on more than one occasion can effectively reinforce the good will generated by your gift.



Rollinson

Brenda Rollinson of ERA Wild Realty in McComb thanks clients by flexing her culinary muscles. On her clients' moving day she usually delivers a complete home cooked meal with all the fixings from paper plates and utensils right down to her famous coconut cake. She also delivers the food in dishes that have to be returned, giving her another opportunity to connect with the clients when she stops by to claim her dishes. "The fact that I take the time to home cook something really seems to make an impression on people. They don't forget about that," says Rollinson.

For Melanie Mitchell, Broker/Owner of



Mitchell

Prudential Starkville Properties client gifts focus on a different type of local flavor. "I like to give McCarty pottery to clients especially the ones that moved into the state since it is made from Mississippi clay. I then tell them the story of the pottery and how they will always have a piece of Mississippi. They always love it!" says Mitchell.

Broker/Owner Dottie Collins of Collins Real Estate in Greenville also favors gifts that tell a story of the area. McCarty pottery and the works of local artist John Hunter McWright are among her favorites, but she also enjoys giving gift subscriptions to *Delta* and *Mississippi Magazine*. ■



Collins

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Internet communication, marketing added to the REALTOR® Code of Ethics

By Jo Usry

Did you know that the REALTOR® Code of Ethics is revised annually? And did you know that if you are the recipient of a complaint against you, you can't use "I didn't know that was a violation" as an excuse to avoid possible sanction?

The 2007 Code of Ethics includes new language relative to electronic and internet communication and marketing. Articles 12 and 15 include new or revised Standards of Practice relating to the obligation "at all times to present a true picture in advertising and representations to the public and to refrain from making false or misleading statements about competitors' businesses or business practices." Four Standards of Practice associated with Article 12 were added and one was revised and one Standard of Practice related to Article 15 was revised.

Standard of Practice 12-5 was revised to read: "REALTORS® shall not advertise nor permit any person employed or affiliated with them to advertise listed property in any medium (e.g., electronically, print, radio, television, etc.) without disclosing the name of that REALTOR®'s firm in a reasonable and readily apparent manner."

Prior to 2007, the Standard of Practice only prohibited advertising that was not in the name of the firm. The new language clarifies not only that it covers any type of advertising, but that the name of the firm must be "readily apparent."

Standard of Practice 12-8. The obligation to present a true picture in representations to the public includes information presented, provided, or displayed on REALTOR®'s websites. REALTORS® shall use reasonable efforts to ensure that information on their websites is current. When it becomes necessary that information on a REALTOR®'s website is no longer current or accurate, REALTORS® shall promptly take corrective action.

Standard of Practice 12-9. REALTOR® firm websites shall disclose the firm's name and state(s) of licensure in a reasonable and readily apparent manner.

Websites of REALTORS® and non-member licensees affiliated with a REALTOR® firm shall disclose the firm's name and that REALTOR®'s or non-member licensee's state(s) of licensure in a readily apparent manner.

Standard of Practice 12-10. REALTORS®' obligation to present a true picture in their advertising and representations to the public include the URLs and domain names they use, and prohibits REALTORS® from

1. engaging in deceptive or unauthorized framing of real estate brokerage websites;
2. manipulating (e.g., presenting content developed by others) listing content in any way that produces a deceptive or misleading result; or
3. deceptively using metatags, keywords or other devices/methods to direct, drive, or divert internet traffic, or to otherwise mislead consumers.

Standard of Practice 12-11. REALTORS® intending to share or sell consumer information gathered via the internet shall disclose that possibility in a reasonable and readily apparent manner.

Standard of Practice 15-2. The obligation to refrain from making false or misleading statements about competitors' businesses or business practices includes the duty to not knowingly or recklessly repeat, retransmit, or republish false or misleading statements made by others. This duty applies whether false or misleading statements are made in person, in writing, by technological means (e.g., the internet), or by any other means.

To download a copy of the entire 2007 REALTOR® Code of Ethics visit Frequently Requested Documents on MAR's website at www.msrealtors.org.



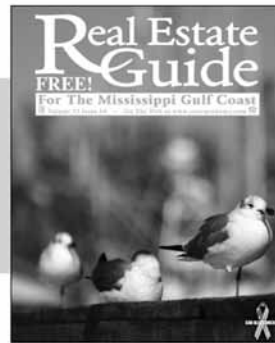
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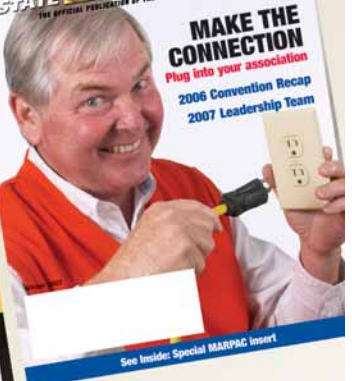
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FOR THE TECH OF IT

BY MIKE DELAMATER

Spring forward with technology that does the job faster and cleaner

Your use of common technologies plays a big part in how clients view you and the services you provide them. Don't let your failure to use technology be the reason potential clients choose someone else. Here are a few suggestions:

Trade your fax machine for e-mail when possible.

Think about what happens when you receive a fax – blurred, missing or partial pages where crucial information is either omitted or impossible to read, machine jams, waiting by the machine for the fax to come through. Instead of printing documents from your computer and then faxing them, save your clients, colleagues and yourself time and hassles by sending the documents via e-mail. Another bonus – e-mailed documents arrive quicker, in better quality and there are no missing pages to track down.

Upgrade your internet connection. If you still use a dial-up connection for internet access, consider switching to a broadband connection if this is an option in your area. Companies are regularly expanding coverage areas, so if service wasn't available in your area a year ago, it might be now. Cable and DSL access to the internet start as low as \$20 to \$30 per month depending on the type of service. With the use of websites that include digital pictures and virtual tours to market homes, a faster internet connection will save you time whether you are searching for a property or previewing potential properties with a client.

Improve your printing options. Think of the printed materials you share with your clients as you would a resume. With either, what the reader sees colors their view of your abilities. Whether you are printing pictures of homes they may be interested in, your marketing plan for selling their home or a list of your qualifications, you want clients to be impressed by your attention to detail. Consider replacing the inkjet printer that came free with your computer with a higher quality machine. Color is a must. Advances in technology have made color laser printers accessible to the small business owner. You may want to investigate the option of leasing as opposed to purchasing. MAR Affinity Partner AB Dick Southeastern offers special rates to MAR members.

Follow these tips and watch technology work for you. ■

Mike Delamater is MAR's Information Technology Manager.
E-mail him at mdelamater@msrealtors.org.

Extraordinary investors gather for MARPAC reception

More than 50 REALTORS® who have invested in MARPAC at the Sterling, Crystal or Golden R level in 2006 or 2007 gathered at the home of RPAC Trustee Larry Edwards for a reception recognizing their extraordinary contributions. During the event, members had the opportunity to mingle with special guest Chris McElroy from Fort Collins, Col. McElroy is the nominee for NAR's 2008 President-Elect position.



Nominee for the NAR 2008 President-Elect position Chris McElroy and his wife Teresa were special guests during the reception.



Pictured left to right: 2007 MAR President Chris Wilson, Northwest Mississippi Board of REALTORS® President Vicky Reel, REALTOR® Corie Haynes, Southhaven and REALTOR® Al Spencer, Olive Branch, catch up during the reception.

Lead safe work practices training, June 6

The National Paint & Coatings Association and Atrium Environmental Health & Safety Services, LLC will present a training class on lead safe work practices Wed., June 6. There is no cost to attend; however, registration is required. For more information and to register, visit www.lead safetraining.org.

Save the date for June meetings

MAR leaders will gather at the Mississippi REALTOR® Center in Jackson June 6-7 for mid-year leadership meetings. On June 6 meetings are scheduled for members of MAR's Advocacy and Working Groups. The following day, June 7, the Board of Directors will convene. Watch for additional details of these meeting at www.msrealtor.org.

LMAR Class of 2007 selected

Twelve REALTORS® from across the state have been selected to participate in the association's leadership development class. Members of the 2007 class include Cindy Black, Tupelo; Sandy Cox, Ocean Springs; Keith Henley, Tupelo; Lourene Johnson, Madison; Audrey McBride, Starkville; Robin McKnight, Cleveland; Leigh Ann Mehr, Olive Branch; Angie Patrick, Gulfport; Lynn Replogle, Tupelo; Pam Schaefer, Ocean Springs; Allison Spencer, Southaven; and Tena Taylor, Oxford. Members of the class will participate in four retreats designed to sharpen their leadership skills and prepare them to take on leadership positions within the association.



The LMAR Class of 2007 are pictured during their first retreat of the year. Left to right, front row: Leigh Ann Mehr, Angie Jane Patrick, Lynn Replogle, Lourene Johnson, Audrey McBride, Sandy Cox and Pam Schaefer. Back row: Keith Henley, Robin McKnight, Cindy Black, Allison Spencer and Tena Taylor.

HEADLINERS

IREM and CCIM chapters recognized

Mississippi's IREM chapter has been named the recipient of the 2006 Income/Expense Most Improved Award for the small category. The chapter will receive its award during the IREM Annual Awards Presentation in Washington, D.C., April 22. Additionally, the state's CCIM Chapter won a 2006 Chapter of Excellence award, given annually to recognize best practices in promotion of the CCIM designation.

Columbus REALTOR® receives scholarship



Young

REALTOR® Vincent Young of RE/MAX Partners of Columbus is the recipient of the CCIM Designation Scholarship awarded by the Education Foundation of the CCIM Institute. Scholarship recipients receive enrollment in all required and elective course leading to the CCIM designation, as well as portfolio processing and course examination fees. The scholarship package is valued at \$7,215.

Cumbest named to USM Hall of Fame



Cumbest

The University of Southern Mississippi recently honored Mark Cumbest, Broker/Owner of Cumbest Realty in Moss Point, by naming him to the University's prestigious Hall of Fame. The honor recognizes his numerous accomplishments during over three decades in the real estate industry. ■

MEMBERS IN THE NEWS

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

On Feb. 13 at the IP Hotel and Casino we recognized over 100 Biloxi-Ocean Springs Association of REALTORS® members during our annual Million Dollar Club Awards Banquet. Our board also recently welcomed new Association Executive Evelyn Young.

Clarksdale

No information provided.

Cleveland

Cleveland is continuing to enjoy good growth in its residential and commercial market, and looks forward to a busy spring and summer season. In addition to our growth, we hope to acquire some new industry. Agricultural land sales have also been active in the area. New home sales were high last year, and we look forward to another good year.

Four County

No information provided.

Golden Triangle

We exceeded our 2006 membership goal and currently have 206 REALTOR® members. Congratulations to Audrey McBride who was chosen to participate in *LeadershipMAR*. We are working to publish a Golden Triangle Homes Magazine that will incorporate all the counties in our area. Residential sales for January and February showed a 28 percent increase in number over 2006. Average sale price is also up around four percent while days on the market dropped from 116 to 91 over last year.

Greenville

The Greenville Board recently sponsored continuing education, "Contract Minefields & Multiple Offers" in Indianola. Members from Greenville, Cleveland, Clarksdale and Lake Village, Ark. took advantage of the local opportunity for education. During our March meeting we recognized Realtors with over 30 years in business. Rufus Thompson and Joe Azar were recognized for 50 years in real estate! Clarence Duncan retired after 41 years.

Greenwood

No information provided.

Grenada

No information provided.

Gulf Coast

Under the leadership of 2007 President Ken Austin we are preparing for the annual backyard family cookout and the Community Development Committee has begun preparations for our Annual Charity Golf Tournament. The real estate market in our area is still very strong but has slowed some due mainly to high insurance premiums.

Hattiesburg

Our board recognized "Heart" month in February by making red ribbons for members to place on their yard signs. We also plan to celebrate Memorial Day weekend by placing yellow ribbons on signs and lining the Highways with small American flags. We have replaced our "Top Producer Banquet" with "REALTOR® Renaissance: A Gala Event" honoring REALTORS® and Affiliates for their service to the community and industry. In June the event will be held at our newly renovated train depot in downtown Hattiesburg.

Jackson

The Jackson Association of REALTORS® is preparing for several committee projects as we kick off 2007, and are looking at some innovative new services to offer our members through the Member Services Committee. Our RPAC and Legislative groups are hard at work and Jackson REALTOR® William Wright is a candidate in the Hinds County Tax Assessors race.

Laurel

Compared to 2006, existing residential sales for January to March are the same, but there has been some growth in land and commercial sales. Our board supports the EDA and the newly formed Laurel Express (downtown revitalization project). We welcome new agents- Kim Kay, Magnolia Real Estate; Jamie Chandler, Woodland Realty; Barbara Adamson, Adamson Real Estate; Jim Johnson, Howard Johnson Properties and new affiliate Joey Luck with Grand Bank.

Meridian

The Meridian market is healthy with more houses on the market than in the past for this time of year. Unlike national trends, we are not experiencing a buyer's market. Our average days on the market is 89 days vs. 99 days for this time last year. Market increases have resulted from the announcements of over 500 new jobs with Bed, Bath & Beyond, Ross and Olive Garden opening soon. March 13 marked the opening of our new Wal-mart on Hwy 19 North.

Natchez

Natchez is on the move with land sales on the rise. We have two new hotels being built at the moment. We welcome new agent Jeff Andrews with River Park Realty.

North Central

On Feb. 10, our board held its second annual "Sweetheart Ball," with all proceeds going toward Angel Ranch, a home for abused, neglected and abandoned children. The final numbers are not in, however, the amount to Angel Ranch will top \$12,000. We want to give a big thanks to Shelby Smith and the Charitable Events Committee on the wonderful job they did.

Northeast

We experienced a record number of listings in 2006, up 22 percent from 2005. The sold volume for 2006 showed a 19 percent increase, with an average sales price of \$116,187. The January 2007 sold volume was up 23 percent over the previous year, with a 14 percent increase in average sales price, so 2007 is off to a good start! January brought 14 new members. The 2007 Officers are: President Patti Abernathy, Vice-President Kaye Ladd, Treasurer Louis Riles and Secretary Tina O'Quinn.

Northwest

January saw a slight increase in residential sales in the Northwest area, compared to a year ago, and February sales were down about nine percent from a year ago. Inventories continue to climb to a record 2,700 homes-for-sale level, with Days on Market holding at 97. New home construction continues to be a major part of the Northwest market.

Pearl River

No information provided.

Southwest

No information provided.

Vicksburg-Warren County

Vicksburg-Warren County Board of REALTORS® is sponsoring a college scholarship for the second year. Applications and guidelines have been sent to all Warren County Area High Schools and their scholarship coordinators. The winner of the 2007 Essay College Scholarship contest will receive a \$500 scholarship. Members with children that are graduating seniors with a 2.0 or better are eligible for a \$100 book scholarship also sponsored by the board. Plans are well on their way for the third annual Crawfish Boil sponsored by Jody Ray of National Property Inspections and Candy Francisco of B & K Bank in May of this year.

Mississippi Commercial Association of REALTORS®

Registered forester and wetlands mitigation expert Mike Goff was the instructor for a recent CE course hosted by MCAR in Jackson. Mr. Goff reviewed the permitting process, water quality certification, storm water regulations, endangered species, cultural resources and a host of other wetlands-related issues. The course was designed to provide tools needed to cope with the increasingly complex environmental concerns faced by commercial practitioners and their clients. ■

Golden \$5000



Pam Beard
Vicksburg



Jesse Davis
Oxford



Larry Edwards
Ridgeland



Judy Glenn
Corinth



Charlotte Sadler
Pascagoula



Janice Shows
Madison



David Stevens
Clinton

Crystal \$2500



Andrea Cummins
Oxford



Dottie Collins
Greenville



Charles Green
Pascagoula



Kay Jefferies
Hernando



Lynette Magee-Praytor
Ridgeland



Keiko Palmero
Gulfport



Tanya Swoope
Biloxi



Richard Cortis
Hattiesburg



Jeffrey Guice
Ocean Springs



Cynthia Joachim
Biloxi



Margie McFarland
Biloxi



Arlene Rerkjns
Biloxi



Neggin Wild
McComb



Mark Cumbest
Moss Point



Don Halle
Gulfport



John D. Jones
Pascagoula



Laura Miller
Meridian



Vicky Reel
Olive Branch



Chris Wilson
Laurel



Jerry Brewer
Senatobia



John Dean Jr.
Leland



Pat Hamilton
Meridian



Tony Jones
Olive Branch



Melanie Mitchell
Starkville



C.R.(Bob) Ridgway
Jackson



Terry Winstead
Meridian



Angela Cain
Brandon



Lavelle Dragula
Hattiesburg



Chester Harvey
Ocean Springs



Bruce Kammer
Pascagoula



Rodger Motz
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Ridgeland

Sterling \$1000



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Derek Easley
Clinton



Corie Haynes
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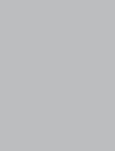
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Jackson



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Houston



Paul Shahan
Southaven



Donald Nace
Hattiesburg



Ernie Clark
Brookhaven



Cathy Feltenstein
Meridian



Gwen James
Hattiesburg



Bob Leigh
Southaven



Donald Nace
Hattiesburg



Ellen Short
Tupelo



Local Board MARPAC participation levels

As of March 20, 2007

MARPAC has reached 74.2 percent of its 2007 fundraising goal with \$148,319 of \$200,000 and 50.7 percent of its 50 percent fair share participation goal.

Biloxi-Ocean Springs 71.9%

Clarksdale 56.5%

Cleveland 59.5%

Four County 41.5%

Golden Triangle 47.2%

Greenville 65.2%

Greenwood 86.5%

Grenada 66.7%

Gulf Coast 61%

Hattiesburg 61.7%

Jackson 40.5%

Laurel 86.4%

Meridian 69.2%

MCAR 61.2%

Natchez 53.9%

North Central 45.7%

Northeast 63.3%

Northwest 35.1%

Pearl River 87.5%

Southwest 46.5%

Vicksburg 0%

Total Participation 50.7%

100%

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