

# REAL ESTATE LEADER

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS

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Winter 2007

See Inside: Special MARPAC insert



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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®

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**2007 MAR President Chris Wilson, ABR, Laurel, shares a plan for the year that is designed to add spark to your business.**



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## PRESIDENT'S PERSPECTIVE



**H**appy New Year! I look forward to serving as your President in 2007 and am excited about our potential to make a stronger connection between this association and you, our members. In this issue of *Real Estate LEADER* we

honor many of the REALTORS® who contribute to the success of our organization. From our three Hall of Fame inductees to our 2006 REALTOR® of the Year, *LeadershipMAR* Class of 2006 to our 2006 President, the pages you're about to read are all about recognition. We recognize those who made outstanding contributions to our organization and profession during the past year and those who will move this association forward in the months ahead.

Our attention also turns to the 2007 legislative session and election year as we set legislative priorities and MARPAC fundraising goals. See page six for details on our legislative agenda where eminent domain, impact fees and mortgage fraud will be our primary focus. Look for the special MARPAC pullout section that lists all of our 2006 contributors and outlines the work we have to do to make our voices heard by our state's elected leaders. Your fair share 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.

Standing features in this magazine include useful information from our legal hotline attorney based on the latest calls he's received as well as the latest education resources offered through our Mississippi REALTOR® Institute. A Rookie Boot Camp will make its debut in 2007 to meet the growing demand for new agent training. See page 7 for details.

I invite you to meet our 2007 Leadership Team on page 18 and to learn more about my presidential platform and vision for "Making the Connection" on page 16.

All best wishes to you for a safe and healthy 2007.

Chris Wilson, ABR  
President

## Word on the Street

### REAL ESTATE NEWS BRIEFS

#### NAR concerned over rapid increase in foreclosures

NAR said it is concerned over the rising rate of defaults and foreclosures occurring around the country. Foreclosures are not only a disaster for families but also for communities. Problematic loans are often made in concentrated areas, and high foreclosure rates of single-family homes can seriously threaten a neighborhood's stability and a community's well being.

Last year, NAR partnered with the Center for Responsible Lending (CRL) in jointly issuing two consumer education brochures on nontraditional and traditional mortgages. Last month, NAR and CRL released a new brochure designed to help families avoid predatory lending.

View all three brochures online at [realtor.org](http://realtor.org).

#### Existing-Home Sales in 2007 expected to recover from cyclical low

Existing-home sales are expected to rise gradually in 2007 from current levels, with annual totals comparable to 2006, while new-home sales will continue to slide, according to NAR's latest forecast.

David Lereah, NAR's chief economist, said there are mixed conditions around the United States. "Roughly three-quarters of the country will experience a sluggish expansion in 2007, while other areas should continue to contract for at least part of the year," he said. "Most of the correction in home prices is behind us, but general gains in value next year will be modest by historical standards."

"Buyers, especially first-time buyers, with the combined benefits of seller flexibility and an unexpected drop in mortgage interest rates, have a window of opportunity. These conditions will persist in many areas until early spring when inventory supplies are likely to become more balanced," Lereah said.

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# LEGAL EASE



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

## Members' questions keep hotline hot

2006 was another busy year for MAR's Legal hotline. Here is a sampling of hot issues:

**Dual Agency persistently generates questions**, particularly with regard to a broker's/agent's duties. The same duties are owed to a client in a dual agency setting that are owed to a buyer or seller in an exclusive setting, including the duties of obedience, loyalty, disclosure, confidentiality, accounting and reasonable skill, care and diligence. It can easily become impossible to serve both seller and buyer without a breach of duty, and brokers/agents should exercise the utmost caution in such relationships.

**Earnest Money disputes come up regularly.** Familiarity with the rules is vital, including a broker's responsibility to promptly deliver earnest money to the party entitled to it when a contract fails to close. Brokers representing sellers should remember that they are not entitled to withhold a commission from earnest money due to a purchaser when the seller defaults.

**Arbitration** questions may be addressed by the newly revised Zip forms, and introduction of the new Arbitration Addendum. However, the new form, like the old ones, only binds the parties to arbitration with respect to disputes a party has with the broker/agent, and does not bind the parties to arbitrate disputes with each other.

**Disclosure requirements continue to confuse even experienced brokers.** Law requires disclosure of material facts about the property. Use of the MREC Property Condition Disclosure Statement may mitigate the risk of misrepresentation accusations, but it does not relieve a licensee of the duty to disclose all known material defects to the potential purchaser. If defects are discovered after initial disclosure is made, a supplemental disclosure is required. Defects discovered after closing create issues, and the key is whether all known material defects were disclosed.

**Offer and Acceptance is often easier explained than achieved.** MAR provides separate forms for separate counter-offers. Communication of verbal acceptance of any offer or counteroffer may be binding upon the parties, but to be enforceable the agreement must be in writing. An offer or counteroffer, if unconditionally accepted, creates a binding contract. Acceptance, once

made, cannot be withdrawn unless the parties agree to set aside their contract. Brokers should be sure that all contracts are clearly worded and all material terms of the agreement are addressed (and all blanks in a form filled in).

**Comply with contingencies in contracts.** Contingency provisions relating to inspections, loan approval and appraisals routinely become important and, together with all other contingencies, should be read carefully and must be complied with literally. The contract should provide what will happen if these and other contingencies are not met. Realistic deadlines should be inserted in the contract from the beginning. If the parties cannot agree to extend deadlines, the failure to meet that deadline does not excuse performance of that contingency on a timely basis and may lead to the termination of a contract or one party being in breach.

**Authority to sell or purchase real estate comes up surprisingly often.** In Mississippi, a seller must be twenty-one (21) years old to convey title to real property. If the property is homestead, the spouse of the owner must join in irrespective of whether they are a record owner. Only an owner – and all owners – of real property should sign a listing agreement or a contract to sell, unless the owner has a legally designated attorney in fact. An incompetent person lacks legal capacity to sell real property. Estates should be handled with extreme caution so that legal requirements are complied with prior to contracting or sale with regard to a deceased owner's property.

**Finally, the real question underlying most HOTLine calls is "What are my client's legal rights in this situation?"** The answer to this is always the same: "The unauthorized practice of law will lose you your real estate license! Be careful when providing an opinion or advice to clients about how to resolve legal issues that come up in the context of their real estate transaction!" The best answer to a client who asks for a legal opinion is still this: "I strongly recommend that you ask that question to a qualified attorney."

These and other issues require constant familiarity with the law governing contracts, agency and license law in Mississippi. The Legal Hotline will continue to address these and other hot issues in 2007. ■

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

### ■ Call MAR's Legal Hotline

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





# CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

## REALTORS® tackle 2007 legislative session

**T**he Mississippi Association of REALTORS® will continue to monitor issues affecting REALTORS®, such as any potential landlord tenant, building code or insurance legislation, and will focus primarily on the following issues during the 2007 Legislative Session:

### ***Mortgage fraud/predatory lending***

The Mississippi Mortgage Consumer Protection Law is set to repeal in 2007, and, therefore, the legislature must reauthorize the statutes during the 2007 session. MAR is working with other interested parties to strengthen the Mortgage Consumer Protection Act for the purpose of eliminating mortgage fraud and predatory lending in Mississippi. The legislation will seek to increase the pre-licensure education for loan originators, better define the role of a loan processor, require eight of the 12 required continuing education courses be taken in the classroom and strengthen the application process to open a mortgage company.

### ***Impact fees***

The Mississippi Supreme Court ruled in 2006 that the City of Ocean Springs' impact fee ordinance is an illegal tax. The Court affirmed the decision of Judge Dale Harkey in the impact fee lawsuit filed by the Home Builders Association of Mississippi (with the support of the Mississippi Association of REALTORS®) against the City of Ocean Springs. Still, municipalities continue to seek ways to allow for impact fees and may seek legislation in 2007. As always, MAR will continue to oppose impact fees in any form, under any condition whatsoever, and strongly encourages government at all levels to refuse to enact impact fees where they do not currently exist and to discontinue their use in areas where they are currently assessed.

### ***Eminent domain***

MAR will continue to monitor any efforts to amend Mississippi's eminent domain laws. 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. Unlike Connecticut and certain other states, Mississippi already provides property owners with protection against abuse. 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. While it is the position of MAR that current Mississippi law dealing with the issue of eminent domain is more than adequate to protect the private property rights of homeowners, MAR would support the compromises reached yet never adopted during the 2006 Legislative Session in the Conference Report to Senate Bill 2565.

### ***SafeCities initiative***

A coalition of businesses and individuals has developed an organization called SafeCity to tackle quality of life issues in the State of Mississippi and specifically the Jackson Metro Area. SafeCity has developed a legislative agenda that will work to correct the problems with our criminal justice system and help address the increasing number of property crimes being committed. MAR supports the SafeCities Legislation being pushed during the 2007 Legislative Session. ■

### **REALTOR Day at the Capitol** Wed., February 7, 2007

Plan now to join your colleagues at the Mississippi State Capitol to learn the REALTOR® perspective on key issues pertinent to your profession.

#### **Schedule**

8:30 – 9:30 a.m.	<b>Registration/Continental Breakfast</b> Jackson Association of REALTORS® Office 620 North State Street, Jackson
9:30 – 10:30 a.m.	<b>Legislative Presentation at the Capitol</b>
10:30 – 11:30 a.m.	<b>Meet with Legislators</b>
Noon – 1:30 p.m.	<b>MARPAC Political Advocacy Luncheon</b> (Free to all MAR members who register in advance) MAR REALTOR® Center 4274 Lakeland Drive, Jackson
1:30 – 3:30 p.m.	<b>MAR Board of Directors Meeting</b>

Register your entire office to attend this important event at [www.msrealtors.org](http://www.msrealtors.org) today.





# FOR THE COURSE OF YOUR CAREER



BY JO USRY

## Rookie Boot Camp

### *Basic training to boost your business*

**R**ecognizing that our REALTOR® members want lots of “bang” for the “buck,” the Mississippi REALTOR® Institute has launched a new GRI program (GRADUATE, REALTOR® Institute) that includes as its first 30 hours a Rookie Boot Camp...valuable, in-the-trenches training in how to launch a real estate business on the right track. Although the course is geared to the Rookies in the business and satisfies the salesperson’s post license requirement, it is open to any REALTOR® who wants to rejuvenate a career by learning new ideas in the prospecting, marketing and transaction management basics.

*Rookie Boot Camp includes instruction in the following:*

- How to build a business
- How to create systems for prospecting and managing transactions
- How to write contracts
- How to deal with tricky agency and risk reduction issues

Additionally, the course acquaints REALTORS® with the valuable business resources available through the Mississippi Association of REALTORS® and

the National Association of REALTORS®. Statistics show that new agents in the business who embrace the systems provided in strong “basic training” have a better chance of early and consistent success.

Brokers can benefit by making the Rookie Boot Camp a requirement for their new agents as part of their ongoing Risk Management program. Agents leave the course knowing how to identify and avoid risks that can expose the broker and agent to liability including property condition disclosure, misrepresentation, antitrust, agency relationships and disclosure, etc.

New REALTORS® benefit by launching their real estate career armed with top-notch basic training, satisfying their post-license requirement and completing the first 30 hours of the National Association of REALTORS® GRI designation...a lot of bang for the buck!

*Jo Usry is MAR's Vice President of Professional Development.  
E-mail her at [jusry@realtorinstitute.org](mailto:jusry@realtorinstitute.org).*



\$320 onsite

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### Enlist in a Rookie Boot Camp today

Jackson	January 22-25
Gulfport	January 29-February 1
Columbus	February 12-15
Hattiesburg	April 2-5
Gulfport	May 7-10
Jackson	June 11-14
Nesbit	August 27-30.
Tupelo	November 26-29

# 2007 MAR Convention & EXPO breaks attendance

*The Mississippi Association of REALTORS® rolled out the red carpet as more than 750 REALTORS®, sponsors, exhibitors and guests converged in Vicksburg Mississippi's river city in December for CE, networking and fun.*



*NAR Region 5 Vice President Neal Jackson of Georgia installs 2007 MAR President Chris Wilson, Laurel.*



*REALTORS® were treated to seated massages provided compliments of State Bank & Trust in the EXPO.*



*LeadershipMAR class members Trish Fleming, McComb, and Lisa Burnett, Southaven, staff the LeadershipMAR booth where tickets were sold for a \$2,000 drawing and a silent auction with proceeds benefiting Habitat for Humanity.*



*REALTORS® gathered on multiple levels of the BB Club for dinner and dancing to the tunes of The Chill, a popular Vicksburg band.*



*A ceremonial passing of the gavel began with 1959 Past President Parham Bridges (right), Jackson; 1968 Past President Moody Grishman, Biloxi; and 1983 Past President Ernie Clark, Brookhaven.*





## RED CARPET RENDEZVOUS SELLING STRATEGIES FOR SUPERSTARS



*The star-studded General Session ballroom served as the perfect backdrop for the red carpet treatment and CE taught by nationally recognized speakers including the ever-popular Terry Watson and Adorna Carroll.*



*Red velvet cupcakes were part of an elaborate display of good eats at the Champagne & Diamonds Dinner Reception at the historic BB Club.*



*Crowds gather to stroll through the EXPO filled with great REALTOR® tools, resources and products.*



*Past President Sonja Dunaway, Jackson, and Marie Hutcheson and Debbie Little, both of Meridian, give their Christmas lists to Santa in the EXPO.*

# 2006 award recipients and leaders

These pages honor REALTORS® who have made extraordinary contributions to the real estate profession in the past year and who truly exemplify the kind of

leadership spirit this magazine seeks to inspire among its readership.s.

## Three REALTORS® inducted into Hall of Fame

The Hall of Fame Award is one of the highest honors we bestow on members recognizing more than 20 years of service to the association and the profession. Congratulations to Bob Ridgway, CCIM, Jackson; Tommy Morgan, Tupelo; and Carlene Alfonso, CRB, CRS, Biloxi, our 2006 inductees.



Ridgway



Morgan



Alfonso

## Ridgway surprised by family, friends

INSERT: Pic 18 (Ridgway & wife only, crop out everyone else)

*REALTOR® Bob Ridgway, CCIM, Jackson, joined by his wife, Naomi, is inducted as a member of MAR's Hall of Fame.*

Commercial Association of REALTORS® and the Mississippi Chapter of CCIM. His participation has been critical to the success of these organizations, and his encouragement of real estate professionals has been important in helping many of those practitioners succeed in their commercial real estate careers.

He served as 1984 MAR President, has been a MARPAC Sterling R for 11 years running, chaired the MARPAC Trustees and has served on numerous committees. He currently serves on our Mississippi REALTOR® Hurricane Relief Fund Board of Directors and is a former President of the Jackson Association of REALTORS®.

His list of activities and accomplishments outside the REALTOR® organization is equally impressive. From the YMCA Board of Directors to various leadership posts within the Galloway United Methodist Church, Rotary Club President to being an Eagle Scout, he is known throughout these various circles as a giver who is generous with his time and commitments.

His wife, Naomi and his parents, two daughters, two grandchildren, two sisters, their husbands, his brother and a couple of friends surprised Ridgway on stage at the convention to help present his award.

## Morgan considered role model

REALTOR® Tommy Morgan, Tupelo, is considered a role model for other REALTORS® and members of his community. An upstanding citizen, active church member and family man, the way he conducts his personal life carries over to his business where he is known as professional, fair, honest and hard-working.

He has contributed to the real estate profession in numerous ways, including designing and creating more than 40 residential, commercial and multi-

During his more than 30 years of involvement with the REALTOR® organization, Bob Ridgway, CCIM, Jackson, has demonstrated the highest level of professionalism and leadership. He's been instrumental in the development of commercial education and programming for MAR members statewide, playing an integral role in the development of the Mississippi



*2006 MAR President Pam Beard (left) and MAR CEO Angela Cain congratulate REALTOR® Tommy Morgan, Tupelo, on induction into MAR's Hall of Fame.*

family developments. He has served on various committees within the REALTOR® organization and his community where he's been able to address public policy issues that affect the sale, exchange, leasing or development of properties.

He is a past local board President, RPAC Chair and REALTOR® of the Year. At the state level, he's a past President of MCAR, an MAR Board Director and RLI State

President. He's also served as a National RLI Director and course instructor.

In his local community, he's been active in the Civic Club, Community Development Foundation and Sanctuary Hospice House. Married with two children, his wife, Jane; son, Adam; and sister, Lynette, joined in his induction ceremony.

## Alfonso is synonymous with real estate

Carlene Alfonso, CRB, CRS, Biloxi, couldn't be present for her Hall of Fame induction, but her long list of contributions to this association and the real estate profession in Mississippi represented her well.



Alfonso

She is described as the epitome of what every real estate agent should aspire to be. Proud of her chosen profession, she gives freely of her time and talents to promote the image and professionalism of the real estate industry in her community, her state and nationally.

A past president of her local board and MAR, she is a multi-year recipient of our REALTOR® Institute's Instructor of the Year award and has chaired our professional standards, education and legislative committees. Active locally, she is a past president of the Pass Christian Chamber of Commerce and has served on the boards of the Humane Society of South Mississippi, the Association of Retarded Citizens and the Gulf Coast Community Foundation.

A REALTOR® since 1975 and a broker since 1978, she went into business with her father and has never been with any other firm. ■



# define the REALTOR® spirit

## Beard's reign draws to a close



2006 MAR President Pam Beard of Vicksburg was crowned "Miss MAR" during a



2006 President Pam Beard was crowned Miss MAR by Ocean Springs REALTOR® Chester Harvey at the state convention in Vicksburg.

special recognition ceremony at the state convention honoring her year of service. She was serenaded by the audience as she took her final walk as President. Ocean Springs REALTOR® Chester Harvey served as emcee.

"You've done so much for our state and association during your tenure," Harvey told Beard. "You've been a champion for housing opportunity, affordable

housing and coastal recovery. You've been visible across the state and on Capitol Hill. You've been vocal on issues that matter to our businesses. And your efforts and initiatives have been very timely."

He went on to tell the audience that "her passion, her mission – and all of her many outfits – made us realize that she was destined for far greater things than running this association. Her love of pageantry and show led us to an important decision in our association's history. For the first time, the Mississippi Association of REALTORS® will crown one of its members our first, last and only Miss M-A-R."

During Beard's tenure the association experienced record growth in membership which was up to 6,144 REALTOR® members compared with 5,411 in 2005. Our total membership is almost 7,000 strong.

"Mississippi REALTORS® have much to be proud of and much to be thankful for. I am so appreciative and honored to have served as your president during such a critical time in our state, a time for rebuilding a stronger momentum in Mississippi," Beard told the audience. "And that's been the theme of my presidency."

She added: "I'm proudest of the fact that we have a seat at the table with the Governor's Office of Recovery and Renewal in addressing the housing crisis along our Gulf Coast – a seat that will enable us to address the affordable, work force housing challenges that affect our entire state from the Delta to the Coast."



## Starkville REALTOR® named Mississippi REALTOR® of the Year

Melanie Mitchell, CRS, our 2006 REALTOR® of the Year, has been described as a true team player who consistently pitches in to help whatever the project. She works tirelessly for the benefit of the association and the real estate profession. Within the Golden Triangle Association of REALTORS® Mitchell has served President and MARPAC Chair. At the state level, she has served on numerous committees including member services, professional standards and the nominating committee. She is a MARPAC Sterling R Contributor and a 2001 graduate of *LeadershipMAR*.



Mississippi REALTOR® Institute instructor Kaye Ladd, ABR, CRS, GRI, Tupelo, was honored as the 2006 Instructor of the Year.

## Ladd honored as Instructor of the Year

"Students consistently report that Ladd demonstrates that she genuinely cares about students' success, that she involves them in the learning process by making her classes creative and that they would like to take more classes from her," according to Jo Usry, MAR's Vice President of Professional Development who presented the award. "She consistently scored close to a 100 percent average each time she was in front of a class regardless of whether she was teaching pre-license, CE, or NAR designation courses."

## Harvey receives President's Award

Executive Committee Member-at-Large Chester Harvey, Ocean Springs, was honored by 2006 President Pam Beard 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.

"As I've worked to rebuild the Gulf Coast region for the betterment of our state as a whole, Chester has cheered me on providing much-needed insight from a local coast resident's perspective, giving tours of the devastated region and sharing first-hand knowledge about the needs and priorities post Katrina – keeping a positive attitude despite his heavy heart all the while," Beard told the convention audience. "He's been my touchstone, my motivator, cheerleader and reality check all rolled into one."



## U.A. Durr Home Warranty rep named Affiliate of the Year

Laura Meadows, U.A. Durr Home Warranty, Gulfport, was honored as Mississippi Affiliate of the Year.

INSERT PIC:

Laura

Meadows.bmp  
from FTP

“Professionalism, enthusiasm and a sense of community best describe her attitude and demeanor,” said 2006 Gulf Coast Association of REALTORS President Stephanie McConnell, Bay St. Louis, who presented the award. “This is a well- deserved award to an outstanding partner and supporter of our business.”

## 2006 Local Board REALTORS® of the Year

NO  
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Alfred Moran  
Biloxi Ocean Springs  
Association of REALTORS®



Philip Holman  
Mississippi Commercial  
Association of REALTORS®



Lynn Dupont  
Pearl River Board of REALTORS®

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Bailey Williams  
Four County Board  
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Gary Murphree  
Mississippi Land REALTOR®  
of the Year

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Melanie Mitchell  
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*MARPAC Trustee Gary Murphree, Houston, presents diamond to drawing winner Rita McIntosh, Flowood.*

### McIntosh wins MARPAC diamond

2007 Jackson Association of REALTORS® President Rita McIntosh, Flowood, was the lucky name drawn as the winner of the MARPAC diamond during the Champagne & Diamonds Dinner Reception held at convention. Convention attendees had an opportunity to purchase a \$25 chance to win the one carat diamond with an appraised value of \$6,000. Almost \$10,000 in MARPAC donations were raised during the event.



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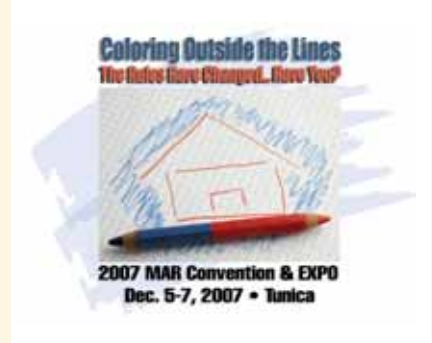
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Veterans Home Purchase Board  
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Wilson Realty

# Survey says: 2006 Convention was a hit!

Here are some highlights of the 2006 MAR Convention & EXPO Survey sent to all attendees:

- 96 percent of convention respondents rated their overall convention experience as good or excellent
  - 95 percent of convention respondents rated the convention CE as good or excellent
  - 94 percent of convention respondents rated the Vicksburg Convention Center as good or excellent
  - 98 percent of convention respondents rated the service/performance of the MAR staff as good or excellent
  - 96 percent of convention respondents said they got their money's worth from the convention
  - 87 percent of convention respondents said the convention schedule/length/format was good or excellent
  - 66 percent of convention respondents indicated they plan to attend the 2007 Convention & EXPO in Tunica; 33 percent are undecided
- December ranked as the most popular month to hold the MAR Convention & EXPO by convention respondents
  - Convention respondents ranked the popularity of future convention destinations in the following order:
    1. Biloxi/Gulfport
    2. Vicksburg
    3. Jackson
    4. Hattiesburg
    5. Tunica
    6. Natchez
    7. Destin
    8. Tupelo
    9. Philadelphia
    10. Memphis
    11. Point Clear
    12. New Orleans



Respondents were entered into a drawing for a FREE registration to the 2007 Convention & EXPO. And the winner is... Trish Fleming, ERA Wild Realty, Inc., McComb. Congratulations!

## Objects in mirror are closer than they appear



*Mark your calendar! Save the date!  
Look for details coming soon!*





# LMAR class meets its challenge, exceeds expectations

The 2006 *LeadershipMAR* program began with 12 up-and-coming real estate professionals who set out on a four-retreat adventure to hone their leadership styles. This group, in particular, found an instant connection that carried them through a very ambitious year of class projects.

"In March of this year, 12 relative strangers walked into the Duncan Gray Center outside Jackson, and over the course of all our retreats and all our classroom time, we became a closely bonded team," said Southaven REALTOR® Corie Haynes Stewart, the class spokesperson. "And as individuals, we were given the foundation, the tools and the skills that will help us in every aspect of our personal and professional lives."



Stewart

She added: "I have heard the quote, 'Leadership is action, not position,' and with our class, that has certainly been the case."

Each LMAR class is charged with developing a class project and seeing it through from beginning to end. The 2006 class was asked to lead the association's efforts with the NAR-driven Operation Home Delivery designed to deliver Habitat for Humanity homes-in-a-box throughout the Gulf Coast region. And deliver they did.

First, the class identified available residential lots and land suitable for Habitat homes and helped determine whether the land could be donated or purchased. The class surpassed its goal of identifying 100 pieces of land.



Stolz

Next, the class spent some very warm August days working on several Habitat homes in Bay St. Louis, including one for REALTOR® Dawn Stolz who lost everything just a few months before embarking on a new career in real estate with Latter & Blum. The class worked on the siding, trim, caulking and even painted the entire exterior of her home.



"I can't begin to tell you how great my experience with Habitat and the LMAR class has been," Stolz said. "The class could have built houses for Habitat anywhere, but they came here. When they came, they gave time from their lives and their business to help build my house. They worked in the August heat and painted my entire home!" said Stolz. "More than money, when people like the leadership class donate their time they bring a face, a name, a warm body that gives us hope. We still need that

today"



Warren

The class pressed on to do even more. They solicited a grand total of \$30,603 in donations for Habitat for Humanity through a \$2,000 prize drawing awarded at the state convention. REALTOR® Mark Warren, Ridgeland, was the lucky recipient.

"We have had a wonderful year as the Leadership class, and we have made many business contacts all over the state," Haynes Stewart said, "but more importantly, we have become lifelong friends, and I look forward to the day when we'll all be serving in MAR leadership positions together."

2006 MAR President Pam Beard, Vicksburg, recognized the *LeadershipMAR* class of 2006 during their graduation ceremony held at the state convention.

"Our leadership development program continues to turn out stellar REALTOR® leaders who over the course of four retreats develop the skills and confidence to take on key roles within their local boards, MAR and community and civic organizations," Beard told the audience of more than 500 REALTORS®. "It's always great to see these unique individuals turn into such a cohesive group throughout the course of this program. The professional contacts and lifelong friendships that grow from this experience truly make it all worthwhile."



## Class elected LMAR Trustee



Andrea Inman Cummins, Oxford, was elected by the LMAR Class of 2006 to serve on the LMAR Trustees.

## Congratulations to the LeadershipMAR Class of 2006

*Pictured from left to right, front row: Dina Naron, Lucedale; Andrea Inman Cummins, Oxford; Lisa Moorer, Ocean Springs; Lisa Burnett, Southaven; Glenda McQueen, Wiggins; Corie Haynes Stewart, Southaven; Bethany Harless, Jackson. Back row: Trish Fleming, McComb; Andy Estes, Tupelo; Darin King, Ocean Springs; Sherry Pullens, Picayune; Lisa Bradley, Tupelo.*

# Laurel REALTOR® takes association helm

**L**aurel REALTOR® Chris Wilson, ABR, was installed as President of the Mississippi Association of REALTORS® on Dec. 6 during the association's state convention in Vicksburg.



Wilson encouraged REALTORS® to “plug in” to his presidential theme, “Make the Connection” during his inaugural address.

“REALTORS® can play a vital role in the economic development of our

state,” said Wilson. “Our leadership team will work to encourage our 6,000 plus members to make the connection by becoming actively engaged in their communities. By doing so, REALTORS® can become a united force to assist the leaders of our state in fostering the kind of economic growth that is essential to pulling Mississippi up from the bottom of national lists. We are Mississippi's best sales force.”

A REALTOR® for more than 34 years, Wilson is the Managing Partner of First

elected him as President in 1988 and named him Local Board REALTOR® of the Year in 1989. Wilson is a charter member of the Mississippi Commercial Association of REALTORS® which named him Commercial REALTOR® of the Year in 2004. At the state level he has held numerous leadership positions including chairing MAR's political action and legislative & regulatory affairs committees and has served as a member of the board of directors.

He has made contributions on the national level as a member of the National Association of REALTORS® Disaster Planning & Mitigation Task Force. Earlier this year he served as a panelist on a symposium hosted in Washington, D.C., by NAR on “Federal Natural Disaster Policy: Is the Country Prepared for the Next Natural Disaster?”

*Chris Wilson can be reached at [ecw@c-gate.net](mailto:ecw@c-gate.net) or 601-649-1010.*

## Make the connection

### Association participation = business success

***Learn more about 2007 President Chris Wilson's thoughts and plans for 2007:***

**Q: What is the theme of your presidency, and what does it mean for Mississippi REALTORS®?**

**A:** The National Association of Realtors® 2007 President Pat Vredevoogd Combs chose as her theme “Connect the Dots.” To bond Mississippi's goals with those of hers, I chose to piggyback on that idea. “Make the Connection” is a theme that is easy to visualize in this electronic era with a brightly colored wall plug and a dynamic socket.

**Q: What are the top priorities for your year in office?**

**A:** 2007 will be a year of over 500 elections in our state. It is essential that we, as professionals whose livelihoods are based on our state's economy, get involved in our communities and elect the right people to run our state government. The old system of party politics must step aside, and our officials must work together to find ways to bring Mississippi up from the bottom of almost every economic indicator. Mississippi is over \$12,000 behind the national average in annual household income. Creating new and better paying jobs is the key.

Elected officials must find ways to improve public education, promote economic development, maintain fair courts, promote business opportunity and aid in disaster recovery.

Our members must feel better connected to their communities and their associations, both state and local. We will try to make that connection by having regular presidents' conference calls among the local boards and the state association. We will honor speaker requests to discuss local issues. We will work to provide more and better educational opportunities that promote professionalism. We will promote citizen involvement in each community by pointing out places where our members can do what they do best: Market their communities.

We are the largest professional trade association in our state. Our membership has a wide range of backgrounds. We will offer, as never before, more opportunity to be involved in the leadership of our association. This will identify NEW leadership with fresh ideas to reach our common goals.



Q: What role, if any, do Association Executives play in leading their respective associations?

A: Each local board association executive is the major component in helping our members “Make the Connection.” They are the transmitters of information from and to their leadership and their local members. They listen to, understand, and transmit local problems, issues and ideas to each other – and to MAR. Without them, the leadership at every level is blind and cannot quickly and effectively communicate. MAR’s leadership and staff will work hard to provide tools, education and resources to our local AE’s so that they can do a better job of helping our members be better professionals and make profits.

Q: What made you aspire to become President of the Mississippi Association of REALTORS®?

A: Do not be deceived. I asked for the job! If I begin to whine, remind me.

It is evident that a REALTOR®’s business is based on positive economic development in their locale. Look at the Oxford, Hattiesburg, Tupelo, Gulfport, and Madison economies for proof of what economic development does for REALTORS®. This is fantastic, but most of our state remains behind in providing the best possible climate for growth in jobs and pay scales.

I realized that our association in its present structure now truly attempts to represent all of its members, and that it is led by a wide range of people from all over Mississippi. I felt that I could improve the focus upon political action. It is my thinking that economic development is best promoted by making sure that bright, forward-thinking, honest, business-minded citizens are elected to our state’s Legislative and Executive branches. I aspire to play a small part in helping our association play a big part in attaining that goal.

Q: Describe your leadership style.

A: Quirky. If we have a meeting, let’s stay on topic, finish on time, and have a bit of fun. Also, my wife says that I think that I am never wrong. She is right, I am not.

Q: Who or what inspires you?

A: The who: My daughter! The what: Her goal, to make her world a better place, pushed me to stay close to her by trying to do the same thing. ■



# 2007 Leadership Team

## 2007 Executive Committee



President  
Chris Wilson, ABR  
Laurel



President-Elect  
Gwen James  
Hattiesburg



First Vice President Central District  
Lynette Magee-Praytor  
Ridgeland



Northern District Vice President  
Tony Jones  
Olive Branch



Southern District Vice President  
Watkins "Noggin" Wild, CRB, CRS  
McComb



Secretary/Treasurer  
Russell Wilcox  
Ridgeland



Immediate Past President  
Pam Beard, CRB, CRS, GRI  
Vicksburg



Member-at-Large  
Dee Denton  
Jackson

## 2007 Advocacy & Working Group Leaders

### ***MARPAC Trustees***



Chair: Ernie Clark  
Brookhaven



Vice Chair: Stephanie McConnell  
Bay St. Louis



Vice Chair: David Ingram  
Ridgeland



Vice Chair: Russell Wilcox  
Ridgeland



### ***Professional Development***

Chair: Ray Branscome  
Grenada



### ***Local Association Executives***

Chair: Cheryl Bullock  
Jackson Association of REALTORS®

### ***Association Operations***



Vice Chair: Watkins "Noggin" Wild  
McComb



Vice Chair: Lee Garland  
Flowood



Vice Chair: Paul Shahan  
Northwest Mississippi Association  
of REALTORS®

### ***Legislative & Regulatory Affairs***



Chair: Gwen James  
Hattiesburg



### ***Professional Standards Working Group***

Chair: John Phillips  
Biloxi



Vice Chair: Lynette Magee-Praytor,  
Ridgeland



Vice Chair: Kathy Adkins  
Jackson

### ***Member Services & Technology***



Chair: Judy Pippin  
Picayune



### ***Standard Forms Working Group***

Chair: Doris Hardy  
Columbus





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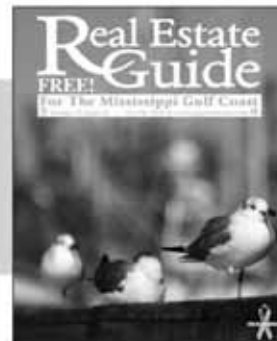


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# RPIC representative, Federal political coordinators appointed for 2007

What is an RPIC representative?

Each state designates a two-year representative to the National Association of REALTORS® Political Involvement Committee (RPIC), a coalition of grassroots state representatives who are advocates for NAR's public policy priorities and issues. It is the responsibility of RPIC to coordinate mobilization activities such as federal calls-for-action. It is also up to the RPIC Representative to coordinate the participation of our six Federal Political Coordinators.

Ellen Short, (add designations), Tupelo, was appointed by 2007 President Chris Wilson to serve as the MAR RPIC representative through 2009.

"As the new RPIC Representative, I have some really big shoes to fill," Short said. "Lynette Magee Praytor was an expert on the needs of our REALTOR® members and our involvement in the political scene. We know political involvement is money, but that's not all it is. It is contact – involvement in campaigns, letting our elected officials know the REALTOR® stance on issues and soliciting their support, offering to make calls, talking to others, asking them to vote for REAL-

TOR® friendly candidates and issues, working to defeat those who aren't willing to listen, and doing the obvious....voting! By working together MAR and NAR can use our 1.3 million members to affect our political climate on the local, state and national levels for the good of our state and nation. I hope you will join me in our efforts to use this political clout for the betterment of the issues that we hold dear, related to the real estate business and that of the American Dream of ownership."

What are federal political coordinators and what do they do?

An FPC is a key contact to a member of Congress who helps to advance NAR's public policy priorities. There is one FPC for each member of Mississippi's Congressional Delegation. An FPC is someone who has a close personal relationship with his or her member of Congress and can call on him when action is needed on issues important to NAR.

## 2007 Federal Political Coordinators



Larry Edwards, Ridgeland  
FPC to Sen. Thad Cochran;  
2006, 2007



Cathy Feltenstein, Meridian  
FPC to Rep. Chip Pickering;  
2006, 2007

Lavaree Jones, Jackson  
FPC to Rep. Bennie Thompson;  
2006, 2007



Mark Cumbest, Moss Point  
FPC to Sen. Trent Lott;  
2006, 2007

Herb Dubuissou, Bay St. Louis  
FPC to Rep. Gene Taylor;  
2007



Ellen Short, Tupelo  
FPC to Rep. Roger Wicker;  
2006, 2007

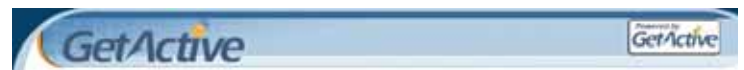
## Thanks to 2006 RPIC, FPC leaders



Special thanks to Lynette Magee Praytor, Ridgeland, who served as the 2004-2006 RPIC Representative for MAR.

"Over the last few years NAR has worked diligently to create an effective grassroots network by appointing, educating and mobilizing its members. Just two years ago, less than two percent of the NAR's 1.3 million members responded to NAR's Call for Actions on legislative issues vital to our industry. In 2006, MAR's response rate of 14 percent surpassed the nationwide goal of 10 percent. Mississippi's Federal Political Coordinators participated in training to effectively communicate our concerns to our legislators in addition to building a strong personal relationship with the member. By RPIC's accountability standards it is not enough to be acquainted with a legislative member. A Federal Political Coordinator must be articulate with REALTOR® public policy issues, have a strong relationship with the member, effectively communicate with the member on a regular basis, particularly when a Call for Action is issued and finally generate a concise report to NAR's legislative staff recapping the contact and the results. Again, this year Mississippi far exceeded the national average with 100 percent participation by the FPC's. In Mississippi, we love our politics and are fortunate to have a delegation respected by their peers and equipped with service and seniority that enables them to be very influential in matters affecting our REALTOR® policy issues."

## Get Active & get involved in January



With the beginning of the 2007 Legislative Session in January, MAR members will have access to the new MAR Action Center in order to lobby their elected officials on matters important to the REALTOR® community.

### who's photo

Through the MAR Action Center we will be able to develop and manage a coordinated, consistent marketing and communication program to reach our membership as well as our elected officials.

Get Active will also allow the National Association of REALTORS® to extend a common communications infrastructure to MAR that will allow us to rapidly build online initiatives and engage in grassroots lobbying at the federal level.

Look for more information in the weeks ahead about the MAR Action Center and how to use this valuable tool to influence public policy that affects you – and your business.

*Thanks to  
Chester  
Harvey, Ocean  
Springs, who  
served as the  
2004-2006 FPC  
to Rep. Gene  
Taylor. (photo)*



## 2007 NAR committee appointments

Congratulations to the following Mississippi REALTORS® who were selected to represent our state in National Association of REALTORS® committees and forums:



Kathy Adkins, Jackson  
Risk Management Committee  
State Rep.



Gwen James, Hattiesburg  
State & Local Issues Committee  
Member

Lorraine Santo, Gulfport  
Federal Housing Policy Committee,  
At-Large

Jarrett Aiken, Jackson  
Appraisal Committee, At-Large



Cynthia Joachim, Biloxi  
Legal Action Committee, At-Large



Ellen Short, Tupelo  
REALTORS Political Involvement  
Committee, At-Large  
Membership Policy & Board  
Jurisdiction Committee, State Rep.



Pam Beard, Vicksburg  
Communications Committee, Chair  
Public Policy Coordinating  
Committee, Member



Tony Jones, Olive Branch  
Housing Needs Committee, At-Large



Janice Shows, Ridgeland  
Federal Housing Policy Committee,  
At-Large

Richard Corts, Hattiesburg  
Research Committee, Member



Bruce Kammer, Picayune  
Public Policy Coordinating  
Committee, Member  
Land Use Property Rights &  
Environment Committee, At-Large



Jo Usry, Jackson  
Professional Development  
Committee, Member



Mark Cumbest, Moss Point  
Land Use & Property Rights &  
Environment Committee, At-Large

Jesse Lane, Jackson  
Business Issues Committee, Affiliate  
Rep. RLI



Russell Wilcox, Ridgeland  
Federal Taxation Committee,  
Member



John Dean, Jr., Leland  
CIPS Advisory Group, Member  
International Operations Committee,  
Member REALTORS Commercial  
Alliance Committee, Affiliate Rep. RLI



Nancy Lane, Jackson  
Real Property Operations  
Committee, At-Large



Chris Wilson, Laurel  
Commercial Legislation &  
Regulatory Subcommittee, Member



Dee Denton, Jackson  
Federal Housing Policy Committee,  
Member



Lynette Magee-Praytor, Ridgeland  
Risk Management Committee,  
Forum Vice Chair  
Risk Management & License Law  
Forum, Vice Chair



Larry Edwards, Ridgeland  
RPAC Trustees Committee, At-Large  
Cathy Feltenstein, Meridian  
Housing Needs Committee, State Rep.



Laura Miller, Meridian  
Multiple Listing Issues & Policies  
Committee, State Rep.



Judy Glen, Corinth  
Strategic Planning Committee,  
Member



John Phillips, Biloxi  
Multiple Listing Issues & Policies  
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Make it stick. Your business e-mail address should be easy to remember. The ideal situation would include having your own domain name (@yourcompanyname.com). This way, even if you change ISPs (internet service providers) your e-mail address remains the same. This consistency saves you the trouble of changing your e-mail address on all your marketing materials. Plus, clients don't have to learn a new e-mail address for you every time they turn around. By having your own domain name, you can have complete control over the entire e-mail address... for example: mike@yourcompanyname.com or mdelamater@msrealtors.org. Most places that host domains have packages available for e-mail hosting as well.

Manage mail and respond quickly. Hosting your own e-mail has other



benefits as well, especially if you use the IMAP protocol for incoming mail. This protocol stores all your mail on the server, including any subfolders you create to help sort your mail. If your hosting company also offers webmail access,

you will always have access to archived mail, even when you are out of the office. So, even if you are away from the office, you are still connected to current and potential clients.

Consider the free route. Another e-mail option involves using one of the many free services available, such as Gmail (<http://gmail.com>), Hotmail (<http://hotmail.com>) and Yahoo mail (<http://mail.yahoo.com>). These services offer plenty of storage space and can be accessed from anywhere in the world that has internet access. SPAM filters and virus protection are generally part of the service offered as well.

E-mail is and will continue to be an integral part of your business. Your ability to connect with clients as well as your local, state and national association and MLS systems will continue to be of vital importance in the future. Keeping your e-mail address updated at all levels is extremely important. If your e-mail address does change, remember to contact your local board and ask them to update your member record so that you can stay connected to all the association offers. ■

*Mike Delamater is MAR's Systems Administrator. E-mail him at [mdelamater@msrealtors.org](mailto:mdelamater@msrealtors.org).*

## Stay connected with the new MAR calendar

The 2007 MAR Calendar, the association's newest member benefit, will help you get connected as you plan for 2007 and stay connected throughout the year. The calendar, delivered to members in December, includes dates of important national and state REALTOR® programs and events, and includes important phone numbers and websites that you will use throughout the year. Each month the calendar highlights different member services or association initiatives. In addition to the printed version, MAR also offers members an online calendar available under "Meetings and Events" at [www.msrealtors.org](http://www.msrealtors.org).

## MAR wins Associations Advance America Award of Excellence

MAR is one of only 15 associations in the nation recently presented the 2007 Award of Excellence in the Associations Advance America Awards Program sponsored by the American Society of Association Executives (ASAE). The award recognizes our work with the Mississippi REALTOR® Hurricane Relief Fund.



Now in its 17th year, the prestigious Associations Advance America Awards Program recognizes associations that propel America forward- with innovative projects in education, skills training, standards-setting, business and social innovation, knowledge creation, citizenship, and community service. Although association activities have a powerful impact on everyday life, they often go unnoticed by the general public.

Receipt of this prestigious award is a testament to the vision and leadership of the Mississippi REALTOR® Hurricane Relief Fund chaired by Russell Wilcox of



Ridgeland, the MAR Board of Directors and the countless REALTORS® throughout Mississippi and the entire nation who contributed to the relief fund's efforts to assist victims of Hurricane Katrina. U.S. Senator Thad Cochran commended the group on receiving this award in a recent letter to MAR.

MAR is now in the running to receive a Summit Award, ASAE's top recognition for association programs, to be presented in ceremonies at ASAE's 8th Annual Summit Awards Dinner in the fall. ■

# HONORS

## Shows appointed to lead Advisory Committee



*Shows*

Ridgeland REALTOR® Janice Shows was appointed by MAR President Chris Wilson to serve on a new Lead Advisory Committee being formed by the Mississippi Department of Health's Childhood Lead Poisoning Prevention Program (CLPPP). The group, which is charged with drafting a statewide lead elimination plan, will hold its first meeting in mid-January thanks to a grant from the Centers for Disease Control and Prevention. The CLPPP has established partners with state agencies, faith-based and community-based groups and asked MAR to partner in this effort.

## Meridian REALTORS reach emeritus status



*Winsteds*

Thellis S. Winstead, Wilbur C. Winstead and Mel Bounds (not pictured) were among those honored by the Meridian Board of REALTORS® in obtaining REALTOR® emeritus status. Approval was granted from the National Association of REALTORS® upon review of criteria during Mid-Year meetings in May. This designation is awarded with deepest gratitude in recognition of forty cumulative years of membership in the National Association of REALTORS® and in recognition of valuable and lasting contribution to the real estate profession in the community. ■

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

The Biloxi-Ocean Springs Association of REALTORS® installed its slate of officers for 2007 in December and welcomed approximately 40 new members into the association at the St. Martin Community Center. New and seasoned members had an opportunity to mingle and network during dinner. The event also served as an opportunity for members to participate in Toys for Tots by bringing a donation.

## Clarksdale

No information provided.

## Cleveland

The Cleveland Board of REALTORS® is looking forward to the new year. We have elected new officers and a new President, Leland Speakes, III. The market in Cleveland in 2006 has been great including new residential and commercial developments. Growth in the area continues to be good, and we expect more of the same in 2007.

## Four County

No information provided.

## Golden Triangle

The Association congratulates our local board REALTOR® of the year, Melanie Mitchell of Starkville Prudential Properties, Starkville, on being named MAR's 2006 REALTOR® of the Year. Mitchell was installed as our local 2007 Board President MAR, along with fellow officers and directors, by MAR President Chris Wilson at our December 13th Christmas luncheon. Congratulations to Doris Hardy of CENTURY 21 Doris Hardy & Associates, Columbus, named as 2007 Chair of the MAR Standard Forms Working Group and to Robbie Earhart of Robinson Real Estate and Property Management who was honored at MAR Convention for her service as 2006 Chair of the Standard Forms Working Group.

## Greenville

No information provided.

## Greenwood

No information provided.

## Grenada

No information provided.

## Gulf Coast

Under the leadership of President Stephanie McConnell, 2006 has been an exciting and rewarding year. Through the untiring efforts of so many of our members we reached and surpassed our RPAC goals, \$20,000 was raised and donated to the "Feed My Sheep" organization and Christmas toys were collected and distributed to approximately 30 fami-

lies still homeless on the coast since the hurricane. Now we look forward to the new year and are filled with anticipation of what we will accomplish in 2007!

## Hattiesburg

The Hattiesburg Area Association of REALTORS® is gearing up for a busy 2007. The Board of Directors will be led by President Sue Gallaspy who has many goals for the year. The market is steady and membership is still on the rise. We look forward to working together to contribute to our community.

## Jackson

The Jackson Association of REALTORS® is getting the new year underway with a new slate of officers and directors for both the REALTOR® Board and the MLS Board. Early planning for the year is underway and exciting events are ahead for the Jackson Association members. Installation of new officers and directors will take place at the January meetings.

## Laurel

The Laurel Board has been involved in several community projects during the holiday season. We have conducted a canned good drive for The Christian Food Mission, purchased toys, clothing and personal items for a local children's service organization and stuffed over 60 Christmas stockings for the Salvation Army. The Board looks forward to participating in The Mississippi Scholars program in the spring.

## Meridian

2007 is off to a great start. All of our committees are busily working. MLS is working on field changes. Our community projects for the year will start with a pet food collection. Remember, cookbooks are available for purchase from our board and all proceeds from the cookbook sales helps support our community projects. Use them for great closing gifts. We are looking forward to great turnout for REALTOR® Day at the Capitol on Feb. 7th

## Natchez

With new growth and new businesses in that area, Natchez ended the year with the highest sales seen in the last several years with approximately 65 more sales in 2006 than in 2005. The board also experienced its highest membership growth in five years. The board welcomes new officers for 2007 including Sybil Wroten, President; Glenn Green, President-Elect; and Walter Dennis, Treasurer.

## North Central

No information provided.

## Northeast

No information provided.

## Northwest

The Northwest Mississippi Association has just released a new tool for members to create an advertisement in the Homes magazine by clicking a checkbox in the MLS. This feature allows members to quickly place a seller's home in the next magazine without having to design a new ad. The new magazine section with homes listed for sale by city and price will make the magazine more attractive to homebuyers and sellers, and more valuable to agents.

## Pearl River

No information provided.

## Southwest

The Southwest Board of REALTORS® had its annual Christmas Party at the Fernwood Country Club in McComb. During the party the board installed new officers for 2007 including President Carol Easley, President-Elect Joyce Asken and Secretary Heather Griffin. The board also recognized Jackye Murray as the Local Board REALTOR® of the Year and honored Citizens Bank as the Affiliate of the Year.

## Vicksburg-Warren County

We hope everyone enjoyed the MAR Convention in Vicksburg. Our members enjoyed having so many REALTOR® members visit our beautiful city. MAR President, Chris Wilson, installed our 2007 Officers and Directors on January 16, 2007 at the January General Membership meeting. Installed were President Stanley Martin, President Elect Terri Ellis, Vice President Bobby Bottin, Past-President George McMillin, Secretary Harley Caldwell, Treasurer Kenny Strawn, and Directors Paul Campbell, Stacey Ferguson, Sue L. Richardson, and Nicole Coulter.

## Mississippi Commercial Association of REALTORS®

The recently elected Executive Committee to lead MCAR in 2007 includes President Judy Freeman, Gulfport; Vice President Ernie Clark, Brookhaven; Secretary/Treasurer Monte Luffey, Gulfport; Northern Director Clay Short, Tupelo; Central Director Roe Grubbs, Jackson; and Southern Director Brooks Holstein, Biloxi. ■

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