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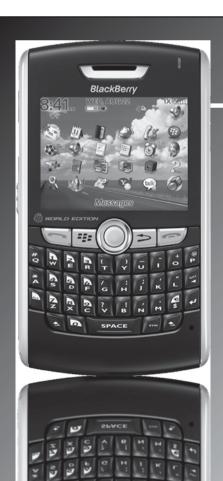
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IN THIS ISSUE: Get the jump on Gen Y

Summer 2008

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Get the jump on Gen Y

Uncover what the next generation of agents, brokers, buyer and sellers are looking for in real estate.

Commercial forms comeback

Learn what you need to know about MAR's updated commercial forms.

Short sales, your new niche?

Looking for a new market?

Short sales could be your next niche

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A look to the past, guiding your future

Biloxi REALTOR® Harry Joachim recalls a lifetime in real estate and offers guidance for the future.

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On the cover:

REAITORS® Libbi Logan, Lynn Pace Real Estate, Cleveland; Adam Watkins, The DeLois Smith All-Star Team, Hattiesburg; and Paige Anderson, Keller Williams Realty, Southaven, represent the new generation of REAITOR® ready to serve the Generation Y homebuyer. Get their insight into the generation and learn how they connect.



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PRESIDENT'S PERSPECTIVE



ctress Sophia Loren once said:
"There is a fountain of youth: it is your mind, your talents, the creativity you bring to your life and the lives of people you love. When you learn to tap this source, you will truly have defeated age." REALTORS® should take heed. Survival in this business truly depends upon our creative talents and business savvy, not to men-

tion our ability to adapt to change – changing market conditions, consumer demands and emerging technologies. The youngest members of our profession, those in their 20s and 30s, are setting the new standards of business. And unfortunately, most of us are not paying attention.

Social networking sites like Facebook as well as blogs, text messaging and other technologies are making their way into the business of real estate. Yet the vast majority of our members don't know how to use them. Future homebuyers are searching for college apartment rentals on sites like Craigslist and MySpace, building online networks of friends they've never even met in person. Yet these friends are trusted sources of information for them — trusted sources that they'll likely turn to when it's time to buy their first home.

Shouldn't we be positioning ourselves and our businesses in these new networking mediums? Sure, traditional means of getting your name out there still work....Rotary Club meetings, Chamber events and the like. But while you continue to do business as usual, the youngest REALTORS® in your market just may be capturing the most new leads without ever leaving their desks.

In this issue we profile three 20-something REAITORS® who were recognized by the National Association of REAITORS®! Top 30 under 30. Their innovative business styles and perspectives are keeping them ahead of the competition and top of mind for their customers and clients. Pay attention. What they have to say may just surprise and inspire you.

If you want to learn more about the social networking phenonemon, make plans to attend our MAR Convention & EXPO scheduled December 3-5 in my hometown of Hattiesburg. We'll have a social networking lounge there where you can learn to set up a Facebook page and how to start your own blog. Registration rates are lowest if you sign up by August 31.

I look forward to seeing you there.

Swen C. James

Gwen James President

Word on the Street

REAL ESTATE NEWS BRIEFS

It's Settled: NAR-DOJ

On May 27, 2008, NAR and the U.S. Department of Justice reached a favorable settlement, concluding a two-year DOJ investigation regarding NAR's multiple listing policy pertaining to the display of listings from the MIS on brokers' virtual office websites, or VOWs. The proposed terms confirm that MIS members must be actively engaged in real estate brokerage by actually helping people buy or sell homes. This will ensure that MISs are used for their original intent — to help real estate professionals find buyers for people who want to sell their homes. The proposed order provides clear rules for operating a VOW and preserves the right to determine whether listings are displayed on other brokers' websites. It also gives sellers the right to prohibit certain features, such as home-value estimates and blog posts, to accompany the display on VOWs. NAR has also agreed to adopt a revised VOW policy that NAR will request MISs to adopt.

Register for 2008 NAR Convention & EXPO before Aug. 15



Register by Aug. 15 for NAR's largest event, the 2008 Convention & EXPO, Nov. 7-10, in Orlando, Fla., and get the lowest registration rate of \$300. The event offers over 200 programs with something for everyone from brokers and sales agents to commercial practitioners and property managers to name a few. Learn the latest ideas and techniques for selling in today's challenging markets, recharge your batteries with motivational speaker Lance

Armstrong, and network with REALTORS® from across the country. Register at www.realtor.org.

NAR advances plan for property database

The National Association of REALTORS® Board of Directors took a major strategic leap, authorizing the association to work with a technology company to create a broker-controlled national repository or "library" of property data that would provide members-only access to detailed information on all properties in the United States. This "digital library/archive" would be revenue neutral but could eventually be fee-based to cover operating costs.

In a report preceding the vote, NAR CEO Dale Stinton emphasized that the repository will not be a national MLS. There will be no offers of cooperation or compensation, nor any attempt to create a national online marketplace for property listings. The database will be accessible to REALTORS® only, with no consumer-facing components.

REALTORS® enlist mayors in fight against foreclosure

The National Association of REAITORS® has joined officials from the Federal Housing Administration, Mortgage Bankers Association and NeighborWorks® America to address the foreclosure crisis and its impact on American cities. The organizations shared their insights with mayors from across the country as part of the U.S. Conference of Mayors' annual meeting in Miami. In a recent NAR survey of its members, more than half of all REAITOR® respondents believe that borrowers who are in trouble are not receiving adequate assistance to avoid foreclosure. NAR President-elect Charles McMillan urged attendees to share challenges and best practices and explore creative ways to revise existing programs to meet the needs of today's homeowners and buyers.



LEGAL EASE



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

Commercial forms make a comeback

AR's commercial form set is back following a comprehensive makeover. The new and improved forms include the following:

- Two new commercial listing agreement forms, one for improved property and another for unimproved property
- Two listing agreement addenda that enable a member to customize the listing agreement for a lease transaction
 - A new Commercial Purchase and Sale Agreement

Exclusive Authorization & Right to Sell Listing Agreement

This agreement comes in two versions providing the user forms for commercial sales involving improved or unimproved property. The two listing agreements are substantially the same, but the version for improved property adds provisions needed when improvements are involved. In addition, the new listing agreements both include:

- Updated compensation provisions that mirror improvements made in other MAR standard forms
- Enhanced escrow provisions intended to clearly state the broker's duties and lessen the likelihood of disputes involving earnest money
- Provisions incorporating use of internet listings and use of e-mail and faxes for notice
- Expanded "Owner's Representations" section that provides the broker a checklist of items unique to a commercial transaction
- Indemnification provisions and enhanced disclosures designed to assist a broker in making key disclosures while minimizing exposure to risk

Authority to Lease Commercial Property & Authority to Lease (only) Commercial Property

Designed as an addendum to the listing agreement, both forms amend the attached listing agreement to customize the listing to either add lease of the property to the listing authority or limit the listing to lease-only. In either case, the lease addendum amends the listing agreement with regard to compensation, adding provisions unique to lease transactions.

Commercial Purchase & Sale Agreement

Uniquely designed for commercial transactions, it is substantially longer and more complex than the standard F-1 or F-2 purchase and sale contract forms. Those intending to make use of it should have sufficient background and training in handling commercial transactions to understand its features, including:

- Expanded "Property" clause that identifies not only the property to be sold and purchased, but also appurtenant rights commonly covered by commercial PSAs
- A flexible "Purchase Price" clause with check-offs for either flat price or unit pricing based on per square foot or acre cost, subject to survey verification
 - Updated compensation provisions that mirror improvements made in

other MAR standard forms

- Enhanced escrow provisions intended to clearly state the broker's duties and lessen the likelihood of disputes involving earnest money
- Expanded "Title" clause covering state of title and allowing for identified permitted exceptions
- Comprehensive "Parties' Warranties and Representations" clause containing key standard covenants and disclosures between seller and buyer unique to commercial transactions
- Option check-offs for "Conditions Precedent" including Financing, Appraisal,
 Title, Survey, Environmental Assessment, Suitability for Proposed Use and
 Necessary Approvals, Improvement Cost Cap, Off-Site Improvements, Utilities,
 Subdivision and a defined Due Diligence inspection period
- Optional "Remedies" provision that enables parties to elect Liquidated Damages over traditional Remedies at Law
- Expanded "Closing" provisions that allow parties to specify commercially specific closing documents in addition to the deed or lease, such as Architectural Plans, Assignments of Lease and Contracts, Notices to Tenants, Rent Roll, Bill of Sale for personal property, Tax Documents and Surface Non-Disturbance Agreements
- Provisions incorporating use of internet listings and use of e-mail and faxes for notice
- Expanded "Owner's Representations" section that provides the broker a checklist of items unique to a commercial transaction
- Indemnification provisions and enhanced disclosures designed to assist a broker in making key disclosures while minimizing exposure to risk

Caution to users

The new commercial form set is not for novices or those unaccustomed to commercial transaction, and should be handled accordingly. As with all MAR forms, care should be taken to be sure that the user does not cross the line into the unlicensed practice of law, which Mississippi license law defines as giving of legal advice, directly or indirectly, or the giving of advice or opinions as to the legal effect of instruments or the preparation of documents fixing and defining the legal rights of parties to a transaction.

Members can download PDF versions of the new commercial forms at the MAR website (www.msrealtors.org) by clicking on the "Frequently Requested Documents" section. ■

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

MARPAC endorses Supreme Court candidates

ARPAC has made endorsements in four upcoming Supreme Court races. These candidates will be on the November 4 ballot. As REALTORS®, we believe that a commitment to a fair legal environment and the election of qualified and balanced judges is conducive to a thriving business environment. We feel that the following candidates will bring that commitment to the Supreme Court:



Chief Justice James W. Smith, Jr. - District 1, Place 3

Chief Justice James W. Smith, Jr. was elected to the Mississippi Supreme Court effective January 1, 1993. Beginning in 1973 and continuing until 1980, he was City Prosecuting Attorney for the City of Pearl and was also Rankin County Prosecuting Attorney in 1976. From 1977 to April 1982, he served as district attorney for the 20th Circuit Court District. From April of 1982 until his election to the Mississippi Supreme Court, he was County Court Judge for Rankin County. He was elected to the Mississippi Supreme Court in 1993. He became Chief Justice of the Mississippi Supreme Court on April 1, 2004. Justice Smith served three years in the United States Army and four years in the Army Reserve.



Justice Ann Hannaford Lamar - District 3, Place 1

Justice Lamar is from Senatobia and was appointed to the Mississippi Supreme Court May 21, 2007. Gov. Haley Barbour appointed Justice Lamar to the vacancy created by the retirement of Presiding Justice Kay B. Cobb. Justice Lamar previously served five and a half years as a circuit judge from the 17th Circuit Court, which is made up of DeSoto, Panola, Tallahatchie, Tate and Yalobusha counties. Justice Lamar is the third woman to serve on the Mississippi Supreme Court.



Judge Randy "Bubba" Pierce - District 2, Place 2

Randy "Bubba" Pierce of Leakesville is currently serving as a Chancery Court Judge for Greene, George and Jackson Counties. Before being appointed by Governor Haley Barbour to this post, Pierce was a practicing attorney and represented District 105 in the Mississippi House of Representatives. In the House of Representatives, Pierce served as Chairman of the House Education Committee and Appropriations Subcommittee on Public Education. He also served on the Agriculture, Corrections, Transportation, Forestry and Judiciary committees.



Judge David Chandler - District 3, Place 1

Judge Chandler attended law school at the University of Mississippi where he earned his Juris Doctorate. Following law school, he practiced law in Tupelo and, in January 2000, his law firm opened a branch office in Ackerman. Judge Chandler represented the Board of Supervisors in Choctaw County from January until December 2000. He also served as municipal judge for his hometown of Weir from 1999 until 2001, when he assumed his duties as Judge on the Mississippi Court of Appeals. Judge Chandler was reelected to the Court in 2006 without opposition and continues to serve in that position. Throughout his career, Judge Chandler has authored professional articles in the field of education as well as in the legal field. His most recent article was published in the professional journal for Mississippi Bar members in July 2007. The article addressed recent developments aimed at improving professionalism among lawyers.



BEEN THERE, DONE THAT

REALTOR® GUEST COLUMNISTS SHARE THEIR STORIES

Industry icon blazed trail for today's REALTORS®

By Tracee Walker

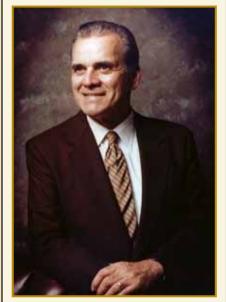
erhaps like no other REAITOR® in our association today, Harry J. Joachim Sr. can say with gusto – been there, done that! As the National Association of REAITORS® marks its centennial anniversary, it seems appropriate that we take time to reflect on how the real estate industry in Mississippi arrived at what we know today.

At 88 years old, Harry J. Joachim Sr. has virtually done it all in real estate. His grandfather owned a real estate company, and his father was a founding partner in one of the first Savings & Loans in the state of Mississippi in the early 1930s. Combine these influences with the family-owned hardware store, and it is easy to see how Joachim developed a passion for real estate that still keeps him active in the real estate business today.

Although he was not involved in the development of Mississippi's Real Estate License Law in 1954, Joachim would become a key player in major changes that would shape the industry we know today. Appointed as a real estate commissioner by Governor Bill Waller, he served for 18 years, through four governors and numerous events that resulted in signifi-

cant changes to the license law. During nearly two decades of service in the 1970s and 1980s, Joachim led the creation of appraisal licensing requirements and the establishment of the appraisal board.

Seeing that value that education could bring to the profession he guided the creation of Mississippi's first real estate school the Mississippi REALTOR® Institute and witnessed the addition of continued education requirements for license renewal. He also helped implement many groundbreaking changes



Biloxi REALTOR® Harry J. Joachim, Sr., Century 21 Harry J. Joachim, Sr., REALTOR®, pictured here as the 1971 Mississippi Association of REALTORS® President.

related to agency disclosure making Mississippi among one of the first states to have agency disclosure on their books.

Joachim values the role the REALTOR® Association played in his success. "It was everything and led to any success I have enjoyed," he says. "After all, NAR is the most successful trade association in the country in terms of what it offers its membership."

Involvement in the association brought him recognition on local, state and national levels. He has been named REAITOR® of the Year by his local board on four separate occasions, served as President of the Mississippi Association of REAITORS® and was named to the association's Hall of Fame, its highest honor, during the first year of the award. He has served as chair of NAR's License Law and Legislation committee and has been the only Mississippi REAITOR® elected National President of ARELLO (Association of Real Estate License Law Officials).

With a lifetime in real estate, Joachim puts education and the opportunity to earn specialized designations at the top of his list of changes impacting the industry. Perhaps the biggest change he has witnessed

is implementation of technological developments in the way REALTORS® do business today and the ever-expanding global marketplace

Finally, as someone who has certainly, been there and done that, Joachim offers the new generation of REALTORS® this advice, "You have to stay the course and stay positive. Don't give up. As with anything there are good and bad times. Real estate is a cycle of ups and downs, you just have to stay focused on the consumer."

Mississippi REALTORS® attend Centennial gala



Vicky Reel (left), Reel & Associates, Olive Branch, and NWMAR President Kay Jefferies (right), Crye-Leike Hernando pictured with business legend, 97-year-old Texas REALTOR® Ebby Halliday (center) during the Centennial Gala at the NAR Midyear Meeting in May.



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Mississippi Real Estate License Law: 2008 changes

During the 2008 regular session the Mississippi Legislature created two changes to Real Estate License Law which were signed into law by Governor Haley Barbour.

(1) An act to amend Section 73-35-9, to delete the provision which requires applications to take a broker or salesperson license exam to be accompanied by a sworn statement by the sponsoring broker certifying that the applicant is honest and trustworthy and should be granted a license.

In many cases, a non-licensed person would interview with a real estate broker to express an interest in obtaining a license and going to work for the broker. The time between the initial interview and completing the required pre-licensing education is usually several weeks and can be several months. Sometimes the broker barely remembered the individual when they showed up to get him to sign their exam application.

It was also interesting to have to attest to the qualifications, integrity and character of the applicant when they had known them, in most cases, for less than an hour.

Beginning April 1, 2008, an applicant can apply to take the license exam without a sponsoring broker. Upon passing the exam, their license is held by the Mississippi Real Estate Commission pending their establishing a relationship with a responsible broker.

With the new law in effect, brokers can expect to start interviewing new agents who are already licensed and ready to go to work.

(2) To amend Section 73-35-17, to provide that the fee associated with administering the examination for a real estate broker or salesperson license shall be collected by the testing provider instead of the Real Estate Commission.

This will enable the Mississippi Real Estate Commission to contract with a testing service to administer exams at locations around the state, as some other professions, like insurance, have been doing for some time. The testing provider would charge an exam fee directly to the applicant without having to pass the money through the Real Estate Commission.

New Property Condition Disclosure Statement, effective July 1

The Mississippi Real Estate Commission has redesigned the Property Condition Disclosure Statement that is required in residential real estate transactions and the new form must be used starting July 1, 2008. The new form, including the informational statement, can be found on our website www.msrealtors.org under Standard Forms as well as on the Mississippi Real Estate Commission website, www.mrec.state.ms.us. All licensees should become familiar with the new form as soon as possible and start using it immediately.

HINRS

Edwards named to study group



Edward

Ridgeland REALTOR® Larry Edwards, Edwards Homes, has been named to a business court study group by Secretary of State Delbert Hoseman. The group, made up of business leaders across the state, will study how

the business community could benefit from the establishment of a business court system for the purpose of resolving disputes between businesses in a timely manner.

Magee-Praytor and Wilson to study LLCs



Magee-Prayt



Wilco

MAR President-elect Lynnette Magee-Praytor, Crye-Leike in Ridgeland, and MAR Immediate Past President Chris Wilson, First Choice P.L.L.C. in Laurel, have been appointed by Secretary of State Delbert Hoseman to a committee to study Limited Liability Companies and Partnerships. The committee is charged with finding ways to make the Mississippi business environment more conducive to the entities and promote economic

development in the state.

NAR 2009 committee leadership announced

The National Association of REAL-

TORS® announced leadership posi-

tions for the 2009 committees.

Among those recognized were four

Mississippians including Nancy Lane,

Nancy Lane Commercial Realty in

Jackson, Vice Chair of Real Property

Operations Committee; Cynthia Joachim, Century 21 Harry J.

Joachim in Biloxi, Chair of Legal

Action Committee; Larry Edwards,

Edwards Homes in Ridgeland, Chair

of the new REALTOR® Party

Coordinating Committee, and Angela

Cain, CEO of the Mississippi

Association of REALTORS®, Vice

Chair of the State Executive Officer

Forum. Other 2009 committee

appointments will be announced by



Lan



Joachim



Edwards



Cain

Lane running for national RLI position

MEMBERS IN THE NEWS



Jackson REAITOR® Jesse Lane, Nancy Lane Commercial Realty, Inc., has announced his candidacy for 2009 RLI Vice President. If elected, Lane would ascend to the position of RLI President in 2011. Lane currently

serves on the RLI Board of Directors and has been active in NAR committees for the past six years.

Magee-Praytor graduates, Denton chosen for second NAR Leadership Academy



Magee-Praytor



Denton

MAR President-elect Lynette Magee-Praytor graduated from NAR's inaugural Leadership Academy during the 2008 NAR Midyear Meeting in May. Magee-Praytor was one of 26 REALTORS® from across the country selected to participate in the inaugural class. The program which spans nine months is designed to identify, inspire and mentor emerging leaders for the organization. MAR Central District Vice President Dee Denton,

Denton Adkins Realty, has been named to the second annual class of NAR's Leadership Academy.

What exactly is a blog anyway?

NAR in the fall.

By Mike Delamater

log, short for Web logs, are online journals that can have many uses, from informing clients and prospects about the latest real estate market conditions to discussing current events with family and friends.

How can a blog help your business?

- Blogs enable you to speak directly and candidly with your customer and prospects.
- Blogs provide an additional channel to put your brand in front of the customer and keep shaping its unique identity in real-time.
- Blogs are very niche-specific. You can use them to penetrate niche markets that are underserved.
- Blogs can be used to articulate your viewpoints, knowledge and expertise on matters pertaining to real estate, your local community, etc.
- Blogs require no technical skills. If you can send an e-mail or use Word, you can blog. It's that easy!

Before you begin blogging, keep in mind that successful blogs are updated on a very regular basis, often weekly. The more you update it, the more successful it will be. You also need to have some literary skills. If you cannot articulate your views in a way people can understand and enjoy, you could end up doing more harm than good.

Is blogging for everyone?

Short and sweet, no. It takes dedication to maintain a successful blog. If you think you have what it takes and want to give it a shot, start here: http://blogger.com. It takes just a few minutes to setup an account and post your first blog. Let it marinate for a while, post to it regularly and then decide if it is something you want to maintain. If you decide to use this as a business tool, just start including the link in your signature files with your e-mails, on business cards and in your print ads. Add a link from your website, or just use your blog as your website (if company policy allows this).

For more information:

www.realtor.org/rmomag.NSF/pages/Feat1200708?OpenDocument www.realtor.org/rmomag.nsf/pages/techatworksep05?OpenDocument

Shifting Gears, Changing Lanes

MAR Convention & EXPO - Hattiesburg Lake Terrace Convention Center - December 3-5, 2008

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CE Opportunities

Wow! I have all this technology, now what do I do with it?



(2 hrs Elective CE)

Walter Sanford teaches pros and beginners what to do first and what technologies make the most money.

Money Maker 1031 Exchanges Made Easy



(2 hrs Commercial CE)

Randy McKinney will show you why a 1031 tax deferred exchange can be a win for you and your clients or customers. Understand the differences in

a simultaneous exchange, delayed exchange, and reverse exchange and see how switching gears (and properties!) can be a win-win.

Handling Short Sales Effectively: How to Get'em, How to Close'em

(2 hrs Elective CE)

Walter Sanford will help you navigate the road to getting and closing short sales. Learn how to generate leads, tailor your listing presentations, negotiate offers and maximize your commission in this niche market.

It's Survival of the Fittest

(2 hrs Elective CE)

Let Walter Sanford get you tuned up and ready to win the race in today's tougher market. Learn how to take your customer service to the next level, handle buyers armed with tons of information and little agent loyalty, demonstrate your value to buyers and sellers, evaluate new market phenomenon like short sales and REOs and more.

Market Confidence for the Wary Buyer



(2 hrs Elective CE)

Karel Murray's roadmap will put you on the path to bringing customers back to the table, helping them assertively commit and establishing a

trust-based career that inspires consumer confidence.

How to Lose your License in Two **Hours or Less**



(2 hrs License Law CE)

Mississippi Real Estate Commissioner Robert Praytor will help you avoid potholes and breakdowns that can sidetrack your real estate career.

Contracts: Understanding What's **Under the Hood**

(2 hrs Contract Law CE)

Contracts are standard equipment in the industry. Karel Murray teaches the nuts and bolts of contract law and how it impacts real estate practitioners plus legally competent parties, unilateral and bilateral contracts, mutual agreement and contract breach.

Practicing Safe Agency for Sellers



(2 hrs Agency Law CE)

Knowing what legal duties an agent owes to a seller will help you get to the finish line without incurring too many penalties. Marie Spodek will teach

you what is expected and required when you act as a seller's agent.

Practicing Safe Agency for Buyers

(2 hrs Agency Law CE)

Real estate agents often get into trouble when they make decisions that are not theirs to make. Marie Spodek will keep you on course course by helping you understand buyer agency including the duties and disclosures that are required by law.

Register by Aug. 31 for the best rates!

Rookie REALTOR®: \$99 by Aug. 31, \$129 by Nov. 30,

\$149 onsite (open to REALTORS® licensed on or after Dec. 5, 2007)

REALTOR®: \$149 by Aug. 31, \$169 by Nov. 30, \$189 onsite \$169 by Aug. 31, \$189 by Nov. 30, \$200 onsite Non-REALTOR® Licensee:

Non-Licensee Spouse/Guest: \$99 by Nov. 31

\$189 **Affiliate Member:** Local Board Association Executive: Free **Local Board Association Staff:** \$49

Cancellation Policy: All cancellations must be submitted in writing. Refunds minus a \$50 processing fee will be granted until November 26. Absolutely no refunds after November 26.

In compliance with the ADA, MAR will make all reasonable efforts to accommodate persons with disabilities at its meeting. Please contact MAR if you have any special needs.

Quad?

Remember. ALL REALTORS® must complete the Quadrennial Code of Ethi Training by Dec. 31, 2008.

> Get your Quad training at the MAR Convention Dec. 2, 2008,

1:00 p.m. - 5:00 p.m. Additional fee: \$25

Register online at www.msrealtors.org or by phone at 800-747-110



Tentative Schedule of Events

Tuesday, Dec. 2

11:00 a.m. – **5:00 p.m.** Golf Tournament (Additional Fee TBD)

1:00 p.m. - **5:00 p.m.** Registration open

1:00 p.m. – **5:00 p.m.** Quadrennial Code of Ethics Training (\$25 additional fee)

Wednesday, Dec. 3

9:00 a.m. - **5:30 p.m.** Registration open **9:00 a.m.** - **5:30 p.m.** Cyber Café open

10:30 a.m. - 12:10 p.m. Wow! I Have All This Technology, Now What Do I Do With It? 2 hours Elective CE

10:30 a.m. - 12:10 p.m. Money Maker 1031 Exchanges Made Easy 2 hours Commercial CE

10:30 a.m. - **5:30 p.m.** Local Board Management Conference

Alice Martin, Vice President of AE and Leadership Development, NAR

Go Out of Business

Iverson Moore, Senior Associate of Public Affairs, NAR

12:00 p.m. - **1:00 p.m.** Rookie REALTOR® Lunch

(Open to all Rookie REALTORS® who earned their license on or after

December 5, 2007)

1:30 p.m. - 3:10 p.m. Handling Short Sales Effectively. How to Get'em, How to Close'em 2 hours Elective CE

1:30 p.m. - 3:30 p.m. Executive Committee meeting

3:30 p.m. - 5:10 p.m. It's Survival of the Fittest 2 hours Elective CE Leadership Dinner Reception (by invitation)

7:30 p.m. Commercial Dinner (\$30 additional fee & registration required)

Thursday, Dec. 4

7:30 a.m. – 8:45 a.m. CRS Breakfast (\$16 additional fee & registration required) **7:30 a.m. – 8:45 a.m.** RLI Breakfast (\$16 additional fee & registration required)

8:00 a.m. - **5:00 p.m.** Registration open **8:00 a.m.** - **5:00 p.m.** Cyber Café open

9:00 a.m. - 11:30 a.m. Board of Directors meeting

10:00 a.m. - **11:40 a.m.** Market Confidence for the Wary Buyer 2 hours Elective CE

11:45 a.m. - **5:00 p.m.** EXPO open

11:45 a.m. - 1:15 p.m. EXPO Grand Opening Lunch-on-the-Go

1:15 p.m. - 3:15 p.m. General Membership Meeting/Annual Awards Presentations

3:30 p.m. - **5:10 p.m.** How to Lose Your License in Two Hours or Less 2 hours License Law CE

7:00 p.m. - **10:00 p.m.** Winner's Circle Gala/Officer Installation Ceremony

Friday, Dec. 5

7:30 a.m. - **8:30 a.m.** Continental breakfast in the EXPO

8:00 a.m. - 1:00 p.m. Registration open **8:00 a.m. - 1:00 p.m.** Cyber Café open **8:00 a.m. - 1:30 p.m.** EXPO open MARPAC meeting

8:30 a.m. - **10:10 a.m.** Contracts: Understanding What's Under the Hood 2 hours Contract Law CE

10:30 a.m. - 12:10 p.m. Practicing Safe Agency for Sellers 2 hours Agency CE

12:00 p.m. - **1:30 p.m.** EXPO Luncheon

1:30 p.m. - 3:10 p.m. Practicing Safe Agency for Buyers 2 hours Agency CE

Convention Hotels

- Credit Card required to hold all reservations.
- Reservations will be honored at the special convention rate until November 17, 2008.
 After November 17, the group rate will be honored on a space-available basis.
- Check in: 3:00 p.m., Check out: 12:00 Noon
- Cancellation Policy: All reservations are subject to a 24 hour cancellation policy. Any reservation cancelled within 24 hours of reservation arrival date will be subject to one night's room & tax as a penalty.

Holiday Inn Hotel & Suites

10 Gateway Drive

Reservations: 601-296-0302 or 888-465-4329

Group Code: MAR Rate: \$109.00/night + tax

Candlewood Suites

9 Gateway Drive

Reservations: 601-264-9666 or 800-541-4998

Group Code: MAR
Rate: \$119.00/night + tax

La Quinta Inns & Suites

6563 US Hwy. 49 North Reservations: 601-268-2850 Group Code: Mississippi Association

of REALTORS®

Rate: Single: \$75.00/night + tax Double: \$75.00/night + tax Triple: \$85.00/night + tax Quad: \$95.00/night + tax

Hampton Inn

4301 Hardy Street (I-59 at Hwy 98 West)

Reservations: 601-264-8080 Group Code: MAR

Rate: \$99.00/night + tax

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The new face of real estate – on Facebook!

By Tracee Walker

EAITORS® now have another way to keep up with the latest from the Mississippi Association of REAITORS® and the Mississippi REAITOR® Institute – on Facebook. That's right, we have jumped into the Generation Y world with both feet.

What is Facebook, you ask? Facebook is a social website that con-



nects people with friends and others who work, study and live around them. People use Facebook to keep up with friends, upload an unlimited number of photos, share links and videos, and learn more

about the people they meet. Facebook began in 2004 as a site used primarily by traditional college-aged people. Today Facebook reports the over-twenty-five crowd as its fastest growing demographic.

It is easy to find us on Facebook. Just go to www.facebook.com on your computer. Using the search feature that appears on the left, enter Mississippi Association of REALTORS® or Mississippi REALTOR® Institute, and start your Facebook adventure.

Start by looking at our pages and you will find the latest association and education-related news, upcoming events and classes, and links to our website. Plus, if you take a step further and set up your own profile, you can use the Facebook features that make it a truly interactive site. Become a "fan" of our pages, write a message on our "wall" and read messages left by other fans. Start a discussion and get input from fellow fans or even chat with fans that are online at the same time using the "chat" feature.

Confused? Skeptical? Not sure this can benefit your business? Take my advice, and check it out once, twice or even three times before coming to any conclusions. Set up a profile with the least amount of information possible (you can always add more later). Then, click some buttons. Test things out and see what they do. Enlist a colleague and have them establish a profile as well. Become "friends" on Facebook and the two of you can really give the interactive features a whirl.

I admit that I was a skeptic at first (guess I am getting old), but the more I explore Facebook, the more I think of ways that the association, our school and our members can use this new technology to benefit our businesses.



Tracee Walker is Communications Manager with the Mississippi Association of

REALTORS. Check out her Facebook page by searching for "Tracee Walker" at www.facebook.com.



BEEN THERE, DONE THAT

REALTOR® GUEST COLUMNISTS SHARE THEIR STORIES

Industry icon blazed trail for today's REALTORS®

By Tracee Walker

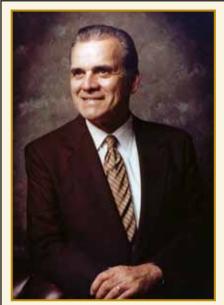
erhaps like no other REALTOR® in our association today, Harry J. Joachim Sr. can say with gusto – been there, done that! As the National Association of REALTORS® marks its centennial anniversary, it seems appropriate that we take time to reflect on how the real estate industry in Mississippi arrived at what we know today.

In his 88 years, Harry J. Joachim Sr. has virtually done it all in real estate. His grandfather owned a real estate company, and his father was a founding partner in one of the first Savings & Loans in the state of Mississippi in the early 1930s. Combine these influences with the family-owned hardware store, and it is easy to see how Joachim developed his passion for real estate.

Although he was not involved in the development of Mississippi's Real Estate License Law in 1954, Joachim would become a key player in major changes that would shape the industry we know today. Appointed as a real estate commissioner by Governor Bill Waller, he served for 18 years, through four governors and numerous events that resulted in significant changes to the license law. During nearly two

decades of service in the 1970s and 1980s, Joachim led the creation of appraisal licensing requirements and the establishment of the appraisal board.

Seeing that value that education could bring to the profession he guided the creation of Mississippi's first real estate school the Mississippi REALTOR® Institute and witnessed the addition of continued education requirements for license renewal. He also helped implement many groundbreaking changes related to agency disclosure making Mississippi among one of the first states to



Biloxi REALTOR® Harry J. Joachim, Sr., Century 21 Harry J. Joachim, Sr., REALTOR®, pictured here as the 1971 Mississippi Association of REALTORS® President.

have agency disclosure on their books.

Joachim values the role the REALTOR® Association played in his success. "It was everything and led to any success I have enjoyed," he says. "After all, NAR is the most successful trade association in the country in terms of what it offers its membership."

Involvement in the association brought him recognition on local, state and national levels. He has been named REAITOR® of the Year by his local board on four separate occasions, served as President of the Mississippi Association of REAITORS® and was named to the association's Hall of Fame, its highest honor, during the first year of the award. He has served as chair of NAR's License Law and Legislation committee and has been the only Mississippi REAITOR® elected National President of ARELLO (Association of Real Estate License Law Officials).

With a lifetime in real estate, Joachim puts education and the opportunity to earn specialized designations at the top of his list of changes impacting the industry. Perhaps the biggest change he has witnessed is implementation of technological developments in the way REALTORS® do business today and the ever-

expanding global marketplace

Finally, as someone who has certainly, been there and done that, Joachim offers the new generation of REALTORS® this advice, "You have to stay the course and stay positive. Don't give up. As with anything there are good and bad times. Real estate is a cycle of ups and downs, you just have to stay focused on the consumer."

Mississippi REALTORS® attend Centennial gathering



Vicky Reel (left), Reel & Associates, Olive Branch, and NWMAR
President Kay Jefferies (right), Crye-Leike Hernando pictured with
business legend, 97-year-old Texas REALTOR® Ebby Halliday (center)
during the Centennial Gala at the NAR Midyear Meeting in May.



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Each day REALTORS® and their potential clients use all sorts of technolgy as an ever-increasing part of the day-to-day business of life. You may be surprised at how some of these numbers stack up and how they could affect your business.

7 million	According to comScore Marketer, Inc., the number of searches Americans conducted for the Apple iPhone in April 2008.
24	According to the National Association of REALTORS®, the number of times consumers are more likely to buy a home found online versus in a home book or magazine, and 5 times more likely to buy a home found online versus in a newspaper.
69.3 million	The number of internet users who visited online video giant YouTube during May 2008 as reported by Nielsen Online.
105	The number of unique internet domains visited per person during May 2008 as reported by Nielsen Online.
7.8 million	The number of 18-24 year olds using the social networking site Facebook in May 2007, this reflected and increase of 143% over May 2006. The site also saw 3.1 million users in the 24-34 age group in May 2007 according to data from comScore Marketer, Inc.
\$1,000	or less is the amount of money that 75 percent of REALTORS® spent to build their personal or company website according to the National Association of REALTORS® 2007 REALTOR® Technology Survey. Sixty-five percent of REALTORS® indicated having a agent or company website.
24%	The percentage of REALTORS® who require consumers to provide their name and contact information before they can gain access to listing information on the REALTOR®'s website according to the National Association of REALTORS® 2007 REALTOR® Technology Survey.

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Get the jump on Gen Y

By Tracee Walker

Libby Logan

ho is the new face of real estate? As agents, brokers, buyers and occasionally sellers, they are the 20 and 30-somethings who are involved in a fast-growing number of today's real estate transactions. Three Mississippi REALTORS® from this generation were recently recognized as part of the National Association of REALTORS® "30 Under 30." Hear what they have to say about the business and how you can connect with potential clients in the burgeoning under 30 market.

Giving them what they've been missing

When Cleveland REALTOR® Libbi Logan, 29, entered the real estate business at the ripe old age of 19, she found that she was a minority in terms of agent age. At 19, respect from the majority was something she would only earn over time.

"Most of the other agents in Cleveland were in their late 40s to mid-50s when I got my license. It was dif-

ficult to gain some of this group's respect at first, but I was 19, so that probably was justified at the time."

Logan, Lynn Pace Real Estate in
Cleveland, drew upon her upbringing
to guide her actions and earn the respect of
her peers. "I firmly believe that trust is gained
through action. I was taught growing up that you
respect those who are older or more experienced than you are. No one is going to respect
you if you act like a cocky twenty-something who
knows more than everyone else. I tried to communicate my opinions in a way that still respected the people I was talking to and the experience

The age gap between Logan and fellow practitioners was not without its challenges. "Probably the biggest challenge was effectively communicating the need for implementing new technology in our office,

like a website, wireless internet, and an expanded phone system." During her 10 years in the business, Logan sold fellow colleagues on incorporating technology into their business. With some respectful nudging from Logan, her firm became the first in her community to have a company website. This use of technology immediately helped the firm stand out from a crowd of competitors.

they had."

Logan knows that her generation of buyers and sellers are looking for REAL-TORS® who incorporate technology into an overall package of quality service. "They want someone technologically savvy, but not necessarily someone who is going to text them every two seconds," she says. "They want good service, but are somewhat skeptical that it still exists."

She recalls a case in point. "I have had several clients in this demographic who have no expectation of service, so they are really surprised when you A) respect them, B) return their calls or C) provide value," she says. "I had one client who seemed absolutely shocked every time I called or e-mailed to provide showing feedback. He truly thought he was going to pay thousands of dollars in commission for a sign in his yard and eventually a contract!"

Using technology effectively with Millennials requires REAITORS® to do more than just respond to a Millennial's request for property information by email or text them a listing price. That's a start, but REAITORS® who really succeed with this group are those who use a variety of Mellennial favorites like websites; text messaging; video on YouTube; social networking on sites like Facebook, Linkedin and Twitter; and blogging to make a connection and stay top-of-mind with this group.

A Facebook and Linkedin user herself, Logan says, "I think social networking is a good way to stay in touch with people that I know, but normally wouldn't keep up with regularly. It allows them to keep up with me, and reminds them that I am in real estate, so it helps keep me in the front of their minds." Logan say that she also hopes to start blogging soon.

Logan offers sage advice to the older set of REALTORS® out there looking to connect with the Generation X and Y markets. "Don't be afraid of new technology. Use it to stay connected to your clients constantly," she says. "If you don't stay connected with them, they will find someone else."

Technology has always been a staple of everyday life with this group, not an added bonus. For as far back as they can remember, microwaves cooked their meals in minutes not hours and cell phones and home computers were standard issue equipment. So, it is not surprising that Logan along with home buyers and sellers of her generation expect that same convenience and instant access in their real estate market.

"My market in particular doesn't have an MIS, and our property records aren't online, so it takes a lot longer to get information and distribute information. No MIS means almost no lockboxes, so we are chasing keys constantly," says Logan. "After ten years, I am used to it, but it is extremely frustrating to clients moving in who want things to move more quickly."

An all-for-one approach to service

At just 24 years old, Paige Anderson launched her real estate career after spending time in California to chase her dream of being an actress and model. Missing her southern roots, she and her husband returned home to help her mother Bettie Britt with her real estate business, as Britt recovered from an accident.

Anderson, like other Generation Yers, is a team player who seeks opportunities for innovation and change. This is evident in the business model upon which she based her business.

She, her husband Mike Anderson and her mother chose to combine their efforts and work together as a team to serve each client.

"We were actually the first team in our area, so we kind of had to feel our way through," Anderson, now with Keller Williams Realty in Southaven, says of their beginnings. After four years working with this model, Anderson, now 27, says she wouldn't want to work without the support the team brings. "If I am



Paige Anderson

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working with a buyer and cannot show that day, then Mike can step in," she says. "The good thing about working with a team and your family is that somebody always has your back."

This team approach to the real estate business has become an emerging trend. While the team concept appeals to Generation Y REALTORS®' affinity for working together toward a common goal, customers from a variety of generations can see value in the concept too.

"All of our clients are really open to it. When we go on listing presentations, we always explain how we operate — that Bettie, Mike and I are the team, and we also have two full-time assistants," says Anderson. "So, our clients are getting five of us for the price of one, and nobody can really argue that as a negative thing. They really like the fact of knowing that they can always get someone."

Anderson sees the incorporation of technology as an essential in her business. Her team uses their company website to deliver features that keep their clients engaged in the process. "On our website, there's a page just for our current clients. We give each client a customer name and password, and they can connect 24/7 and see what we have done up-to-the-minute to market their property and what feedback we've received from their showings," she says. "That way we can always have instant connection with our clients whether it's via internet or on the phone."

She finds this feature is particularly helpful when working with clients who may not work a typical eight to five schedule. Having the information accessible around the clock allows clients to access information at their convenience, not hers.

Like Logan, when Anderson began her business, she was concerned about earning the respect of colleagues. "Honestly when I first got into it, I felt that older generations would not accept me as an equal because I was younger," she says. "Granted, I did start at 24, and that is considerably young when you are dealing with a baby boomer or retired person." Looking back Anderson thinks she worried about the age gap more than her baby boomer clients did.

Echoing Logan's advice Anderson recommends to boomer REALTORS®, "Take a technology class. If you don't want to do that, or you don't have time, just hire a young assistant who can help you. Sometimes that is all we need, just a little help and a little leverage in our business."

Adam Watkins

A fresh face with old-school value

Hattiesburg REAITOR® Adam Watkins got his first taste of the real estate business at a tender age. Just 20 years old, he began working in a staff capacity with REAITOR® DeLois Smith while completing his college education. In the two years that followed, Smith took Watkins under her wing and encouraged him to take a larger role in her team. Watkins earned his real estate license and began working in a full time sales role with Smith at the age of 22.

Some might view them as an unlikely pair, as Smith is nearly 40 years older than Watkins, but according to Watkins,

continued on page 18

Generational Primer

Buyers and sellers in today's real estate market represent four generations, each with their own distinct values, beliefs and ways of viewing and engaging in the world around them. Understanding the unique qualities of each will help real estate practitioners as they reshape their services to meet the needs of the next generation of homebuyers.

TRADITIONALISTS

Born: 1925 – 1945 Age today: 63 – 83

A.K.A.: Veterans, the Silent Generation and the Greatest Generation

Defining events: Pearl Harbor; created polio, tuberculosis and tetanus vaccines; developed the U.S. space program Descriptors: Practical, patient, loyal, hardworking, respectful of authority, rule followers, patriotic, detail oriented, logical, seek consistency and uniformity

Baby Boomers

Born: 1946 – 1960 Age today: 48 - 62

Defining events: Civil Rights Movement, Women's Movement, Vietnam War

Descriptors: optimistic, confident, goal-oriented, focus on individual choices and freedom, value teamwork and cooperation, ambitious, workaholic, this group lives to work, at over 80 million people they are the largest living generation

Generation X

Born: 1961 – 1980 Age today: 28 – 47

A.K.A. – Boomerang Generation

Defining events: Watergate, Iranian hostage crisis, Clinton-Lewinsky debacle, desktop PCs became common Descriptors: Skeptical, self-reliant, produces high-quality end results, risk-takers, independence was learned early in their lives, divorce was common, find value in achieving a balance between work and personal lives, they work to live, the first latchkey kids

Millennials

Born: 1981 – the present Age today: 27 and under A.K.A.: Generation Y

Defining events: Columbine High School shootings,

September 11 terrorist attacks,

Descriptors: team players, resilient, well educated, seek change and innovation, hopeful, searching for meaningful work, accepting of diversity and change, grew up in an era of technology always knowing cable tv, cellular phones, and laptop computers

Sources: Portions of the data cited from the American Psychological Association and www.valueoptions.com.

Gen

continued from page 17

they are a perfect fit. This is actually not a foreign concept for twenty-somethings, as they typically have strong relationships with their Baby Boomer parents and are comfortable looking to the Boomer generation for guidance.

Watkins says that he has been blessed to have Smith as a mentor. With her guidance, Watkins took on increased roles of leadership within the team. In 2007, the two became official business partners and co-owners of the DeLois Smith All-Star Team.

Their team consists of six salespeople and a handful of staff who handle everything from marketing to managing the company's finances. Staff and salespeople are all salaried employees of the company and receive bonuses based on the team's achievement of its annual goal plus special incentives like trips Hawaii, New York and Paris for team members and guests.

While Watkins' team has clients from every generation, his age makes him particularly attuned to what clients of his generation want from a real estate professional. He divides them into two groups.

Some are looking for a trusted advisor who will supply them with reliable information that they will use to finalize their decision to buy. According to Watkins this group already knows the value of homeownership because they have seen their peers own homes. They usually don't require convincing. On the flipside, he sees young clients armed with research from online sources. "They know what they want and where they want it. What they want you to do is show them how to get it," he says.

Rooted in the technology of his generation, Watkins has even had the occasion to work out a contract entirely by text message. Prior to leaving for a vacation, he showed a client a house that had potential. Negotiations of terms of the contract began during the vacation. Since his client could not receive phone calls during work, text messaging worked best for her. Also, Watkins didn't want his wife to know that he was working during their vacation, so texting was a discreet way to keep negotiations moving forward. So, all involved spent the next few days texting offers back and forth until they reached a deal that was later put to paper and signed.

Watkins also knows from experience that social networking through technologies like blogging and Facebook are valuable tools of the day. Most of his postings focus on his personal life, but, from time to time, he talks about his business. Recently he updated his Facebook status to say "Adam has a house outside the Petal city limits for under 150K. Any takers?" The next morning he had a message from one of his Facebook friends, a Baby Boomer who goes to church with Watkins. The friend's adult child was in the market for a house, and Watkins listing fit the bill.

Watkins views Facebook and blogging as ways to maintain an ongoing relationship with potential clients. "I want to as much as possible get them to think twice before they call another practitioner and remember, 'well Adam is always involved in real estate. I read it on his website, it's on his blog, it's on his Facebook page, I feel like I know him,' says Watkins.

"Even though we may not have spoken in years, we have written stuff on each others wall [Facebook communication feature]. It's about being a total person. Your job is part of your life; it's not your life. So that allows them to see that aspect of you. Most people want to know that you're a real person behind all of that, and if you are a real person AND you are capable, then it's an unstoppable combination because they love to work with people that are capable and fun."



business beyond the immediate market

In early 2008, the Strategic Issues Work Group of the National Association of REALTORS®' Association Executives Committee was charged with identifying emerging trends and issues that are likely to have a significant impact on the real estate industry in the near future. Through discussions with brokers, top real estate associates and industry consultants the group identified emerging trends. Their findings were published in "The Cycle of Change: Creating Value Beyond the Immediate Market," published by NAR in March 2008. The following are excerpts from the report.

Online Trends: The rise of social media

- Social networks virtual communities like MySpace, Facebook, LinkedIn and Twitter
- Blogging REAITORS® can tout their expertise, but consumers can tell their experiences both good and bad
- Video YouTube makes it easy for personal videos to go public
- Need for viral marketing someone so happy with an agent's performance that they will spread your marketing "virus" everywhere they go
- Online ratings of brokers and agents
- · Eliminating print with a shift to online media

Technology trends: New applications on the horizon

- Smart phones allow for more instant responses
- Use texting to increase your sphere of influence
- Interactive websites
- Lead management
- Connect technology with marketing

Agent trends: Becoming a trusted advisor

- Fewer agents as a result of a slower market and increased retirement
- More specialists with a particular demographic or market segment
- Growth of teams

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ASSOCIATION NEWS

Seven local boards awarded SmartGrowth grants

MAR President Gwen James challenged each of Mississippi's 21 local boards of REAITORS® to apply for an NAR Smart Growth grant in 2008. In the first grant cycle, seven local boards received grants. James is hopeful that additional local boards will apply in the October grant cycle. Local boards receiving grants during the first grant cycle include the following:

- **Biloxi/Ocean Springs Association of REALTORS***: \$1,500 to bring REALTORS* from several cities together to develop a learning network about initiating smart growth activities in each community.
- Gulf Coast Association of REALTORS®: \$3,000 to train REALTORS®, appraisers, developers and community leaders on the provisions of recently adopted SmartCode zoning plans of five Gulf Coast communities.
- Hattiesburg Area Association of REALTORS®: \$5,000 to support smart growth training for local planners, leaders, engineers, and government officials as well as a meeting to explore the role of economic development in communities and how it relates to smart growth.
- Jackson Association of REAITORS®: \$3,500 to hold a meeting between REAITORS®, developers, builders, and municipal leaders to discuss the role each plays in the creation of housing. The goal of the meeting is to increase REAITORS® involvement in future decisions regarding housing developments and their locations.
- Northeast Mississippi Board of REALTORS®: \$3,000 to host a meeting for REALTORS® to discuss urban flight and develop an action plan to revitalize the city's downtown.
- Northwest Mississippi Association of REALTORS®: \$3,000 to support a five-year smart growth training program for county planning commissioners.
- **Pearl River Board of REALTORS***: \$3,500 to educate REALTORS* about smart growth principles to influence more sustainable development projects.

To learn more about submitting an application for the second grant cycle in October visit www.realtor.org or contact Hugh Morris, Community Outreach Representative, National Association of REALTORS®, HMorris@realtors.org or 202-383-7580.

Online voting for 2009 Slate of Officers begins Aug. 29

In accordance with the Bylaws, the Mississippi Association of REALTORS® will conduct online voting for its slate of 2009 Officers/Directors.

In August all members will be mailed a letter containing a personlized login and password to access the voting process. For security purposes, MAR staff will be unable to provide this information to you via telephone or e-mail. If you lose your login or pin, MAR staff can resend the information to you only at the current address on file in the NRDS database. Or you can go to your local board office or the MAR office and request the information in person. Local board staff may contact MAR during regular business hours to request the information via telephone after verifying your member record.

Online voting is confidential, convenient, easy and open to all REAITOR® and REAITOR® Associate members. Online voting will be handled through Internet Crusade, a leader in association online voting systems. Voting access opens at 12:00 a.m. on Friday, August 29 and closes at midnight on Friday, September 12. Be sure to vote early!

Post-Katrina housing market study released

The Mississippi Association of REAITORS® and the National Association of REAITORS® partnered with the RAND Gulf States Policy Institute to help fund a post-Katrina housing study to aid Governor Haley Barbour and the state of Mississippi in estimating damage done to the housing market, assessing the status of repair and rebuilding efforts and to identify major bottlenecks facing the recovery process.

To access the full report visit http://msrealtors.org/PDF/RAND_Study.pdf.



2008 JAR President John Praytor presents Beth Orlansky, President of the Board for Stewpot Community Services with JAR's \$13,000 donation.

JAR donates \$13,000 to Stewpot

As a part of its outreach to the community, the Jackson Association of REAL-TORS® (JAR) donated \$13,000 to Stewpot Community Services. The donation is part of JAR's ongoing commitment to Stewpot and its mission in the Jackson area. This donation brings to \$23,000 the amount that the Association has donated to Stewpot over the past two years, helping the charity provide food, clothing, shelter and nurturing care to children, the elderly, the disabled and the underserved in the Jackson area.

Now Accepting Nominations for ROTY, HOF and AOTY

MAR is currently accepting award nominations for REALTOR® of the Year (ROTY), REALTOR® Hall of Fame (HOF) and REALTOR® Affiliate of the Year (AOTY). All award recepients will be recognized at the MAR Convention & EXPO, December 3-5 in Hattiesburg. Nominations can be submitted by a Local Board or an At-Large Nomination by five REALTORS®. The deadline for ROTY nominations is Friday, September 5. The deadline for AOTY and HOF nominations is Friday, October 10. ■



R u ready 2 txt?

onfused by the headline above? If so, keep reading to learn what you need to know but were afraid to ask the 16-year-old cell phone salesperson, about text messaging.



According to Wikipedia (that's a lesson for another day), a text message is a short, typed message sent from cell phone to cell phone using the Short Message Service (SMS).

Texting is available on most digital cell phones. Don't worry that you need

to buy a new, fancy phone like an iPhone, Blackberry or Treo to text. While those models and others with built-in mini keyboards can make texting faster, it's likely that you can text from the phone you already own.

Service charges range from as little as 15 cents per message to plans starting at five dollars per month for 200 messages up to unlimited texting at about \$20 per month. Some companies offer special package plans that combine unlimited texting with unlimited talktime minutes for around \$100 per month.

Depending on your recipient's plan, they may be charged a small fee to receive your message too. So ask your clients, customers and colleagues if you may communicate with them via text before you start sending messages. Many people pay a flat rate to send and receive messages, so rather than being an unwanted expense, communicating via text messaging is often a welcomed and even preferred way to do business quickly and efficiently.

When creating your messages, you should communicate your message using the fewest characters (about 160 max) to create an understandable message. Think of it like writing a newspaper ad or deciphering a personalized car tag. In this world, abbreviations and slang rule. Misspellings are ok if they shorten words. Capitalization is out and ! and ? are usually the only punctuation marks used.

Texting rules to cut time and typing

- Use single letters to replace words. be becomes b, see becomes c, are becomes r, you becomes u, why becomes y
- Use single digits to replace words. for or four becomes 4, to or too becomes 2
- A letter or digit can replace a syllable. before becomes b4, great becomes gr8
- Vowels are often removed. between becomes btwn, work becomes
 wrk

When you see how quickly people respond to your messages, with a little practice typing, I predict you will find yourself texting like a teenager. Txt u l8r. ■

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

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Local Board & AE Forum

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

Biloxi/Ocean Springs

The Biloxi/Ocean Springs board has a vision for this year. Our slogan is "Get Involved in 2008!" and it is spreading like fire. Attendance is rising, membership is increasing, and sponsor's continue to join. This quarter we held our annual MARPAC auction. MAR President Gwen James attended, and we exceeded our goal for 2008."

Clarksdale

For 2008, the Clarksdale Board of REALTORS® is focusing on educating our community on homeownership. Our board will be teaming with local agencies in providing educational resources for first-time homebuyers, minorities and low income buyers. We are also looking forward to participating with the project that will revitalize our downtown area.

Cleveland

The Cleveland market and our market values are stable. February thru May have been very busy showing proof that real estate is local and each market is different. We have noted a decrease in demand for higher priced homes, but moderately priced homes up to \$150,000 are doing well. We are all suffering from the gas crunch but thankfully our market is not flooded with foreclosures. We have very few at this time and don't expect an increase except for possibly some in the less reputable developments where "special" financing was incurred. Commercial growth has diminished; however, this has occurred before. Overall we have a very positive outlook and hope that things will continue.

Four County

No information provided.

Golden Triangle

Golden Triangle has 255 REALTOR® members as of mid-June and continues to grow. Seven members of our local grievance committee and one of our members who serves on the State Professional Standards Hearing Panel attended the annual Professional Standards Seminar held in June at MAR. MLS recently upgraded to the Risco ReaderKey2. We will be having our annual social and MARPAC auction in July.

Greenville

Greenville REALTORS® lobbied the city council to not allow tractor/trailor rig parking in residential neighborhoods. REALTORS® won the battle. At our June meeting, the board met with the new economic center who updated REALTORS® on the local economy and job market. More good news: The real estate market has picked up, and houses are sellling!

Greenwood

No information provided.

Grenada

Grenada hosted the 16th annual Thunder on Water Festival the second weekend of June. In spite of scattered rainshowers and high-priced gasoline, over 90,000 people were in attendance. Some of the weekend activities included arts and crafts, carnival rides, a car and bike show, and a children's fishing rodeo. A wrestling extravaganza and a bronco-busting rodeo added lots of excite-

ment to the festival events. It was a great way to kick off the summer!

Gulf Coast

Our Annual Backyard BBQ was a huge success with over 400 attending. We are looking forward to our 6th Annual Charity Golf Tournament to be held in October. If you like to play golf, come on down. The real estate market on the coast comparing single family home sales January - May 2008 to 2007: Total sales for the period were down 28% with a 7% reduction in the median sales price. With a reduction in prices, an inventory at an "all-time best" and with a reduction in insurance premiums, we are positioned for an upswing!

Hattiesburg

We have been collecting schools supplies for the Adept School and household items for families who have lost their homes due to fires. We have provided CE to our members and participated in MAR's REALTOR® Revue. We had our Elected Officials Appreciation Cook-out with the Greater Hattiesburg Home Builders and are working on our summer party that will have a tail-gating theme. Congratulations to our President Adam Watkins for making the NAR "30 Under 30" List. We invite everyone to attend the annual convention in Hattiesburg in December. We're working hard to make it a memorable experience for all who attend.

Jackson

Our committees and staff have been planning for new an MIS key installation, interviewing MIS vendors, planning a Smart Growth conference, launching an online dues and bill payment system and participating in an education event. The Association invited Karel Murray, nationally recognized educator from Iowa, in for a CE course in May designed especially for Jackson REALTORS® on how to change the public's perception of the real estate market.

Laurel

The Laurel Board is growing again. A special welcome to Sheila Lewis with Coffin and Love Properties, Kathryn Smith with Magnolia Real Estate, Sandy Holifield with Exit Realty and Jeannie Willmon and Terri Stroud both with Centry 21 – Sims Realty.

Meridian

Tom Tabereaux was hired as our new staff executive and is quickly getting acclimated. Law CE classes were recently held in our new training room. Affiliates in the mortgage industry served as a panel at our June membership meeting to update us on changes and trends. Our next risk management and Code of Ethics training to be held in Meridian will be on August 7.

Natchez

Natchez is pleased to announce a new mayor - Mr. Jake Middleton. Natchez anticipates industrial growth in the near future with Rentech deal going through. We are still in the building process of a new prison facility. We also have Denberry Industrial being completed. With these new industries, we anticipate that our sales will be maintained as new homes are built.

North Central

No information provided.

Northeast

We had seven people attend the grievance training in Jackson with Bruce Aydt. Our board received a \$3,000 grant from NAR for our Smart Growth Project. We have had about 40 new members join, so far this year. We had a great turnout for our Quadrennial Code of Ethics Training in July.

Northwest

The Northwest Association has been very active in our local community. We presented five high school seniors with \$1,000 college scholarships and presented our \$3,000 Smart Growth grant to the Planning Institute. During our June board meeting we also recognized Paige Anderson as one of NAR's 30 under 30 winners and celebrated NAR's 100th Anniversary with a visit from our MAR state president!

Pearl River

We are please to announce that our board received a Smart Growth Grant from NAR. We will use the grant to help us educate people regarding Smart Growth in our community. Our lock boxes are up and running and in full swing. Everybody seems to be appreciating the lock boxes as opposed to driving around to get keys with the high gas prices.

Southwest

We've had several real estate offices move into new buildings. We are getting ready for our annual picnic to be held soon. We are also getting ready to have our Quadrennial Code of Ethics class for our members.

Vicksburg

Congratulations to our 2008 REALTOR® of the Year, Sybil Carroway, and to our 2008 REALTOR®-ASSOCIATE of the Year, Eric Coulter. Thank you to our 4th Annual Crawfish Boil sponsors, Jody Ray of National Property Inspection, Candy Francisco of B & K Bank, and Bobby Ellis of Ellis, Braddock & Dees, Ltd. Our next general membership meeting is on August 19, 2008, at 11:30 a.m. at Toney's Restaurant & Lounge. Our guest speaker will be Pam Smith of the Vicksburg Chamber of Commerce.

Mississippi Association of Commercial REALTORS®

MCAR recently hosted CE sessions in Tupelo, Jackson and Gulfport to discuss MAR's newly-revised Commercial Standard Forms. Over 120 MCAR members and others interested in commercial real estate heard MAR legal counsel Ron Farris discuss the use of the forms in commercial transactions. MCAR continues to fulfill its mission to provide quality commercial-specific education throughout the state of Mississippi.

President's Circle



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Golden \$5000

Corinth



John Praytor Pam Powers Vicksburg Jackson



Charlotte Sadler Pascagoula



Janice Shows Madison



David Stevens Clinton

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Andrea Cummins Oxford



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Gwen James Hattiesburg



Tommy Morgan Tupelo



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Bethany Harless





Ocean Springs





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Greenville

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Adam Watkins Hattiesburg



Neggin Wild McComb



Local Board MARPAC participation levels

As of July 8, 2008

MARPAC has reached 97.2 percent of its 2008 goal with \$194,454 of \$200,000 and 50.1 percent of its 50 percent fair share participation goal

Biloxi-Ocean Springs	63.9	
Clarksdale	63.6	
Cleveland	34.9	
Four County	40.6	
Golden Triangle	49.6	
Greenville	60	
Greenwood	62.5	
Grenada	75	
Gulf Coast	48.1	
Hattiesburg	52.4	
Jackson	31.6	
Laurel	76.9	
Meridian	66.4	
MCAR	61.1	
Natchez	32.3	
North Central	44.1	
Northeast	63.9	
Northwest	72.9	
Pearl River	69.9	
Southwest	47.1	
Vicksburg	63.4 100%	6
	100/	U



Russell Wilcox Ridgeland



Laurel



Nell Wyatt Ridgeland

REALTOR®



talent at its best raising MARPAC funds







Photo 2: Larry & the Sold Sisters of Denton Adkins Realty stole the show with their wigged out costumes and stellar vocals. Pictured left to right: Lourene Johnson, Candy Spurzem, Larry Addison (on piano), Yolanda Parris and Dee Denton.

Photo 3: Monique Maselle-Kelly, Century 21 Maselle & Associates of Jackson, added a sophisticated twist with a song from the opera Carmen.

Photo 4: 2008 MAR President Gwen James greets REALTORS® Political Action Committee Fundraising Chair and evening emcee Moe Veissi.

Photo 5: Jackson REALTOR® Charity Barnes, Keller Williams Realty, wowed fellow REALTORS® with her version of "Run to You."

Photo 6: Hattiesburg entry Gwen "Gwolly" Montgomery escorted by Thomas McCaffrey, McCaffrey Agency Allstate Insurance, arrive in star-studded style with their own red carpet.

Photo 7: Leader of the PAC Larry Edwards, Edwards Homes, Ridgeland, woos the crowd with a side-splitting solo of "I Feel Pretty."

Photo 8: MCAR's own Rat PAC, brought old-school style to the stage and took home second place for their performance. Pictured left to right are MCAR President Ernie Clark, Jim Conerly, Bob Ridgway, David Stevens and Bennett Chotard on the piano.

Photo 9: MAR VP of Administration William Fulton (A.K.A. Big Daddy) presents Jackson REALTOR® Nancy Lane, Nancy Lane Commercial Realty, with the iPhone won from random drawing of those voting.

Photo 10: Esther Brown and dance partner/instructor Robbie Greenwood kicked up their heels doing an East Coast Swing.

Photo 11: Ann Prewitt's Rockin REALTORS® brought the crowd to its feet with their unique version of "I will survive." Pictured left to right are REALTORS® Jane Hughes,

Atlean Thomas. Ann Prewitt and Sara McKercher.

Photo 12: Governmental Affairs Director Derek Easley and MARPAC Chairman Russell Wilcox impress the crowd with their no-hands piano performance that took third place in the competition.

Photo 13: Southwest Board entry David Montgomery, Mossy Oak Properties, McComb, tickled the ivories as he sang.

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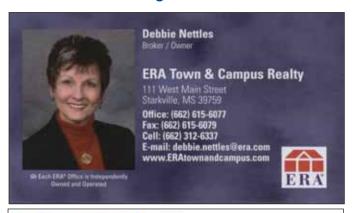


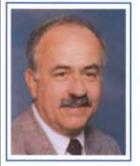






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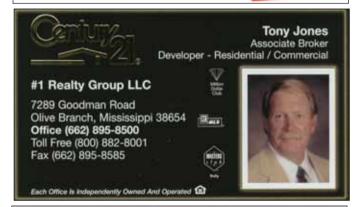
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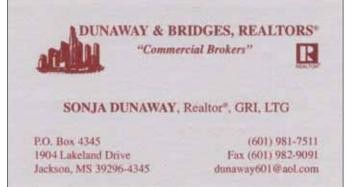
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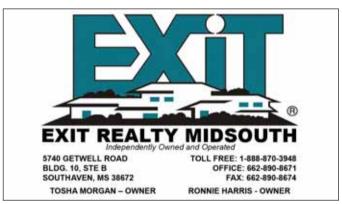












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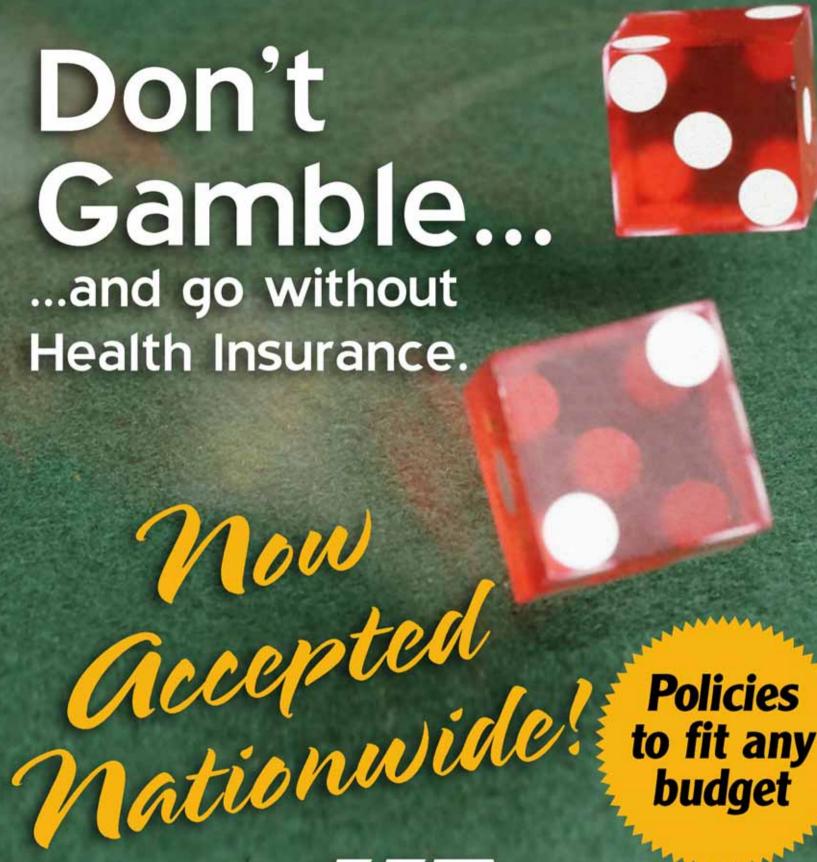
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