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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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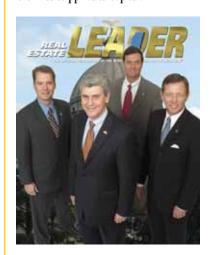
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On the cover:

REAITOR® friend Lt. Governor Phil Bryant joins REAITORS® including Representative Mark Formby, Senator Walter Michel and Senator Billy Hewes in representing the REAITOR® voice at the Mississippi State Capitol.



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PRESIDENT'S PERSPECTIVE



appy New Year! I look forward to serving as your 2008 President and know we can accomplish great things together. See page 15 in this issue to learn more about the theme of my presidency as well as my hopes and plans for

our membership in the year ahead.

This is our annual leadership issue that highlights many of the active members who are working hard on behalf of our organization, our businesses and property owners across our great state. From our three Hall of Fame inductees to our 2007 REALTOR® of the Year, *Leadership*MAR Class of 2007 to our 2007 President, the pages you're about to read are all about recognition. We recognize those who made outstanding contributions during the past year and those who will move this association forward in the months ahead.

With the legislative session already underway, we also share our legislative priorities and fundraising goals for 2008 on page 6. Also, see the special MARPAC pullout section that recognizes all of our 2007 contributors. If you haven't done so already, I urge you to invest your fair share. There are important Congressional and judicial races on the horizon, and those investments are just as important even when the statewide elections are behind us.

Speaking of statewide elections, Mississippi REAL-TORS® should be very proud of our 86 percent success rate in electing pro-business leaders to the legislature and other key statewide posts. We are so honored to have Lieutenant Governor Phil Bryant grace the cover of this issue along with three REALTOR® legislators: Senator Billy Hewes of Gulfport, Senator Walter Michel of Jackson and Representative Mark Formby of Picayune. Their leadership at our state Capitol over the next four years will help to improve our state's business climate and quality of life. We're fortunate to have such strong REALTOR® representation. See page 16 for more about their thoughts and insights on serving in public office.

I hope you enjoy a safe, healthy and productive 2008.

Swen C. James

Gwen James President

Word on the Street REAL ESTATE NEWS BRIEFS

NAR Board of Directors approves credit union

The National Association of REALTORS®¹ Board of Directors, at its meeting on Nov. 16 in Las Vegas, gave NAR the go-ahead to launch a REALTOR®-friendly credit union. The credit union, which will be Internet-based with U.S. call center operations, will use underwriting standards that recognize the irregular commission-based income of real estate professionals. It will handle loan applications and account transactions on a 24/7 basis. All earnings will flow back to credit union members in the form of beneficial interest rates and dividends. To begin the process, the board asked NAR staff to file a credit union charter application with the National Credit Union Administration and provided \$10 million in start-up capital. It also authorized \$5 million to be available on an as-needed basis to meet regulatory capital contingencies.

Bush signs mortgage tax relief into law

President George W. Bush signed legislation into law on Dec. 20 that will ease the tax burden for home owners who have had debt forgiven on a mortgage due to a foreclosure, short sale, or deed in lieu of foreclosure. The bill – Mortgage Forgiveness Debt Relief Act – has been supported by NAR since the 1990s. The tax code used to require a lender who forgives debt to provide a Form 1099 to the IRS stating the amount the borrower had been forgiven. If the property was sold at foreclosure or was sold for less than what was borrowed, that difference was considered income and subject to the tax.



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LEGAL EASE



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

Earnest Money leads list of 2007 Hotline Hot Topics

2 007 was another busy year for MAR's Legal Hotline. Earnest money questions continue to come up regularly, as in prior years. This is no surprise, since nearly all real estate transactions involve use of earnest money.

REALTORS® regularly handle earnest money. MAR's Standard Form Contract for the Sale and Purchase of Real Estate (F-1) and the "Lots and

Land" Contract (F-2) specifically provide for earnest money to be held by a broker associated with the transaction. The MAR standard form contracts incorporate key rules associated with earnest money:

- Earnest money is to be held in a separate trust or escrow account in a bank or trust company. Mississippi's license law specifically requires this (Miss. Code Ann., §73-33-21(1)(f); MREC Rules and Regulations, (IV)(D)(1)). Per the law, earnest money cannot be commingled with the holding broker's funds, and it must be deposited in an appropriate account by the close of business the next banking day after the cash or check is received.
- Earnest money can earn interest for a client or customer, but not for the broker. A broker does not have to deposit nominal funds or funds to be held for short periods of time in interest

bearing accounts when requested to do so, but may do so, in the Broker's discretion (Miss. Code Ann., \S 73-35-103(4)).

- A Listing broker's commission cannot be paid from earnest money returnable to a buyer when a seller fails or is unable to consummate the transaction. In such an instance, all earnest money must be returned to the purchaser (MREC Rules and Regulations, (IV) (D) (2)).
- A broker must always be able to account for or to remit any earnest money in its care within a reasonable time. Failure to do so can constitute grounds for denial, suspension or revocation of the broker's license (Miss. Code Ann., §73-33-21(1)(f); MREC Rules and Regulations, (IV)(D)(1)). Accurate records must be kept reflecting all monies received, disbursed or on hand ((IV)(D)(3)).
- Earnest money must be promptly returned by the broker when the purchaser is rightfully entitled to same allowing reasonable time for clearance of the earnest money check. Failure to do so shall constitute grounds for suspension or revocation of the broker's license (Miss. Code Ann., §73-33-21(1)(f); MREC Rules and Regulations, (IV)(D)(1)).
- If uncertainty exists as to the proper disposition of earnest money, the broker may turn money over to a court of law for disposition. This is achieved through initiation by the Broker of a suit for interpleader. MAR's standard forms include a sample Interpleader Form (F-31).

Many recent hotline questions have centered around disputes over earnest money and the use of interpleader by brokers acting as escrow agents. While Mississippi's rules of court provide for use of interpleader, the process can, in practice, be very confusing and frustrating in some jurisdictions.

Generally, the broker holding earnest money in dispute will file a lawsuit in the proper court asking for interpleader of the disputed funds so that the court

> can hear everyone's arguments and decide who gets the money. When interpleader is used, the Broker will ideally deposit the funds with the court and withdraw from the transaction. This is not always the case, as some courts refuse to accept the funds while the interpleader suit is pending.

> One point about interpleader that many brokers do not appreciate until they have to use it is that interpleader is a lawsuit initiated by the broker and the broker has to pay the requisite fees and court costs of filing the suit, which can be quite costly. If the broker chooses a Justice Court, the Justice Court may or may not perform the responsibility of serving the disputing parties with notice of the lawsuit, but in many cases this duty falls upon the broker filing the suit. This involves drafting of legal summonses and service of process in the proper legal form – things most brokers are not familiar with.

Brokers who choose to use interpleader and encounter problems or questions should resort to competent legal counsel in order to avoid errors that may create additional problems in a transaction that has already gone sour.

Innovative brokers who wish to avoid problems with interpleader or risk incurring unanticipated legal costs should consider use of an Escrow Agreement in addition to the purchase and sale contract. Escrow Agreements, if properly drafted by competent legal counsel, can enable the broker/escrow agent and the parties to resolve disputes over earnest money through binding mediation, arbitration or through prescribed use of interpleader where the brokers relieved of some or all of the responsibility and cost that it would have in the absence of a well-drafted Escrow Agreement.

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.

2008 MAR legislative priorities announced

The Mississippi Association of REALTORS® continues to monitor issues affecting REALTORS® during the 2008 legislative session. We are taking the REALTOR® voice to the Capitol by continuously working side by side with state legislators to foster pro-REALTOR®, pro-business and pro-homebuyer legislation. The following includes highlights of our primary issues of focus for the 2008 legislative session:

State income tax credit for first-time homebuyers

As part of his campaign platform in 2007, Lt. Governor Phil Bryant said that he is in favor of a financial incentive in the form of a tax credit for first-time home-buyers. Knowing that the purchase of a home is one of the best ways to build personal wealth, MAR supports Bryant's effort to provide income tax credits for first-time homebuyers during the 2008 legislative session. Such an incentive would help more Mississippian turn the dream of homeownership into a reality.

Employer down payment/closing cost assistance

MAR will be working with other business groups to support legislation designed to allow employers a tax incentive for offering their employees down payment

assistance and/or closing cost assistance in the purchase of a home. As subprime lending options become fewer, down payment assistance options will become more important to help Mississippi homebuyers.

Allowing licensees to sit for exam without sponsoring broker

Either through changes in regulation or by supporting legislation — MAR will work towards allowing an individual to sit for the state licensing exam prior to being sponsored by a broker. We are continuing to work with the Mississippi Real Estate Commission on the best way to accomplish this and will pursue legislation in 2008 if necessary.

Impact Fees

The Mississippi Association of REAITORS®, together with the National Association of REAITORS®, strongly opposes 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. We will continue to monitor all proposed legislation for the inclusion of any type of impact fees. ■

REALTORS® cheer Bryant to victory

n the evening of Nov. 6, Mississippi REALTOR® support of Phil Bryant's bid for the office of Lt. Governor culminated with a pre-victory celebration for Bryant at MAR's headquarters in Jackson shortly after polls closed.

REAITORS® were the first business trade association to endorse Bryant announcing their support in an April news conference. In the months that followed, REAITORS® led grassroots efforts across the state in support of Bryant. Longtime friend of Mississippi REAITORS®, Bryant credits MAR's 6,800-member voice with playing an important role in the road to victory. ■



2008 MAR President Gwen James, Hattiesburg (right), and MAR CEO Angela Cain take a moment with Bryant to celebrate.



MARPAC Trustee John Dean, Jr., Leland, and 2008 MAR President-Elect Lynette Magee-Praytor, Ridgeland, offer Bryant early congratulations.

Your voice can make a difference

Watch your e-mail for regular updates on the 2008 Legislative Session and for possible REALTOR® Calls-to-Action where we ask REALTORS® to respond in mass by contacting their senators or representatives to ask for their support of REALTOR® issues.



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

Life comes at you fast

on't you just love it when you finally get settled comfortably into your real estate nest and everything changes. Suddenly all of those finely honed skills that have served you so well just don't seem to work any more. When this occurs, as it always does, we real estate professionals have some decisions to make. Do we call it quits and leave the business? Do we ignore the new reality and keep doing what we always have? Or, do we learn how to deal with the new situation and become better at it than our competitors?

The one thing we can count on is that things change, quickly and often. I can certainly speak about change having grown up on a farm far from town in Walthall County without the benefit of electricity and running water and now being deluged daily with e-mails, ZipForms and phones that take pictures and give stock quotes.

In 35 years of real estate, from listing and selling to running multi-office companies, I have seen hundreds of people enter the real estate profession full of energy, enthusiasm and high hopes, and I have seen far too many who spent time, money and effort to become licensed and leave the business after a relatively short time. The question we constantly ask is why some people become successful beyond their dreams and others can't seem to make a decent living. I think it is just a matter of luck.

Luck in this context can be described as "when preparation meets opportunity." It is not a matter of coincidence that those lucky people who are so successful are the same people who never stop learning and training themselves to be better. Some real estate people made fortunes in the great

depression and in the days of double digit interest rates because they learned how to deal with the new reality.

We are now challenged by the subprime mortgage debacle, high insurance costs, expensive gasoline and increasing regulation of our profession. Business as usual won't work any more. To survive and prosper, we have to work smarter, to embrace the new dynamics and learn how to make them work for us as we provide service to our clients and customers.

Being able to serve as Vice-President of Professional Development is an honor I never thought I would have. At the Mississippi Association of REAL-TORS® I found what I expected, a highly motivated, dedicated group of professionals focused on bringing services and value to the members of the association. I'll have to learn quickly and work hard to operate on their level.

The Mississippi REALTOR® Institute has the reputation of providing the best available pre-license, post license, and continuing education courses as well as designation and certification courses. I believe that providing a high level of professional education is a primary function of the Mississippi Association of REALTORS®. A very important part of my job is to respond to the ever-changing market to bring tools and training to our members to allow them not just to survive but to excel. ■

John Phillips, a Hall of Fame inductee and Past President of MAR, is the Vice President of Professional Development for the Mississippi REAL-TOR Institute. E-mail him at jphillips@realtorinstitute.org.

Zipform, Standard Forms revisions complete

In late summer the Standard Forms Task Force, chaired by REALTOR® Doris Hardy, Columbus, spent two exhaustive days reviewing the majority of MAR's 30+ standard forms. It had become clear that while Mississippi REALTORS® enjoyed the opportunity to have available valuable current forms, most felt that we were revising them too frequently. With that in mind, the Standard Forms Working group toiled over the forms, in consultation with MAR attorney Ron Farris, in an effort to produce a set of forms that can remain static for some time to come. Whether minor or major revisions were called for, most forms underwent some type of revision. Those revised now show a revision date of January 2008 in the lower right corner.

The Task Force made a concentrated effort to clarify clauses that were ambiguous, to make consistent clauses that are in multiple forms, to simpify and clarify some language that was subject to different interpretations, and to reduce your risk of liability as much as possible. Further, the forms include any content that might be required as a result of changes to the REALTOR® Code of Ethics. REALTORS® will find no better forms to express the clear expectations of their clients and protect their clients and themselves from legal harm.

Even with all that effort, every broker will not totally agree on the content or

options for consumers that the forms provide. The Task Force kept in mind that customs in some areas of the state vary and made the forms as buyer, seller and local neutral as possible.



Because huge blocks of content were totally rewritten in some forms, it would be impossible to list in any concise format all the revisions. Instead, we have placed on the Standard Forms section of our website PDFs of the forms that were changed with all the revisions in RED.

The Task Force members hope that REALTORS® will find the forms and their revisions useful. For a thorough update on the forms and their revisions, local boards and individual real estate offices can request that MAR deliver "to your door" the eight hour elective CE course entitled: Standard Forms for Dummies. Contact Brinda Boutwell, the CE Coordinator on MAR's staff, at bboutwell@realtorinstitute.org or call 601.932.9325 to schedule a course for your office or local board.

For complete details of all MAR Standard Forms revisions visit http://msrealtors.org/StandardForms.php.

Coloring Outside the Lines The flates flare Changed. Have Yea? 2007 MAR Convention & EXPO

Dec. 5-7, 2007 • Tunica

More than 850 REALTORS®, sponsors, exhibitors and guests attended the MAR Convention & EXPO in Tunica setting a new attendance record. From social events to CE opportunities, EXPO to networking, attendees focused on new rules to thrive in a changing industry.



Local Board Presidents and Association Executives listen to speaker Adorna Carroll at the Local Board Management Conference.



2007 MARPAC Trustee James Carson, his wife Gale and Caronda Puryear, all from America's Realty Universal, Jackson, enjoy a moment to visit during a convention event.



2007 MARPAC Chair Ernie Clark of Brookhaven visits with "Blues Brothers" Senator Nolan Mettetal, Sardis, and his wife, Kay, at the Delta Blues Bash at the Horseshoe Casino.



Representative from MAR's Gold Sponsor Countrywide Home Loans ready their booth for the EXPO Grand Opening.



The Northwest Mississippi Association of REALTORS® contingent gathers for a Kodak moment: 2007 President-Elect Kay Jefferies, 2007 President Vicky Reel and 2007 MAR Northern District Vice President Tony Jones and his wife, Diane.



2007 At-Large Executive Committee Member Dee Denton, Jackson, and 2007 Convention Host Committee Chair Corie Haynes, Southaven, pose at the Leadership Reception at the RiverPark Museum.



2008 MAR Officers and Directors raise their right hands to be installed into office during the Delta Blues Bash at Bluesville.



2007 NAR Region 5 Vice President Tom Salomone of Florida meets with 2007 President-Elect Gwen James during a reception.



REALTORS® shop the many exhibit booths, including National Awards of Jackson which offered a variety of merchandise for REALTORS.



The Hernando High School Barbershop Quartet performs an opening number before the General Membership Meeting.



MAR Past Presidents participate in the annual gavel passing ceremony. From left to right: 1997 President John Dean, Leland; 1993 President Jim Hobson, Vicksburg; 1991 President Judy Glenn, Corinth; 1990 President Sonja Dunaway, Jackson; 1986 President John Phillips, Jackson; and 1985 President Robert Praytor, Jackson.

Strong connections built stronger association

n his state of the association address, 2007 President Chris Wilson of Laurel told REAITORS® attending the MAR Convention & EXPO that the organization was strong. He reported record membership growth with more than 6,600 primary REAITOR® members and a total of 7,400 members including secondaries and affiliates.

He pointed out that the association worked in 2007 to protect the interests of property owners and real estate businesses through legislative efforts. MAR pursued legislation that stiffened the penalties for those caught committing mortgage fraud, defeated all attempts to impose impact fees and helped pass legislation that provides stability for the state wind pool, the insurer of last resort for property owners in high-risk areas.

"These legislative victories and future legislative victories are tied to the successful election of pro-business leaders," Wilson said. Mississippi REAITORS® played a key role in 105 elections statewide winning 89 races and losing 16. "That's an 85 percent success rate which is a tremendous win for our businesses," he said. "Those wins are the direct result of MARPAC, our political action committee, and its grassroots efforts."

MARPAC raised almost \$224,000 in 2007, and more importantly, 59.1 percent of the association's 6,600 REALTORS® invested their fair share (\$25 agents; \$99 brokers).

MISSISSIPPI ASSOCIATION OF REALTORS®

make the connection 2007

The theme of Wilson's presidency was "Make the

Connection." And he applauded the organization for making a greater connection between member needs and member service through a series of outreach efforts, including his travels around the state to visit with local boards, quarterly local board president conference calls, quarterly conference calls with local association executives and principal broker roundtables conducted in each of the 21 local boards of REALTORS®. "Those efforts have helped us gain a better understanding of how we can serve you better," Wilson reported.

He reported that MAR helped members make the connection between professional development and income potential through its real estate school. A record number of REALTORS® took the Mississippi REALTOR® Institute GRI, SRS and ABR designation courses in 2007. And studies show that REALTORS® who earn professional designations also earn more money. Wilson added that more students passed the state licensing exam after taking the association's pre-license course than any other provider.

Wilson stressed that MAR has also strengthened its connection and influence with the National Association of REALTORS® by obtaining key committee appointments and other positions of importance. He added that MAR has continued to push NAR to keep natural disaster legislation a priority and was instrumental with Gulf Coast REALTORS® support in getting NAR to do a Call for Action which helped in the successful passage of House Bill 3121, the Flood Insurance Reform and Modernization Act of 2007. The bill, supported by NAR, includes a provision sponsored by Representative Gene Taylor that expands the NFIP to offer wind insurance as well.

"MAR has built a stronger connection between REALTORS® and their communities," he said, "especially through the Mississippi REALTOR® Hurricane Relief Fund." He thanked NAR for its continued support following Hurricane Katrina. On the second anniversary of Katrina, the relief fund received an additional \$500,000 from NAR's REALTOR® Relief Fund to continue an affordable housing/rental repair project with Lutheran Episcopal Services of Mississippi. And NAR recently announced that an additional \$375,000 will be earmarked for five additional Habitat for Humanity Homes to be build for hurricane victims on the Coast.

He also reported that the relief fund was able to give something back to those REAITORS® who were so generous to us following Katrina. The fund made contributions to the Kansas Association of REAITORS® following the devastating tornadoes earlier this year and contributed to California's REAITORS® after the recent wildfires.

"All in all, I would say that MAR has experienced a great year," Wilson concluded. "And I thank all of you who have contributed to our success. I leave this post and turn over the reigns to Gwen James of Hattiesburg. I'm confident she will keep this momentum going and will take this association to the next level."

Wilson sendoff sends crowd into laughter



2007 President Chris Wilson models his chef's hat and coat.



Wilson dances with wife, Holly, to the catchy tune: "I'm a REALTOR".

2007 MAR President Chris Wilson received a sendoff fit for an Iron Chef, including a chef's hat, coat and set of Ginzu steak knives at the MAR Convention Annual Awards Presentation.

When he is not selling real estate or serving in a volunteer leadership role with MAR, Wilson enjoys cooking in his kitchen, which he calls the "Bulletproof Café," with his wife, Holly. The crowd was brought to its feet to clap and sing along to a special song played in his honor: "I'm a REAITOR"." Download a copy from MAR's Audio Library at msrealtors.org.

Best of the best take

Pleasants, Edwards and Clark named to Hall of Fame

Induction into the Mississippi REALTOR® Hall of Fame is one of the highest honors within the association. Recipients of this honor must have more than 20 years of distinguished service to the association and the real estate profession. Congratulations to the 2007 Hall of Fame inductees Belva Pleasants, Greenwood; Larry Edwards, Jackson; and Ernie Clark, Brookhaven.

REALTORS® and family commend Pleasants' lifetime of service



2007 Hall of Fame Inductee Belva Pleasants, Greenwood, was surprised on stage by grandchildren and other family.

REALTOR® Belva Pleasants demonstrates that civic pride and volunteerism go hand in hand. Regularly involved in community service such as community beautification projects, downtown revitalization, community arts and the establishment of a veteran's memorial, and more, Pleasants says that volunteering energizes her.

At a very young 77, Greenwood

Pleasants has been President of the Greenwood Board of REALTORS® at least four times and is a three-time REALTOR® of the Year. She is a dedicated MARPAC contributor and serves on the MAR Statewide Hearing Panel and the Legislative & Regulatory

Affairs Committee. In addition to her REALTOR® activities, she is studying to become certified as a lay minister and is very active in her small United Methodist Church in Minter City.

She and her husband, Hal, a retired farmer and REALTOR®, have a large family that includes three children, seven grandchildren and five great-grandchildren. Numerous family members and friends traveled to Tunica to surprise Pleasants with this award that recognized her lifetime of accomplishments.

Edwards' political involvement lauded



Larry Edwards, Jackson, was inducted into the Hall of Fame with wife Pam, daughter Kristen Edwards and son-in-law Breck Hines at his side.

A REAITOR® since 1973, Larry Edwards' 30+ years of involvement with the REAITOR® organization have been extremely valuable in the areas of governmental affairs, political action and finance. His support of the Mississippi Commercial Association of REAITORS® was key in the development of the organization and its growth.

He has served on the MAR Board of Directors and Executive Committee on the state level. In 1985 Edwards was named Mississippi REALTOR® of the Year and in 1996 held the post of MAR President. He is in the NAR RPAC Hall of Fame, is a Golden R Contributor and President's Circle RPAC Contributor and will serve as 2008 Chair of RPAC.

Beyond the REALTOR® organization, Governor Haley Barbour appointed Edwards to serve on our Mississippi Real Estate Commission. He also served on the boards of the Jackson Homebuilders, United Way, Goodwill Industries and more. He established Edward Homes in 1971 and has been president of the Smith Edwards Company since 1985. He is married and has four daughters. His wife Pam, daughter Kristen Edwards and son-in-law Breck Hines surprised Edwards during the awards presentation.

Clark honored as longtime leader

Brookhaven REAITOR® Ernie Clark is known among his peers within the REAITOR® association as a guiding force in real estate. A REAITOR® since the 1970s, Clark is most noted for his contributions in the areas of legislative affairs, MARPAC and education where he has served on numerous committees and working groups.

He was instrumental in getting the first-full time staff devoted to REAITOR® education, helped in changing the MAR bylaws to add the position of President-Elect and has been a MARPAC 99 Club member every year since 1969 and has been a Sterling R contributor for seven years. He is a three-time president of the Southwest Mississippi Board of REAITORS® and served as MAR President in 1983. He is the incoming president of the Mississippi Commercial Association of REAITORS® of which he is a charter member.

Former Governor Kirk Fordice appointed Clark as a director on the Mississippi Home Corporation. In addition, Clark has served in a variety of community leadership roles, including positions with the Jaycees, BIPEC, Brookhaven Chamber of Commerce and is a deacon in the Faith Presbyterian Church. He is married with one daughter, two sons and four grand-children, including twin girls. His wife Mary and son Andrew Clark, a REALTOR® with Marcus & Millichap in Birmingham, were on hand at the MAR Convention & EXPO to congratulate Clarke as he was recognized with this special honor.



A shocked and tearful Ernie Clark of Brookhaven was inducted into the Hall of Fame by fellow inductee Bob Ridgway of Jackson and 2007 MAR President Chris Wilson.

convention honors

Carlton named Instructor of the Year



The 2007 Instructor of the Year Award was presented to Lonnie Carlton, Chief Lending Officer, Merchants and Planters Bank, Clinton. Carlton, a two-time recipient of the award, has served on the Mississippi REAITOR® Institute instructor cadre since the mid 1970s and has been instrumental in creating curriculum for the real estate finance courses in the GRI program. His dedication to the school and to the students

is evident by his receiving the highest score by students on instructor evaluations in 2007. Congratulations, Lonnie.

Coast affiliate recognized as Affiliate of the Year



Bobby Ware of Terminator Pest Control, Gulfport, received the overall Affiliate of the Year for 2007. Active as an affiliate in the Gulf Coast Board, Ware is a consistent \$99 MARPAC contributor and regularly sponsors and volunteers for activities and fundraisers with his local board and community. He is known for being there when asked and volunteering even when he isn't asked.

Also recognized were Peggy Joyner,

Bancorp South, Tupelo, winner of the Northern District Affiliate of the Year Award, and Norm Poling, Poling Home Inspections, named the Central District Affiliate of the Year.

New video promotes state association member benefits

The *Leadership*MAR Class of 2007 designed, developed and directed a video aimed at promoting the Mississippi Association of REALTORS® and its many programs, products and services. The video was sent to each local board of REALTORS® throughout the state for use in new member orientations. It highlights the various areas where members can get involved at the state level, where they can find access to services like ZipForms and the free legal hotline and how they can gain training to enhance their careers. Watch the video by downloading it at msrealtors.org or call 800-747-1103 to request a copy today. The 30-minute video is great program for sales meetings, membership meetings or agent orientations.



LeadershipMAR Class of 2007 graduates receive recognition during the MAR Convention.

Left to right, front row: Angie Patrick, Gulf Properties, Gulfport; Lynn Replogle, TRI Real Estate, Tupelo; Sandy Cox, Crye-Leike Gulf Coast Realty, D'Iberville; Leigh Ann Mehr, Bob Leigh & Associates, Southaven; Lourene Johnson, Denton Adkins Realty, Jackson. Back row: Keith Henley, Coldwell Banker Tommy Morgan REALTORS®, Tupelo; Tena Taylor, Mississippi Real Estate Exchange, Oxford; Allison Spencer, Signature Realty, Southaven; Cindy Black, Prudential Magnolia Realty, Tupelo; and Audrey McBride, Prudential Starkville Properties, Starkville. Not pictured: Robin McKnight, Griffith Real Estate, Cleveland.



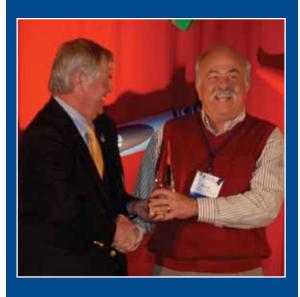
2007 President Chris Wilson presents a Special Recognition Award to 2007 Southern District Vice President Watkins "Noggin" Wild of McComb.



2007 Secretary-Treasurer Russell Wilcox accept the 2007 President's Award for his outstanding service in a variety of association leadership roles.

REALTOR® of the Year

Kammer named MAR's REALTOR® of the Year



Bruce Kammer accepts the 2007 REALTOR® of the Year Award.

A member since 1985, REALTOR® Bruce Kammer, Coldwell Banker Country Properties, Picayune, is a four-time local board REALTOR® of the Year. He has served in dozens of leadership positions at the local, state and national levels within the association including 2004 MAR President. His involvement also includes attending every state convention since 1993 and every NAR convention for the last 10 years. A *Leadership*MAR graduate, Kammer has also severed on a variety of committees on the national level.

Peers cite Kammer's constant willingness to promote the REALTOR® name which he does regularly in addresses to Rotary members, homebuilders and even high schools students interested in the real estate profession. Fellow REALTORS® count him as a valuable resource to understanding REALTOR® ethics and real estate law. He and his wife Kay have three children and two grandchildren.

MAR's REALTOR® of the Year Award is a top honor recognizing one REALTOR® for outstanding contributions made throughout the year. This includes active involvement in local, state and national levels of the REALTOR® association combined with civic involvement and business accomplishments.

Local Board REALTORS® of the Year



Sarah Bragg
Biloxi-Ocean Springs
Association of REALTORS®



Bob RidgwayMississippi Commercial
Association of REALTORS®

Photo not Available

Kay Watts Clarksdale Board of REALTORS®



Sybil WrotenNatchez Board of REALTORS®



Marcell SenterFour County Board of REALTORS®



Tena TaylorNorth Central Mississippi
Board of REALTORS®



Faye Rector
Golden Triangle
Association of REALTORS®



Patti Abernathy Northeast Mississippi Board of REALTORS®



Robert AndrewsGreenville Area Board of REALTORS®



Vicky Reel
Northwest Mississippi
Association of REALTORS®



Stephanie McConnellGulf Coast Board
of REALTORS®



Bruce KammerPearl River Board
of REALTORS®



Sue Gallaspy
Hattiesburg Area
Association of REALTORS®



Patricia FlemingSouthwest Board
of REALTORS®



Dee DentonJackson Association
of REALTORS®



Stanley MartinVicksburg Warren County
Board of REALTORS®



Marie HutchensonMeridian Board
of REALTORS®



David JohnsMississippi Land REALTOR®
of the Year

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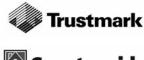


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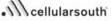


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Get REAL with Gwen





2008



attiesburg REALTOR® Gwen James was installed as President of the Mississippi Association of REALTORS® on Dec. 6 during the association's state convention in Tunica.

A REALTOR® for more than 32 years, James is the co-owner and president of Coldwell Banker Don

Nace, Inc. of Hattiesburg.

James' leader-

ship within the REALTOR® Association includes serving as the 1989 President of the Hattiesburg Area Association of REALTORS®, chairing the Professional Standards Committee and Legislative & Regulatory Affairs Committees on the state level. She has been involved in MARPAC as a trustee and is a consistent Sterling R contributor. On the national level, she has served on both the State and Local Issues Committee and the Housing Needs Committee.

Within her community, she has held leadership posts in organizations including the Area Development Partnership, Greater Hattiesburg Community Foundation, the Mississippi Economic Council and serves on Bancorp South Hattiesburg Community Bank Board.

One could easily say that James is passionate both about real estate and its connection to economic growth and development within the community. To learn more about her passions and her vision for her leadership of the association in 2008, *Real Estate Leader* posed the following questions:



Gray Swoope, Executive Director of the Mississippi Development Authority, installs 2008 MAR President Gwen James, Hattiesburg, into office.



Immediate Past President Chris Wilson, Laurel, passes the gavel to Gwen James, 2008 MAR President, during a traditional gavel ceremony.

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

GJ: 'Get Real' will be my theme this year. I will be encouraging REAITORS® to be 'real' in their roles as educators for their clients, better broker training for agents, and better education opportunities for brokers and agents. As REAITORS®, we need to be real in our roles as advocates for property ownership, the sellers and the buyers we serve. I want us to be real leaders in our communities to help build a quality of life that we all will enjoy and to take steps to improve economic development opportunities in our state.

RL: What are your top priorities for your year as MAR President?

G.J.: I want to introduce REAITORS® to Smart Growth concepts and make them aware of the research, guidance and grants the National Association of REAITORS® has available to help implement these programs. We can help build better communities and establish the foundation for solid growth. I

> will be challenging each local board to take on an economic development project that will enhance their area's economic development.

RL: How can local board leaders help their members "Get Real" in 2008?

GJ: Encourage members to be involved in all aspects of their communities and to find ways for members to help build a stronger quality of life for their communities. Also, encourage members to become involved in the Mississippi Association of REALTORS® and the educational opportunities MAR offers to both rookie and experienced REALTORS®.

RL: Describe your leadership style.

GJ: I believe in empowering others to do their jobs while building a team concept that allows everyone to achieve.

RL: Who has been the greatest influence on the development of your leadership style and why?

GJ: I was raised most of my life by my single mother who had tremendous assistance from my grandmother. Both of these women had incredible influence on me as they stressed truth, fairness and accountability for my actions from an early age. These are standards that I live by today.

RL: What are you looking forward to most this year?

GJ: I look forward to meeting more REALTORS® throughout our state as I travel to their associations and learning their needs and challenges. I look forward to finding ways that MAR and NAR can help them in their businesses.

From salesmen to statesmen . . . REALTORS® matter

MAR Governmental Affairs Director Derek Easley sat down with Mississippi REALTORS®' friend Lt. Governor Phil Bryant and REALTOR® Senators and Representatives to learn more about how REALTORS® matter in Mississippi government.

Phil Bryant

Lieutenant Governor

For the past 15 years, Phil Bryant has shown his support for Mississippi REAL-TORS® through legislative action, community activity and by being a strong voice for our industry. MAR began working closely with Bryant when he was first elected as a legislator to the Mississippi House of Representatives in 1992 and our support has been strong since then. In April, we were proud to be the first business trade association in the state to endorse Bryant's campaign for Lt. Governor.

Easley: What impact did the early REALTOR® endorsement have on your Lieutenant Governor campaign?

Bryant: REAITORS® played an instrumental role both in the primary and general election. In fact, the REAITORS® were the first to endorse my candidacy. Your endorsement and activism were a true shot in the arm to my campaign that provided the impetus for other business groups to come on board and carry us to victory. Getting an endorsement from an organization that is the state's largest business trade association representing more than 6,800 residential and commercial real estate professionals will always make the difference in a campaign.

Easley: How can REALTORS® help in your first year in office?

Bryant: Again, REAITORS® are the state's largest business trade association and as a pro-business Lt. Governor, I will need your counsel and help during the legislative session. The REAITOR® association has exceptional representation at the State Capitol, and I look forward to working with them on issues of mutual interest.

Easley: We understand that you may consider a state income tax credit for first-time homebuyers in 2008?

Bryant: Yes, I would like to consider a state income tax credit for first-time homebuyers in order to help more Mississippians achieve the dream of home ownership. Few opportunities contribute more significantly to family and individual wealth than do home ownership. As well, new and existing home sales are leading indicators of a healthy economy and home ownership has major impact on economic development and local tax revenues. This initiative will significantly reduce the state income tax burden for first-time homebuyers.

Mark Formby

State Representative, District 4

Representative Mark Formby has been a REALTOR® for 14 years. He is the managing broker Formby Realty in Picayune. Most recently, in 2007 Formby chaired the Insurance Committee. In his 13 years of legislative service he has also served on committees including Hurricane Recovery, Public Utilities, Transportation, and Ways & Means committees.

Easley: How has your role in the Mississippi House of Representatives been shaped by your experience in the real estate profession?

Formby: The real estate business is as much about understanding people and their needs as it is about marketing property.

As a REALTOR®, I always want to know what people like and dislike about their present home. That knowledge is extremely valuable in helping me find their next home. This theory also applies to getting legislation passed at the committee level and on the House Floor. Many times you can reach a satisfactory compromise on a bill just by knowing why those in opposition are

ry compromise on a bill just by knowing why those in opposition are opposed. Even if their concerns are in an area in which I am not willing to compromise, it helps me better understand their position, so we can work together on future issues.

Easley: How can REALTORS® be successful in promoting legislation that protects our business and property owners?

Formby: Getting legislation passed is mostly about political philosophy, but secondary to that is political relationships. I think it is important for REALTORS *to communicate with their elected officials and get to know them BEFORE they need their support. This creates a relationship that will allow the REALTORS*

access to better explain the need for a new law to a Legislator that may not support the REALTOR® position. Someone once said, "YOU cannot change my mind, but you can give me new information that will help ME change my mind." Relationships allow for that exchange of information.

Walter Michel

Michel

Formby

State Senate, District 25

Senator Walter Michel, Jackson, has been a REALTOR® since 1984. Michel is the owner of J. Walter Michel Agency in Jackson. Chairman of the

> Municipalities committee in 2007, Michel's committee involvement during his eight years as a Senator include serving as Vice Chair of the Finance and Public Property committees. He has also been a member of Business & **Financial** Institutions. Congressional Redistricting, Forestry, **Judiciary** Legislative Reapportionment committees to name a few.

Easley: How has being a REALTOR® prepared you for serving in the Mississippi Senate?

Michel: As a REAITOR® and owner of a small business, I've been able to experience government's rules and tax issues that affect employers throughout Mississippi. As president of the Jackson Association of REALTORS®, I presided over the board of directors meetings. This helped me greatly when elected to the senate where I serve on seven committees and serve as chairman of another.

Easley: What benefit do you obtain from your membership in the Mississippi Association of REAL-TORS®?

Michel: Working with other REALTORS® is a great benefit in marketing commercial real estate. In obtaining my CCIM designation, I studied under experts

in the commercial / investment field. The knowledge I obtained through REAL- TOR° education opportunities has enabled me to exceed the expectations I had about commercial real estate upon graduating with a degree in real estate from Ole Miss.

Billy Hewes

State Senate, District 49

Senator Billy Hewes, owner of Hewes Real Estate in Gulfport, has been a REAL-TOR® for more than 20 years. Lt. Governor Phil Bryant recently tapped Hewes as his choice for Senate pres pro tempore. In this capacity, Hewes would lead the State Senate in the absence of Lt. Governor Bryant. In 2007 Hewes chaired the Highways & Transporation committee. Hewes has also served on Municipalities, Public Utilities, Environmental Protection, Finance and Insurance committees among others in his 14 years as a legislator.

Easley: What leadership advice would you give to other REALTORS® who aspire to serve in a public office?

Hewes: "Are you crazy?" is the first objection to overcome as your close friends and family members will certainly challenge your level of sanity once you make a few discreet inquiries. After you overcome that one, and they realize you are serious, most will get on board and be enthusiastic supporters!

Many of the same skills required to be a successful REAITOR® are also those needed to be an effective legislator. One must have good people skills, the ability to communicate effectively and rebound from rejection, and be of high ethical standing. Hard work, long hours, and time taken from your family and job are occupational hazards. Typically, nothing worth having comes easily. Go into this with your eyes wide open and make sure your family is on board with living in a fish bowl.

The benefits of the job are often intrinsic. You get to work with men and women of good character who have an abiding respect for one another and speak and vote their convictions. If you enjoy instantaneous feedback, teambuilding, strategic maneuvers, and seeing the results of your work, then public office is a good place to get your fix! There is never a shortage of work to do. Oh, and don't let 'em tell you the job is "part time."

Easley: What is the perception of Mississippi REALTORS® at the State Capitol?

Hewes: The Mississippi REALTORS® have a long history of strong leadership that has translated into an active and informed membership when it comes to legislative matters. Many special interest groups descend upon the State Capitol every year at session time. We are always glad to see these groups, particularly when folks from home come to visit! The REALTORS® have brought their annual visit to an art form. They are highly organized, always showing up with a large delegation, and usually supporting a specific message or issue.

MAR's REALTOR Day at the Capitol will be an opportunity for REALTORS to come together in one strong voice before legislators at the state capitol to encourage support of pro-REALTOR, pro-business and pro-homebuyer legislation. Watch your e-mail and www.msrealtors.org for more details coming soon.

2008 Leadership Team



2008 Executive Committee President Gwen James Hattiesburg



President-Elect Lynette Magee-Praytor Ridgeland



First Vice President/Northern District Tony Jones Olive Branch



Central District Vice President Dee Denton Jackson



Southern District Vice President Ken Austin Pass Christian



Treasurer Watkins "Noggin" Wild McComb



Member-at-Large Tommy Morgan Tupelo



Immediate Past President Chris Wilson Laurel

2008 Committee & Task Force Leaders



MARPAC Trustees Chair: Russell Wilcox Ridgeland



Vice Chair: Ellen Short Tupelo



Association Operations Chair: Watkins "Noggin" Wild McComb



Vice Chair: David Griffith Cleveland



Legislative & Regulatory Affairs Chair: Lynette Magee-Praytor Ridgeland



Vice Chair: Tony Jones Olive Branch



Member Services & Technology Chair: Stephanie McConnell Bay St. Louis



Vice Chair: Adam Watkins Hattiesburg



Professional Development Chair: Lee Garland Flowood



Vice Chair: Tanya Gollott Swoope Biloxi



Professional Standards (Statewide Hearing Panel) Chair: Kathy Adkins Jackson



Vice Chair: Norma Cother Tupelo



Chair: Robbie Earhart Columbus



Vice Chair: Vicky Reel Southaven



Local Association Executives Chair: Paul Shahan Northwest Mississippi Association of REALTORS®



Vice Chair: Vicky Ratliff Natchez Board of REALTORS®

Standard Forms Task Force



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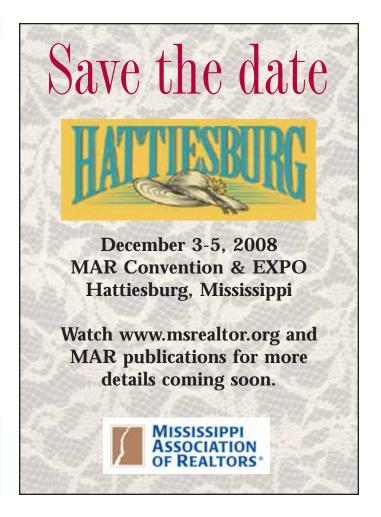
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2008 NAR leadership appointments

Congratulations to the following Mississippi REALTORS who were appointed to represent our state in a variety of leadership posts within the National Association of REALTORS:.

NAR Committee Leadership



Larry Edwards, Ridgeland RPAC Trustees Committee Chair Public Advocacy Advisory Group



Cynthia Joachim, Biloxi Legal Action Committee Vice Chair

Lynette Magee-Praytor, Ridgeland





Judy Glenn, Corinth
REALTOR® Relief Fund Board Member



Risk Management & License Law Forum Chair Risk Management Committee Member Conference Program Subcommittee Member

NAR Committee Members

Kathy Adkins, Jackson Risk Management Committee State Rep.

Angela Cain, Jackson Communications Committee Member AEC Strategic Issues Work Group

Ric Corts, Hattiesburg Research Committee Member

Mark Cumbest, Moss Point Land Use Property Rights & Environment Committee Regional Rep.

John Dean, Jr., Leland International Operations Committee Member REALTORS Commercial Alliance Committee Rep.

Dee Denton, Jackson Professional Development Committee Member

Derek Easley, Jackson State & Local Issues Committee Member

Lee Garland, Flowood Professional Standards Committee, State Rep.

Gwen James, Hattiesburg Housing Needs Committee, At-Large

Tony Jones, Olive Branch Housing Needs Committee, State Rep. Bruce Kammer, Picayune
Public Policy Coordinating Committee Member
Land Use Property Rights & Environment
Committee, At-Large

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

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

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

John Phillips, Jackson Multiple Listing Issues & Policies Committee Member

Pam Powers, Vicksburg Public Policy Coordinating Committee Member Communications Committee Immediate Past Chair

Lorraine Santo, Gulfport Federal Housing Policy Committee Member

Paul Shahan, Nesbit AEC-REC Certification Board Member

Ellen Short, GRI, Tupelo FPC to Rep. Roger Wicker

Adam Watkins, Hattiesburg Multiple Listing Issues & Policies Committee, At-Large Watkins "Noggin" Wild, McComb Housing Needs Committee, At-Large

Chris Wilson, Laurel Commercial Legislation & Regulatory Subcommittee Member Smart Growth Program Advisory Group, At-Large

2008 Federal Ploitical Coordiators

Larry Edwards, Ridgeland FPC to Sen. Thad Cochran

Cathy Feltenstein, Meridian FPC to Rep. Chip Pickering

Herb Dubuisson, Bay St. Louis FPC to Rep. Gene Taylor

Lavaree Jones, Jackson FPC to Rep. Bennie Thompson

Ellen Short, GRI, Tupelo FPC to Rep. Roger Wicker

They're Coming to Jackson

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Fun with Lawyers (Risk Reduction)

February 22, 2008, 9:00 a.m. – 1:00 p.m. Location: Jackson / Instructor: Oliver Frascona Registration: \$99

Accredited Buyer Representative (ABR)

March 10 – 11, 2008, 9:00 a.m. – 6:00 p.m. Location: Jackson / Instructor: Adorna Carroll Registration: \$300

Effective Negotiating (ABR Elective)

March 12, 2008, 9:00 a.m. – 6:00 p.m. Location: Jackson / Instructor: Adorna Carroll Registration: \$129

Seller Representative Specialist (SRS)

March 13-14, 2008, 9:00 a.m. – 6:00 p.m. Location: Jackson / Instructor: Adorna Carroll Registration: \$300

Quadrennial Code of Ethics

May 30, 2008, 9:00 a.m. – 1:00 p.m. Location: Jackson / Instructor: Bruce Aydt Registration: \$65

Register online at www.realtorinstitute.org for these and other courses available from the Mississippi REALTOR® Institute.

For additional information email Brinda Boutwell at bboutwell@realtorinstitute.org or call 601-932-9325.



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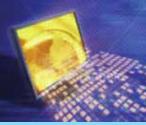
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ou know you need to do it. You've heard the horror stories, but still you procrastinate on making a back-up copy of your electronic files

You could burn all your files to DVDs regularly. But this requires you to actually remember to do it, take the dics to another location and remember where you put them. Then, you will still need a copy of the software to run the backups should disaster strike and you actually find yourself using them. What a hassle.

Or you could buy an external hard drive to do the job — make that two. You'll need two, so you can have them in constant rotation — taking one to the office to make backups while storing the other with the most recent backup in your safe, off-site location. This too can be an expensive hassle. Plus, it requires that you have copies of the software and that remembering thing again.

Or you could use one of the many online data storage options out there. The options vary. Some are just for storing data, some allow you to share documents with co-workers and some have all kinds of options for the busy REAITOR®. Take a look at some of your options:



iBackup (www.ibackup.com)

- iBackup for Windows is a smart backup scheduling application that allows you to schedule automatic backups. It offers fast drag-n-drop, encryption, mirroring, incremental backups and filters to exclude files/folders from backup.
- iBackup Drive allows you to make your iBackup account look like another hard drive on your system, allowing you to easily drag and drop files from your desktop to your iBackup account or edit the files directly.
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These companies only scratch the surface of options out there, so take some time, evaluate your needs and do a little research to find the best fit for your company.

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

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ASSOCIATION NEWS

Make a date with the MAR calendar

The 2008 MAR Calendar has a new look that makes it more user-friendly and easily portable. The calendar, delivered to REALTORS® in December, can help you "Get Real" by keeping aware of upcoming association events, approaching deadlines and much more. Highlights of the new calendar include a smaller booklet format, a Code of Ethics tip each month, an



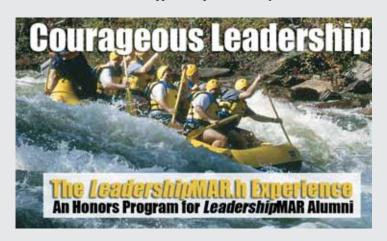
MAR Staff Directory and contact information for a variety of vendors and sponsors in addition to important dates and deadlines.

LeadershipMAR honors alumni program to launch in 2008

The Mississippi Association of REALTORS® will launch a new series in its nationally recognized leadership training program, LeadershipMAR. Beginning in fall of 2008, MAR will offer an honors alumni program that draws on adventure-based learning techniques and highlights courage as the most important leadership and business virtue.

LeadershipMAR Alumni are invited to take their leadership skills to the next level in this high-energy, outdoor adventure where participants will be immersed in spirited learning activities focused on teambuilding, including a ropes challenge course (with varying degrees of difficulty for all levels), a whitewater rafting excursion and engaging breakout sessions.

The entire program will take place at the Nantahala Outdoor Center situated on the scenic Nantahala River in Western North Carolina near the Great Smoky Mountains. Alumni who have demonstrated leadership skills and growth at their local or state association should consider applying. The LeadershipMAR Trustees will announce details and the application process in early 2008. ■



HEADLINERS



REALTORS® mourn loss of

In November, the REALTOR® community lost James A. Brewer, 90, of Senatobia. Brewer was Alongtime member and leader within the associ-

ation with a career in real estate that spanned 50 years. He served as MAR President in 1973 and in the same year was named REALTOR® of the Year. In 1994, he was one of the first REALTORS® in the association to be named to the distinguished REAL-TOR® Hall of Fame.



Jerry Brewer honored by RLI

Senatobia REALTOR® Jerry Brewer has received the 2007 Robert Meeks Distinguished Service Award from the REALTORS® Land Institute (RLI).

Only members of RLI who have earned the Accredited Land Consultant (ALC) designation and have been actively involved in RLI for 15 years or more are eligible for this prestigious award. Award recipients are involved in activities that benefit the industry and community and have made truly unique contributions to RLI.



JAR CEO retires

After more than twenty years in the position, Cheryl Bullock, Chief Executive Officer of the Jackson Association of REALTORS® retired at the end of 2007. Peers recognized

Bullock's contributions to the association during the Board of Directors meeting at the MAR Convention in Tunica on December 6. Friends and colleagues wished Bullock well in the new adventures ahead



during a retirement reception hosted by JAR at the MAR Headquarters in Jackson in late December.



Usry to assume JAR leadership post

The Jackson Association of REAL-TORS® began 2008 under the leadership of new Chief Executive Officer Jo Usry. Prior to taking the position with

JAR, Usry served as Vice President of Professional Development with the Mississippi Association of REALTORS® where she guided all operations of the association's real estate school, the Mississippi REALTOR® Institute. ■

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YOUR NECK OF THE WOODS

Local Board & AE Forum

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

Biloxi-Ocean Springs No information provided.

Clarksdale No information provided.

Cleveland No information provided.

Four County No information provided.

Golden Triangle

Economic growth continues in the Golden Triangle with several new restaurants opening and plans for University Park, an 800,000-square-foot development scheduled to house dozens of shops and employ nearly 2,000 people. Our board recently made donations to "The Brothers" charitable organization for the purchase of clothes and other needed items for area children in grades K-8. We also held a successful Christmas toy drive.

Greenville

Our board received an Achieve Award for exceeding our convention participation goal with 12 REAL-TORS® and our association executive in attendance. Also our MARPAC contributions exceeded our goal by 80 percent, the second highest percentage over in state. In November, Planters Bank hosted REAL-TORS® at our General Membership meeting at Doe's with a record turnout!

Greenwood

Officers for 2008 officers include President Betty DuBard, Treasurer Sara Flanagan, both of DuBard Realty, LLC; Vice-President James Jackson, Bowie Realty, and Secretary Bobby Clark, Bobby Clark Realty. In addition we welcomed Mel Harris, past President; and Linda Pruett and Tish Goodman as Board of Directors members. In December our board donated \$1,000 to the Greenwood Mentoring Group to help refurbish the facility they use for tutoring and mentoring programs. Congratulations to our own Belva Pleasants on her induction into the REALTOR® Hall of Fame. We are so proud of you Belva!

Grenada

The Grenada Board of REALTORS® was actively involved in many of our community's holiday festivities. Several REALTORS® assisted with and attended the 2007 Grenada Christmas Benefit for St. Jude's on December 7. During the month of December, our board members enjoyed downtown Grenada's horse and carriage rides through the town's historic district. We would like to wish everyone a very happy and successful New Year!

Gulf Coast

During 2007, Gulf Coast Association had a tremendously active and successful year under the leadership of President Ken Austin. Ken is serving as President again for 2008. Other members of the 2008 Leadership Team are President-Elect Keiko

Palmero, Secretary Cindy Pritchard, Treasurer Jack Healy, Past President Stephanie McConnell and Directors J. Neal Olive, Jon W. Ritten, Karen Glass and Pam Schaefer.

Hattiesburg

Happy New Year! It looks like 2008 will be a busy year with President Adam Watkins leading the way! One of his goals is to put a new strategic plan in place to help our organization with all the growth and changes. He also will be calling on the younger members to step up and serve and inviting those with the wealth of experience to share what they have learned. Congratulations to Gwen James, 2008 MAR President from Hattiesburg.

Jackson

The Jackson Association of REAITORS® ended 2007 with a reception honoring CEO Cheryl Bullock, who retired December 3 after 20+ years with the Jackson Association. Jo Usry assumed her position with the Jackson Association on January 2. The Jackson Association looks forward to a great year with challenging projects and opportunities.

Laurel

Laurel board of REALTORS® welcome new members -with Exit Realty- Samantha Turner and with Coffin & Love Properties-Gale Cooley. With the spirit of the holidays and blessed with a great year, our board donated to the Salvation Army, Christian Food Mission, St Judes, Children's Services and filled more than 50 Christmas stockings so that deservings families could have a merry Christmas.

Meridian

Congratulations to our very own Norm Poling for being selected as the state association's 2007 Central District Affiliate of the Year. Don't forget our membership meetings are the second Tuesday of the month. We urge you to participate in our community projects for 2008, as we have some changes and additions.

Natchez

Natchez is seeing new and exciting things happening. The new Hampton Inn opened and the clearing of new home sites is under way. Rentech has decided to come to Natchez and even though it is a few sales for this time of the year have remained the same for three consecutive years-.

North Central

The North Central Board is looking forward to a productive 2008. We have recently elected new officers and directors. Our incoming president is Sherry Fischer. We congratulate Tena Taylor, Mississippi Real Estate Exchange, as our local REALTOR® of the Year and Sarah Gober from the *Oxford Eagle* as our Affiliate of the Year.

Northeast

Our President, Patti Abernathy, held a press conference to educate the local media on our market conditions in Northeast Mississippi in an effort to reas-

sure the local public that our market is one of the areas in the state and nation lesser affected by the subprime crunch. We invited local lenders, builders, and REAITORS® to set the record straight on how business really is and what they expect for the future. In 2007, we sold more homes than the previous years before. It is a buyer's market with low interest rates, so we should expect even more!

Northwest

The Northwest Association was thrilled to host the 2007 MAR Convention, and really enjoyed seeing so many REAITORS® in Tunica! At the end of January, we will be converting to SUPRA's new lockbox key that does not need to be cradled for updating. The new ActiveKey will provide better security and more convenience for agents.

Pearl River

The Pearl River Board of REAITORS® has just implemented the use of lock boxes. This change has been a long time coming, and we're very excited about the positive feedback we've been getting. Our local broker, Bruce Kammer was named MAR's REALTOR® of the Year and was elected as the new NAR Director. Congratulations Bruce!

Southwest

No information provided.

Vicksburg-Warren County

Vicksburg REAITOR® celebrated the Christmas season with a special seafood banquet at The Vicksburg. Stanley Martin, 2007 President was presented with gifts of appreciation for his leadership. Stanley presented plaques of recognition to all the 2007 officers and directors. The 2008 officers, Beverly McMillin, Stacey Ferguson, Kenny Strawn, Andrea Upchurch, Stanley Martin, Dennis Butler, Remy Massey, Caffie Ellis, Sue L. Richardson and John Arnold were installed by MAR President Gwen James on January 15 at the General Membership Meeting.

Mississippi Commercial Association of REALTORS®

MCAR members gathered in December to hear an update on the state of the commercial real estate industry in Mississippi. Panelists included representatives from five different segments of the market: retail, industrial, multi-family, office and timberland/agricultural property. The panelists reported that sales and development in the commercial market remained strong in 2007, and most indicators point to similar market conditions for 2008.

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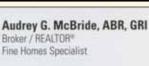
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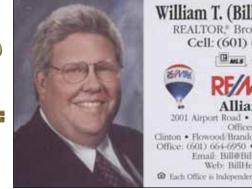
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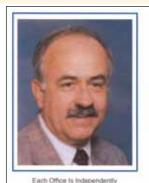
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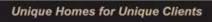
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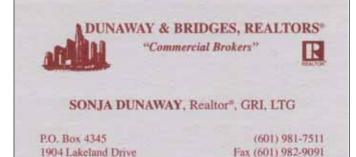








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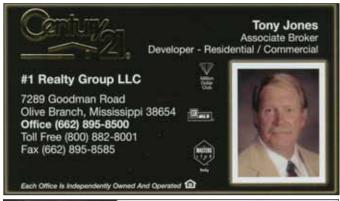
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