

REAL ESTATE LEADER

THE OFFICIAL PUBLICATION OF THE MISSISSAUGA ASSOCIATION OF REALTORS®

*Survivor: frugal,
focused &
finding success*

Summer 2009

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Real Estate LEADER is the official publication of the Mississippi Association of REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional development, and news about innovative business and community leaders.

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REAL ESTATE LEADER

A PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

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Summer 2009

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REALTORS® Robert Andrews, John Jenkins, Norma Cother and Dorothy Thompson share their stories of how they survive and thrive in a challenging economic climate. Learn from these tenured professionals about the most important lessons for making a difference in the real estate jungle.



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PRESIDENT'S PERSPECTIVE



It is a jungle out there!! Like you, I have first-hand knowledge of the obstacles in our marketplace and the challenges our REALTORS® face everyday in getting to the closing table. A host of issues such as foreclosures, short sales, credit scoring, underwriting scrutiny, reluctant buyers, appraisals and changing government regulations

test our skill set daily.

To help you deal with these frustrations our cover story features the survival strategies of seasoned Mississippi brokers and agents just like you. I hope their wisdom, along with other tips, tools and resources, will provide inspiration, energy and motivation to overcome the stumbling blocks.

In this issue there is cautionary advice for REALTORS® dipping their toes into the property management business and a summary of legal issues arising across the state and country. The Home Valuation Code of Conduct, the \$8,000 tax credit, and the American Clean Energy and Security Act are front and center with public policy makers now. It seems every day they propose a new change and we have the latest update.

Technology continues to be the buzz and *Real Estate LEADER* has the inside track. Our IT guru Autumn Calhoun shares insightful information about social networking security, particularly on sites like Facebook in her regular "For the Tech of IT" column. She is also launching a new MAR video contest where one lucky REALTOR® could win \$1,000! Look for our upcoming promotion and learn more on page 20.

Changing gears, I want to commend our 2009 Nominating Committee and extend congratulations to the 2010 MAR Slate of Officers. In January I challenged those members currently serving our association to grow the ranks of leadership by finding their replacement. I am pleased to report we had a record number of nominees willing to commit their time and energy to serve our association! A large volunteer pool indicates the pulse of the association is strong, and I want to thank each nominee for your vision and commitment to the future of our association. We appreciate you!

During my travel to local boards Mississippi REALTORS® have shared with me their optimism over the recent uptick in sales activity. I continue to be impressed that every member has stepped outside their comfort zone to meet the challenges of this economy, and there's no doubt in my mind we will all be SURVIVORS!

Lynette Praytor
President

Word on the Street

REAL ESTATE NEWS BRIEFS

Register Now for NAR's Convention and Expo November 13 – 16 in San Diego

Register early to take advantage of best rates and choice lodging for NAR's annual convention in San Diego. This year's event will feature former Secretary of State Condoleezza Rice who will give her perspectives on current world events at this year's General Session. Other special guests include Sugar Ray Leonard and a celebrity concert by Reba McEntire on November 15th. In addition to nationally recognized real estate and motivational speakers, a unparalleled expo and family-oriented "REALTORS® Night Out" make attendance at this year's event a priority investment in your real estate career. Register online today at www.realtor.org.



REALTORS® pleased with Stevens confirmation to head FHA

David H. Stevens, successful real estate and mortgage professional and former president and chief operating officer of Long & Foster Cos., has been confirmed by Congress as the Assistant Secretary for Housing - Federal Housing Commissioner. In that position, he will head the Federal Housing Administration. "Dave brings a broad understanding of the importance of housing to the overall economy and the importance of FHA in bringing stability and growth to the housing market," NAR President Charles McMillan said. "Without the FHA's mortgage insurance program, a large portion of today's home buyers would be unable to realize their dreams of homeownership. NAR and our members look forward to working with Dave and with Congress to ensure a stronger investment of resources in FHA that will ensure its continued role in stabilizing housing and to stimulate the nation's economy."

NAR testifies on green building incentives

NAR Treasurer Jim Helsel testified at a House Transportation & Infrastructure subcommittee hearing on the benefits of green buildings. Because of its LEED Silver certification, the privately-owned NAR building — the first in D.C. to achieve this — was cited by Chairman Norton (D-DC) as a benchmark by which to evaluate the Federal government's progress toward 'greening' its buildings. As chair of the NAR committee that oversaw the NAR building's construction, Mr. Helsel testified on the building's many environmental and community benefits as well as the process by which the committee achieved LEED certification. He also reinforced NAR's support for funding for green public buildings included in The American Recovery and Reinvestment Act (ARRA; Public Law #115-5, as well as other ARRA provisions for energy efficiency tax credits, block grants and weatherization assistance for modest-income families. These provisions are consistent with NAR policy, which favors incentives over mandates as the most effective way to improve the energy efficiency of the nation's commercial and residential buildings.



LEGAL EASE



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

Survival of the fittest: Take steps now to lessen risk

REALTORS® across the country believe the sour economy is spurring more risk of claims and frivolous lawsuits from disgruntled clients and customers, according to the National Association of REALTORS® 2009 Legal Scan®*.

Agency issues are of major concern to Legal Scan respondents, particularly breach of fiduciary duty, dual agency, agency disclosure and buyer representation. Calls to MAR's Legal Hotline verify that basic agency concepts are often misunderstood, particularly (but not exclusively) among less experienced licensees. Many of the disputes that arise between REALTORS® and sales agents center around a lack of understanding of the nature of their relationship and could be avoided by following some simple rules:

- Make it the policy of every licensee to be sure any person they deal with understands the nature of the relationship from the very start
- Use written disclosure forms signed by all parties for disclosures, including MREC-mandated forms for agency disclosure and dual agency
- Get the written disclosure forms signed at the first substantive contact
- Be sure you understand and can explain the different types of agency
- Update or secure new forms when the nature of the relationship changes
- Whenever a copy of a document is to be delivered to a party, provide for signature and date by the receiving party and keep a copy for your file
- Familiarize yourself with and study the Mississippi License Law and the Mississippi Real Estate Commission's (MREC's) rules regarding written disclosures, use of written documents in negotiations and when copies must be provided to parties

Mississippi is one of the states that has not enacted a law defining the exact nature of the fiduciary relationship between a REALTOR® and members of the public, including customers or clients. The MREC has mandated use of the Working With a Real Estate Broker form for licensees involved in Mississippi real estate transactions, and this form sets forth the duties of a seller's agent, a buyer's agent or a disclosed dual agent in a "non-binding" disclosure form.

Property Condition Disclosure is another major source of disputes cited by the Legal Scan. Significant numbers of REALTORS® polled identified problems involving disclosures relating to:

- Mold and Water Intrusion
- Structural Defects
- Misstatements of Square Footage and Different Methods of Measure
- Sewer Service and Septic Systems
- Emerging Problems with Imported Drywall

Mississippi law empowers the MREC to prescribe the basic property dis-

closure form for use in residential transactions, but Mississippi law also specifically requires any additional disclosure which may be necessary to avoid fraud, misrepresentation or deceit in the transfer transaction. The MREC form makes mention of mold, known prior water damage, square footage and sewer/septic systems, but does not make reference to imported drywall.

The use of "As Is" Clauses is identified by the Legal Scan as another issue of increasing importance given the prevalence of bank-owned property and foreclosures, short sales and "real estate owned" (REO) sales. Banks selling property without the knowledge of the prior owners are often not in a position to make effective disclosures regarding the state of the property, and deeds routinely limit warranties and include "as is" clauses. In this scenario, REALTORS® are strongly urged to go the extra mile in pointing out the existence of "as is" clauses and the inclusion of limited warranties or exclusion of warranties altogether in a pending transaction.

Other problems are created by the inclusion of an "as is" clause within a contract that is amended to include an inspection contingency, or an ambiguously drafted "as is" clause. MAR members using MAR standard form contracts (F-1 and F-2) will recall that the forms were revised in 2007 to eliminate conflicting provisions and provide the parties the option to designate the transaction as "as is" or to use the Home Inspection Addendum (F-7).

Commission disputes, procuring cause disputes and frivolous lawsuits are among the other issues plaguing REALTORS® according to the Legal Scan. These issues, together with those mentioned in this article, remind REALTORS® that an ounce of prevention is still worth more than a pound of cure.

**Used with permission*



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.





2009 first time home buyer tax credit quiz

In February 2009, President Obama signed into law the American Recovery and Reinvestment Act of 2009 which granted an \$8,000 tax credit to qualified first-time buyers purchasing a residence that year. With this credit, you can help first-time buyers get off the fence and buy a house. Before you start sharing this perk with your clients, make sure you know enough about it to answer their questions. Take this quiz to test yourself.

1. To qualify for the 2009 First-Time Home Buyer Tax Credit, a home must be purchased in what time period?

- A. Jan. 15, 2009 – Dec. 23, 2009
- B. Jan. 1, 2009 – Dec. 1, 2009
- C. Jan. 1, 2009 – Dec. 31, 2009
- D. April 15, 2009 – Dec. 31, 2009

2. In order to qualify for the full \$8,000 tax credit, the house must be at least what price?

- A. \$80,000
- B. \$50,000
- C. \$250,000
- D. \$150,000

3. A first-time buyer is defined as a buyer who hasn't owned a principal residence for how long?

- A. Never owned a home
- B. 3 years prior to the purchase
- C. 10 years prior to the purchase
- D. 50 years prior to the purchase

4. What is the income limit for claiming the full tax credit for married taxpayers filing a joint return?

- A. \$50,000
- B. \$200,000
- C. \$100,000
- D. \$150,000

5. What is the income limit for claiming the full tax credit for a single taxpayer?

- A. \$75,000
- B. \$50,000
- C. \$100,000
- D. \$125,000

6. What if buyers are eligible for an \$8,000 credit, but their entire income tax liability for the year is only \$5,000?

- A. They lose the \$3,000 extra benefit
- B. They can claim it in 2010.
- C. They'll get a refund for \$3,000
- D. They can't claim it at all then.

7. How long do owners have to stay in their homes without having to repay the tax credit?

- A. 3 years
- B. 10 years
- C. 5 years
- D. 1 year

Answers:

1. **B.** The home must be purchased on or after Jan. 1, 2009 and before Dec. 1, 2009

2. **A.** Any home that is purchased for \$80,000 or more will qualify for the full \$8,000 credit. The credit is equal to 10% of the home's purchase price up to \$8,000. For example, if the house is \$75,000, the credit would be \$7,500.

3. **B.** A first-time buyer is considered to be a purchaser who has not owned a home in the three years previous to the day of the 2009 purchase. Married joint filers must both meet the first-time home buyer requirement in order to claim the credit on a joint return.

4. **D.** Married couples filing jointly cannot have an income of more than \$150,000 to qualify. If the couple makes more, they don't lose out entirely, though. The credit phases out for a married couple filing jointly who earn \$150,000 to \$170,000 in annual income, with a smaller credit being awarded for the higher amounts.

5. **A.** Similar to married couples filing jointly, singles making more than \$75,000 in annual income don't necessarily lose out entirely on the benefit of the credit. The credit phases out for single filers earning between \$75,000 and \$95,000.

6. **C.** Any credit amount unused will be refunded as a check to the buyer. So the purchaser would receive the difference between the \$8,000 credit amount and the amount of tax liability. So, in the above case, that would be a \$3,000 refund.

7. **A.** The home cannot be sold until three years after the purchase, or owners will be required to repay the tax credit. This is to prevent buyers from flipping properties in order to cash in on the credit.



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

Property management pitfalls for the residential salesperson

When real estate markets slow down and closings are fewer, many real estate licensees search for new sources of income to sustain themselves until times get better. While property management can be a good, steady source of income, it is a specialized business that requires a great deal of knowledge and attention to avoid the pitfalls and landmines that come with it.

The Mississippi Real Estate Commission reports that complaints concerning property management have risen substantially. These complaints include unlicensed individuals managing rentals for a fee as well as a host of problems owners and tenants have with real estate licensees.

If you are considering rental management, beware that it is a lot less profitable than residential sales and can be very frustrating and time consuming. Property management is much more than collecting rents and paying bills. In Mississippi one needs to be well versed in state real estate law, the Residential Landlord and Tenant Act, and have a working knowledge of the Justice Court system where most landlord/tenant problems are settled.

Mississippi Real Estate Law 73-35-3 (1) states that a license is needed by "All persons who for a fee, commission or other valuable consideration, or with the intention of receiving same list, sell, purchase, exchange, rent, lease, manage, or auction any real estate". 73-35-3 (2) states that "The term real estate shall include leaseholds and every interest in land".

Although many brokers have chosen to not be involved in the property management business, they often allow sales agents to manage a few properties on their own. Some even allow owners to pay commissions directly to salespeople. MREC Rule IVA.1. requires that responsible brokers supervise all of their salespeople's activities that require a license, and 73-35-21 (1) states that a licensed salesperson can only be paid by their broker.

Brokers cannot abdicate their responsibility for overseeing their salespeople's activities, and any monies coming to salespeople from activities that require a license **MUST** come through their broker.

Just as is required with residential sales, agency disclosure must also be discussed at the first substantive meeting with both owners and tenants, and a Working With a Real Estate Broker form must be executed to become part of the file record. The WWAREB form signature block offers a selection of landlord's agent, tenant's agent, or disclosed dual agent as acknowledgement of disclosure.

The Law of Agency also requires the fiduciary duties of care, obedience, loyalty, disclosure, accounting, and confidentiality.

As in other kinds of real estate transactions, one cannot pick and choose among the duties but all of the duties must be performed.

Good business practice dictates that a written Management Agreement be executed that outlines the agreement, duties, and responsibilities of the owner and the licensee, and gives the licensee the authority needed to manage the property. There should also be a written Rental Agreement that gives the rights and responsibilities of the tenant and the licensee. MREC requires that all exclusive agreements be in writing and that all parties executing them be given copies immediately at the time of signing.

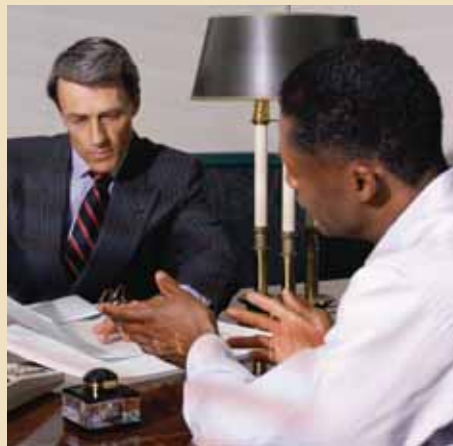
Under the Law of Agency requiring "care", a licensee managing a property should check the credit of potential tenants to be sure that there is likelihood that they will pay the rent on time and

not be a problem for the owner. Although it is a good practice to contact previous landlords to see what experience they have had with a potential tenant, previous landlords' recommendations are not to be totally trusted since they may not be objective about the tenant.

Licensees doing property management risk having their licenses suspended or revoked just as those who do real estate sales. Some of the items listed under Law 73-35-21 are misrepresentation, false advertising, agency disclosure, commingling owner's funds, displaying a "for rent" sign without the owner's consent, not giving copies at the time of signing, sharing commissions with an unlicensed person, inducing a party to break a contract to enter into one with them, accepting a commission or valuable consideration from someone other than their broker, and the unauthorized practice of law.

A full accounting of rents and expenses must be given to the owner on a regular basis, and a 1099 must be prepared for each owner to use in filing their taxes. The person you choose to handle the money, reports, and other paperwork should be trustworthy and bonded. Many brokers are disappointed when someone they have trusted for years succumbs to the temptation of embezzlement.

In making the decision whether or not to engage in property management, one should seriously weigh the benefits of having a new, sustainable source of income as well as the liabilities that you will be undertaking.



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



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

By Derek Easley

NAR tackling HVCC issue

The Home Valuation Code of Conduct (HVCC) establishes standards for solicitation, selection, compensation, conflicts of interest and appraiser independence. It became effective May 1, 2009, for any mortgage that is sold to Fannie Mae or Freddie Mac; Federal Housing Administration (FHA) and Federal Home Loan Bank (FHLB) mortgages are not covered in the agreement.

With the instatement of the HVCC, REALTORS® and mortgage brokers are prohibited from selecting appraisers. Lenders may use “in house” staff appraisers to conduct appraisals. However, the loan production staff and REALTORS® are prohibited from selecting, retaining, recommending, or influencing the selection of an appraiser; or conducting any substantive conversation with an appraiser or appraisal management company regarding the appraisal assignment. For the consumer, the appraisal process has remained largely intact. However, consumers may find the process takes longer than and may be more costly than it has been in the past.

During the past two months NAR has heard from many members regarding the delay of many closings as a result of HVCC. Some agents even report the loss of sales due to its implementation. As a result, NAR President Charles McMillan and other leadership have been working diligently to seek some resolutions to help NAR's membership. In June, President McMillan met with the Deputy Attorney General Director of the Federal Housing Finance Agency and shared the concerns and stories of members, asking for their assistance in resolving any problems related to the HVCC.

As a direct result of NAR's recent meetings with the New York Attorney General's office, the Federal Housing Finance Agency, and Fannie Mae, both Freddie Mac and Fannie Mae issued an update on July 22, 2009 to all lenders on the Home Valuation Code of Conduct. In addition, the Federal Housing Finance Agency issued a press release addressing misinterpretations and concerns about the Code.

First, it states that lenders should use appraisers who have clear experience in the geographic area. Second, it clarifies that appraisers are not prohibited from talking to real estate agents. Although much progress has been made, NAR will continue to push for a moratorium on the Code, will continue to meet with industry partners and officials to convey concern. Though the Mississippi Association of REALTORS® was unsuccessful in passing legislation related to this important issue in 2009, the organization did raise HVCC aware-

ness among legislators and other statewide elected leaders. MAR will continue to make this a priority and plans to pursue legislation again in 2010. Read more concerning this issue at www.Realtor.org/HVCC.

NAR facts concerning the American Clean Energy and Security Act

On June 26, the House of Representative approved H.R. 2454, the American Clean Energy and Security Act. Since then, there have been many reports about the bill and NAR's position that are based on incomplete information. Here are the facts:

As introduced, the original bill would have required energy audits and labeling at the time of sale. However, Realtors succeeded in making many positive changes before the bill passed. As approved, the bill:

- Does not create energy audit requirement for real property at time of sale.
- Exempts existing homes, multifamily and commercial buildings from any federal energy labeling guidelines such as the existing federal Energy Star label program (section 204(m)), and
- Leaves the decision entirely to state governments whether to pass a law to require labels, but expressly prohibits

labeling during a transaction (Section 204(h)).

- Does not create a federal energy audit requirement for real property;
- Exempts existing homes and buildings from any federal guidelines for new construction energy labeling.
- Leaves the decision to state government whether to pass a law and label, but specifically prohibits any labeling during a sales transaction.
- Prohibits the Environmental Protection Agency from regulating carbon emissions from residential and commercial buildings under the Clean Air Act;
- No longer includes provisions to bolster a private right of action under the Clean Air Act that would have allowed citizens to halt construction over minor risks – whether real or imagined;
- Offers property owners with matching grants and diagnostic tools to make property improvements that saves energy; and
- Provides green building financial incentives for HUD housing, including a loans, block grants and credit in underwriting for energy improvements.



VALUE yourself.

The only people who appreciate a doormat are those with dirty shoes.

Speaking of value....Are you taking full advantage of the valuable resources your MAR membership has to offer?

Your membership in the Mississippi Association of REALTORS® is worth more than the check you write each year. It's an investment in yourself and your business future.

Try these 12 benefits on for size...

1. **Legal Hotline** – Don't put your foot in your mouth. Talk to an attorney first and get answers to your legal questions.

2. **Technology Helpline** – Jumpstart your business with tech tips and advice.

3. **Affinity Partnerships** – You can never have enough shoes...or ways to save money! Save on insurance, office supplies, workouts and more.

4. **Legislative Advocacy** – REALTORS® stand united, speak with one voice on issues impacting your business.

5. **Professional Development** – Step ahead of your competition with the Mississippi REALTOR® Institute.

6. **Social Networking** – Take a leap and join us on Facebook, YouTube, Twitter and LinkedIn.

7. **Standard Forms & Contracts** – Follow industry leaders and download Zipform software.

8. **Printed Publications** – Kick back, relax and read *Real Estate LEADER*, *Real Estate 4-1-1* & more.

9. **Electronic Communications** – Stumble onto great tech tools, including virtual sales meetings, lunch & learn webinars, Broker Buzz, Rookie Report and more.

10. **Statewide Networking Opportunities** – Line up with your colleagues for the MAR Convention & EXPO, REALTOR® Day at the Capitol and other events.

11. **Code of Ethics Enforcement** – Wear your REALTOR® "R" with pride, honor and integrity

12. **www.msrealtors.org** – Click your heels together! There's no place like our home page!



The Mississippi Association of REALTORS®the right fit at the right time!

Mississippi REALTORS® Raise

The Sparkman Auditorium was the setting for the second MAR “Raise the Roof” talent show and fundraiser on June 4 in Jackson. Around 200 Mississippi REALTORS® gathered to cast their votes for some exceptional and diverse talent presentations from across the state. REALTORS® purchased votes for \$25, and successfully raised over \$25,000 for MARPAC by the end of the night. MARPAC contributes to the support and election of policy makers who support REALTOR® issues and helps to protect quality of life and private property rights of all Mississippians.

Chris Polychron, from Hot Springs, Ark. and member of NAR’s executive committee, was emcee for the talent review. Members enjoyed catered barbeque followed by a night of dancing to the Jackson band Jam Haus.

First place, \$500 and four registrations for the 2009 MAR state convention in Biloxi, went to the *Leadership*MAR Honor’s Class who performed “Dance Through the Ages.” Second prize of \$250 and three convention registrations went to Patsy Douglas of the Golden Triangle Association for her rendition of Patsy Cline’s “She’s Got You.” Third place, which was \$100 and two convention registrations, went to Brenda Parker of the Hattiesburg Area Association. Brenda stole the show with a rousing spoof of Susan Boyle from “Britain’s Got Talent” singing “I Dreamed a Dream.”

Other talented REALTORS® performed comedy routines, singing, and dancing. These included Melinda Dees as “The Singing Sales Lady,” Noggin Wild performing musical comedy, Mark Tucker singing “You Raise Me Up,” and Jeannette Spearman in a one-woman “All in the Family” comedy skit. John and Tammy Phillips hammed it up as “Johnnie’s Cash,” Derek Easley and Russell Wilcox charmed us once again by the creative song and dance number to “Man of Constant Sorrow,” and John Jenkins and Jo Usry got through “Burglary at Acme School Bell Company” without a hitch.

Past MAR Presidents Pam Powers, Bruce Kammer, Chris Wilson, Ellen Short and Larry Edwards reminded attendees through song that they all “Did it My Way.” Bob Ridgway, Ernie Clark, Steve Huey, Scott Merrel, and Jim Conerly represented MCAR with their good old fashioned acapella harmony as the “Rat PAC.” Straight from the Delta, The Cross Road Blues Duo of Levi McRaney and Odis Taylor had the auditorium rocking, and Danny Ivy presented “The Money Song.” Dressed in his finest attire, Jimmy McKay reminded us in song that “She Works Hard for the Money,” and Glen Smith crooned a beautiful rendition of “He’s Got the Whole World in His Hands.”

Elvis and Priscilla were in the building while Cynthia Joachim and David Stevens encouraged us to join our Mississippi REALTOR® friends on the coast for the 2009 MAR Convention at the Beau Rivage.

Fun, food, fellowship and finance all merged for a night to remember as Mississippi REALTORS® “Raised the Roof” for MARPAC.



se the Roof for MARPAC



1. Brenda Parker cloned Susan Boyle's "I Have a Dream."
2. Danny Ivy and friends blessed us with "The Monkey Song."
3. Derek Easley and Russell Wilcox raised the roof with "Dueling Banjos."
4. Elvis and Priscilla were in the house via David Stevens, MAR President Lynette Praytor, emcee Chris Polychron, and Cynthia Joachim.
5. Ellen Short, Chris Wilson, Pam Powers, and Bruce Kamer shared the Past-Presidents' version of "I Did It My Way."
6. LMAR's 2008 Honors Leadership class members Kathy Adkins, Doris Hardy, Lisa Hollister, Melanie Mitchell, and Corie Haynes raided the costume closet.
7. Levi McCraney and Odis Taylor rocked the house with Delta Blues.
8. "Big Daddy" William Fulton had "Hammer Time" with the LMAR Honors performance.
9. Mark Tucker awed the audience with a beautiful rendition of "You Raise Me Up."
10. Noggin Wild added his homespun humor to the fundraising event.
11. Patsy Douglas shared Patsy Cline's "She's Got You."

Register
by Aug. 31
& Save!



2009 Convention & EXPO December 1-3 • Beau Rivage • Biloxi, MS

Get ALL of your required & elective CE, EXPO admission, two lunches, two receptions and a dinner/dance all for just \$179!

- ⚓ **Shore up sales & marketing skills**
- ⚓ **Be the beacon of hope for customers and clients**
- ⚓ **Shine a light on new business strategies**
- ⚓ **Steer clear of economic challenges**
- ⚓ **Become the captain of your success**

- Nationally recognized speakers.
- Statewide networking opportunities.
- Local hospitality.

***“Inside my empty
bottle I was
constructing a
lighthouse while
all the others were
making ships.”***

– Charles Simic

REGISTRATION RATES

Rookie REALTOR®: \$129 by Nov. 24; \$159 Onsite
(open to REALTORS® licensed on or after Dec. 1, 2008).

REALTOR®: \$159 to Aug 31 to Nov 24; \$199 Onsite

Non-REALTOR® Licensee: \$229 Aug 31 to Nov 24; \$249 Onsite

Non-Licensee Spouse/Guest: \$99 by Nov 24; \$119 Onsite

Affiliate Member: \$199 by Nov. 24; \$229 Onsite

Local Board Association Executive: FREE

Local Board Association Staff: \$49

Register online at www.msrealtors.org or
by phone at 601-932-5241.



Tuesday, Dec. 1

2:00 p.m. - 3:40 p.m.

"Riding the Wave of Foreclosures: How to Keep Your Head Above Water," Chandra Hall

Understand foreclosure and how to work with buyers and sellers throughout the process. (2 hrs elective CE*)



4:00 p.m. - 5:40 p.m.

"Salvaging the Wreckage: Sink, Swim, or Sell an REO," Chandra Hall

Learn how to work with lenders to get Real Estate Owned properties off their books and into the hands of buyers and homeowners. (2 hrs elective CE*)

Wednesday, Dec. 2

9:00 a.m. - 10:40 p.m.

"Short Sales: Keeping the Homeownership Dream Afloat," Chandra Hall

Find out how to work with homeowners and lenders to find alternatives to foreclosure. (2 hrs elective CE*)

11:00 a.m. - 12:40 p.m.

"Short Sales: How to Calm the Storm of Foreclosures," Chandra Hall

Learn the skills needed to work with sellers, buyers, and lenders for a win-win-win instead of foreclosure. (2 hrs elective CE*)

4:00 p.m. - 5:40 p.m.

"Toe the License Law Line or Walk the Plank," Cynthia Joachim

A refresher on what all real estate licensees need to know to avoid having their license suspended or revoked. (2 hrs license law required CE*)



Thursday, Dec. 3

8:30 a.m. - 10:10 a.m.

"Shipshape Agency for Sellers," Mary Ann Bush

A review of the duties required by agency when working for sellers. (2 hrs agency required CE*)

10:30 a.m. - 12:10 p.m.

"Shipshape Agency for Buyers," Mary Ann Bush

A review of the duties required by agency when working for buyers. (2 hrs agency required CE*)



1:10 p.m. - 2:50 p.m.

"Catching the Trade Winds: Understanding Contract Law," Mary Ann Bush

A reminder of the legal responsibilities an agent has when executing Listing Agreements, Purchase Agreements, and other contracts. (2 hrs contract law required CE*)

**MAR has applied for CE credit for the course and is awaiting approval by the Mississippi Real Estate Commission.*

TENTATIVE 2009 MAR CONVENTION SCHEDULE

TUESDAY, DECEMBER 1ST

8:00 AM-1:00 PM

REALTOR® Golf Tournament

8:00 AM-5:00 PM

Cyber Café Open

8:30 AM-11:30 AM

AE Forum

9:00 AM-5:00 PM

Registration Open

11:30 PM-5:30 PM

Local Board Management Conference

2:00 PM-3:40 PM

Riding the Wave of Foreclosures

2:00 PM-3:40 PM

Continuing Education - Commercial

4:00 PM-5:40 PM

Salvaging the Wreckage: Sink, Swim or Sell an REO

5:30 PM-7:00 PM

Happy Hour in the EXPO/EXPO Grand Opening

7:00 PM-9:00 PM

Leadership Reception

7:30 PM-9:00 PM

Commercial Real Estate Dinner

WEDNESDAY, DECEMBER 2ND

8:00 AM-5:30 PM

Registration Open

8:00 AM-5:30 PM

Cyber Café Open

8:00 AM-9:00 AM

Coffee Service

9:00 AM-11:30 AM

MAR Board of Directors Meeting

9:00 AM-10:40 AM

Short Sales: Keeping the Homeownership Dream Afloat

10:30 AM-4:30 PM

EXPO Hours

11:00 AM-12:40 PM

Short Sales: How to Calm the Storm of Foreclosures

12:30 PM-2:00 PM

EXPO Lunch

2:00 PM-3:40 PM

General Membership Meeting / Annual Awards Presentation

4:00 PM-5:40 PM

Toe the License Law Line or Walk the Plank

7:00 PM-8:30 PM

Dinner Reception in the EXPO/EXPO Hours

8:30 PM-10:00 PM

Installation of Officers / Dessert Reception / Dancing

THURSDAY, DECEMBER 3RD

7:30 AM-8:30 AM

CRS Breakfast

7:30 AM-8:30 AM

RLI Breakfast

8:00 AM-2:00 PM

Registration Open

8:00 AM-2:00 PM

Cyber Café Open

8:30 AM-10:10 AM

Shipshape Agency for Sellers

10:30 AM-12:10 PM

Shipshape Agency for Buyers

12:10 PM-1:10 PM

"Lightning" Lunch

1:10 PM-2:50 PM

Catching the Tradewinds: Understanding Contract Law

Sponsorship & Exhibit Opportunities

Record attendance is expected as MAR returns to the Mississippi Gulf Coast for our 2009 convention. The MAR Convention & EXPO is the best place to build business with REALTORS® statewide.

This year, MAR's EXPO will be located in the beautiful Magnolia Ballroom at the Beau Rivage. Choose your exhibit space early to have the best seat in the house to have maximum exposure.

2009 Partnership and Sponsorship packages, Convention Guide advertising and Cyber Café and Keynote Speaker sponsorships are available as well.

Learn more:

Contact Kathy Adkins at kadkins@msrealtors.org or 601-932-5241.

(continued on page 14)



Register during August & SAVE!

2009 Convention & EXPO
December 1-3 • Beau Rivage • Biloxi, MS
Registration form

Convention Venue/Hotel Reservations

The 2009 MAR Convention & EXPO will be held at the Beau Rivage Hotel & Casino in Biloxi, MS. A block of rooms has been reserved for Mississippi REALTORS®.

Room rate is guaranteed at \$119.00 per night, single or double occupancy. A \$20.00 surcharge (subject to change) will apply per night, to each additional third and fourth person occupying the same room.

To make reservations, call the Beau Rivage Reservation Department directly at 888-383-7037.

In order to receive the group rate, callers must identify their affiliation with the Mississippi Association of REALTORS®. Rates cannot be changed at check-in or check-out for guests who failed to identify their affiliation at the time the reservation is made.

Convention registration cancellation policy: All cancellations must be submitted in writing. Refunds minus a \$50 processing fee will be granted until November 24. Absolutely no refunds will be processed after November 24. No exceptions. In compliance with the ADA, MAR will make all reasonable efforts to accommodate persons with disabilities at its meetings. Please contact MAR if you have any special needs.

The reserved block of rooms will be held until the cut-off date of November 9, 2009. Reservation requests made after the cut-off date will be honored on a space-and-rate availability basis. Beau Rivage does require that the first night's room and tax deposit accompany the reservation requests (a major credit card number may be used to guarantee a room in lieu of a deposit).

Beau Rivage allows individual attendees the right to cancel their guest room/suite reservation without penalty up to 48 hours prior to each attendee's scheduled arrival date. Beau Rivage shall charge the individual attendee's credit card one night's room rate for cancellation within 48 hours of the scheduled arrival date or for failure of the individual to check in on the scheduled arrival date.

Name: _____
Company: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
E-mail: _____
NRDS#: _____
Real Estate License #: _____
Appraisal License #: _____
Spouse/Guest Name: (if registering) _____

If you cannot register online please complete the form and fax or mail it to MAR Headquarters. One form per registrant. Please PRINT. For more information, contact MAR at 800-747-1103.

Registration Rates

Check all that apply

<input type="checkbox"/> Rookie REALTOR® (earned license on or after Dec. 5, 2008)	\$129 by Nov. 24	\$159 onsite
<input type="checkbox"/> REALTOR® : (\$159 until August 31)	\$179 by Nov. 24	\$199 onsite
<input type="checkbox"/> Affiliate member:	\$199.00	\$229 onsite
<input type="checkbox"/> Non-REALTOR® Licensee:	\$229 by Nov. 24	\$249 onsite
<input type="checkbox"/> Non-Licensee Spouse/Guest:	\$99 by Nov. 24	\$119 onsite
<input type="checkbox"/> Local Board Association Executive:	FREE	
<input type="checkbox"/> Local Board Association Staff:	\$49	

Payment

No registrations will be processed without payment. A \$50 processing fee will be charged for any returned check.

Registration Fee: \$ _____ Spouse/Guest Fee: \$ _____ TOTAL: \$ _____

Charge my: ☐ VISA ☐ MasterCard ☐ AmEx ☐ Discover

Card Number: _____ Exp. Date _____

Signature (required): _____

☐ I have enclosed a check payable to Mississippi Association of REALTORS®

Send your completed registration form with payment to:

MAR CVN2009, P.O. Box 321000, Jackson, MS 39232-1000 OR Fax it to: 601-932-0382

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.

MAR announces 2010 slate of MAR officers/directors

The MAR Nominating Committee announces the following slate of MAR officers and directors-at-large for 2010:

- President: Tony Jones, Olive Branch
- President-Elect: Dee Denton, Jackson
- First Vice President/Southern District Vice President: Watkins "Noggin" Wild, McComb
- Central District: Janice Shows, Jackson
- Northern District: Andrea Cummins, Oxford
- Treasurer: Adam Watkins, Hattiesburg
- Immediate Past President: Lynette Praytor, Jackson

DIRECTORS-AT-LARGE

District 1 Director-at-Large

- Kay Jefferies, Southaven, term expires 2012

District 2 Director-at-Large

- Robert Andrews, Greenville, term expires 2012

District 3 Directors-at-Large

- Dorothy Thompson, Jackson, term expires 2012

District 4 Director-at-Large

- Lisa Hollister, Ocean Springs, term expires 2012

In accordance with the Mississippi Association of REALTORS® Bylaws, election of MAR 2010 officers/directors will occur via online voting. Online voting will open at 12:00 a.m. on August 28, 2009 and will close at midnight on September 11, 2009. Any active REALTOR® member of the association is eligible to vote in officer/director elections. These members will receive via mail voting instructions, a login and password, along with a copy of the slate.



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Online Education offerings at the REALTOR® Institute

Need continuing education? Did you know that you can take your required CE as well as a host of elective CE courses from the comfort of your home? These courses are available anytime with the click of the mouse at www.realtorinstitute.org.

Pre-license & Post-license Courses

- Salesperson Pre-license: Mississippi Real Estate Principles
- Salesperson Post-license course
- Broker Pre-license: Broker A
- Broker Pre-license: Broker B
- Home Inspector Licensing course

Real Estate CE

- Required License Law & Contract Law
- Required Agency Law
- Buyer Representation in Real Estate
- Commercial Real Estate: Understanding Investments
- Commercial Real Estate: Listing Properties
- Diversity & Doing Business
- Environmental Issues in Your Real Estate Practice
- Ethics in Real Estate
- Fair Housing
- Fair Housing: Law & Practice
- Home Inspections & Environmental Basics
- Investment Property Practice & Management

- Property Management & Managing Risk
- Real Estate & Taxes
- Real Estate Finance & Tax Issues
- Real Estate Finance Today
- Red Flags: Property Inspection Guide
- Risk Management
- Seller Representative Specialist (SRS Designation)

Appraisal CE

- Environmental Issues in Your Real Estate Practice
- Property Management & Managing Risk
- Real Estate & Taxes
- Real Estate Finance Today
- Red Flags: Property Inspection Guide

**MISSISSIPPI
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SURVIVOR!

frugal, focused and finding success

By Kathy Adkins

Merriam-Webster defines “survival” as the ability to live, exist, function or prosper in spite of difficult odds. To many, that may be an actual life or death experience—the ability to overcome a life-threatening illness, event or catastrophe. But to most of us, survival simply means a fundamental ability to face challenges head on, and for many Mississippi REALTORS®, the difficult real estate market they have experienced over the last couple of years has meant adopting new work habits and even finding new places to use their expertise.

Four Mississippi REALTORS® from different parts of the state and various types of real estate practice shared personally what it takes to adopt a survival instinct in every aspect of their lives and business. Even though each has had differing experiences, all four agreed that it is a decision perfected with planning, attitude, and relationships.

Back to the basics

Greenville REALTOR® Robert Andrews, Robert Andrews Realty GMAC, has survived many years in the real estate business. Andrews revealed that personnel has taken priority over other issues. “In an effort to keep office staff intact—I have not reduced hours or let anyone go—I curtailed any new forms of advertising, closely scrutinized long-term advertising contracts, and reduced those long-term ‘locked-in’ contracts or did away with them totally,” he said. Andrews has also made fundamental changes such as “reducing office supply inventory to a month-to-month basis instead of buying in bulk,” and “investing in more efficient printers that consume less expensive refill cartridges.”

More and more REALTORS® have found that the early principles of real estate sales and productivity become rusty during highly productive and record-breaking sales years. A return to such basic tasks as accountability and consistent networking are being rediscovered and approached as vital to survival in a difficult market.

“Due to higher gasoline expenses and less income, our agents have been requiring prior pre-approval of potential buyers from local loan officers we trust before cranking up the car,” said Andrews. He also encouraged agents to increase their contact with listing inventory by phone and e-mail, using national and local real estate sales statistics. “Agents have been spending time reassuring

Andrews

sellers that the market will turn around and we will recover. By repeated contact and encouragement, agents have been able to guide sellers to reduce asking prices and extend listings.”

Andrews also cites a fundamental approach that has probably contributed the most to the survival of his agents and his real estate business. “A key element in our office has been to just show-up every day even when business is slow,” he said. “All of our agents are full-time seasoned people, so we have been fortunate to remain intact.” Andrews has been encouraging attendance at MAR events such as the annual convention in addition to registering for additional education when real estate business is a little slow. “By interacting with agents from other parts of the state,” he added, “we have discovered that many areas of Mississippi are struggling just as much as we are or more.”

It's all in the attitude

Across the state, one key element seems to resonate with successful REALTORS®: keeping a positive attitude. Tupelo REALTOR® Norma Cother, Crye-Leike Realtors, has adopted an attitude of gratitude from her earliest days in real estate. “In thinking about how I have survived in this business all these years, I would have to say that it is primarily from striving daily to have a positive attitude,” she said, “I learned quickly when I was newly licensed, that everything wasn’t going to be easy; that my friends wouldn’t necessarily want to do business with me, and that everything wasn’t going to be rosy. After going home several days in tears that first year, I finally decided that every negative has a positive; whether it teaches you patience, how to do something better the next time, or just to get back on the horse. I think having that attitude has been key in my ability to stick it out.”

Cother compared the positives and negatives when talking about the changes to the market over the past few years. “The excellent market we experienced a few years ago wasn’t necessarily a good thing,” she said. “You didn’t have time to focus on yourself and education. You didn’t have time to build relationships with clients. Now because it is slower, we can focus on people and doing our job really well.”

Much wisdom can be gained from experienced agents who have weathered the difficult markets of the past. As with many things in life, events are cyclical and tenured agents have learned to embrace the challenges and competition of a less than stellar market. Cother shared that another thing that has continued to contribute to her survival in a slow market is her ability to adapt to change. “I have not only tolerated change— I have embraced it.” Since she began selling before the use of MLS systems and computers, Cother jokingly recalled the negative resistance by many REALTORS® when faced with the challenge of changes in technology and agency through the years.

Norma attributed her love of learning and her belief in the nurturing of relationships as the bedrock of a fulfilling career. “I LOVE to learn! I take every class that I possibly can on any subject that could possibly make me a better agent. The one thing about this business is that you NEVER know it all—there is always something new to learn or be reviewed,” she said. “I have always strived to value the relationship more than the commission.” Many agents say that repeat business and inter-agent relationships that result in sales are important to keeping their business alive. “Sometimes that means giving up a dollar here and there but it ALWAYS comes back to you.”



Cother

Survival tips for staying on top of your game in a cooling market

- Focus on relationship-building. Although we are light years advanced from 10 years ago when it comes to database management and communicating with clients, real estate is as much of a relationship business today as it ever was.
- Work an extensive mailing list. Even if your business slows down a bit, don't stop contacting prospects and past clients, either by e-mail or snail mail. Plan to make 12 contacts per year for everyone on the list.
- Invest in marketing. Reinvest 20 percent to 30 percent of your gross revenue on personal marketing and advertising that will get new clients and customers to come to you.
- Use technology to your advantage..Evaluate whether it makes sense to upgrade your tech tools to boost your efficiency and deliver a higher level of customer service. However, don't let technology stand in for face-to-face meetings and networking.
- Make sure the price is right. Become masterful at pricing right the first time. Don't add to the problem of oversupply and increased absorption rates..
- Welcomes objections for what they are. Don't get mad at objections. Instead, recognize them as valuable market signals and become masterful at handling them in a relaxed, but serious way. Learn from what buyers and sellers are telling you. Also, know what the most common buyer objections are and practice your response so you are confident and prepared to respond.
- Strengthen your community ties. Build your community involvement in a variety of ways: little league sponsorship, networking groups, charity events, volunteering as a big sister/brother, and so on. The more you're out there and visible in the neighborhood, the more opportunities you create to reinforce your expertise as the local real estate expert, ask for business, and get referrals.
- Embrace continuing education. The market keeps changing, and you must know how to change with it. Stay up to date on new technology, risk management, and hot marketing techniques. Participate in every educational opportunity that comes along.
- Hire a coach. Invest in the single most effective thing you can do to rouse the superstar within. A good coach aligns his or her goals with yours and is there for you every step of the way. By learning from an outside expert, you can refine your business plan, respond to challenges, and open your eyes to opportunities that you may not have otherwise seen.
- Don't just sit there! When all is said and done, there will never come a time when sitting on one's haunches or doing things "the old way" will be an acceptable way to do business. Make it your mission to adapt to changes and be open to new ideas to propel your business.

Written by Mark Leader for the National Association of REALTORS®. Reprinted with permission.

(continued on page 18)

Survivor!

frugal, focused and finding success

(continued from page 17)

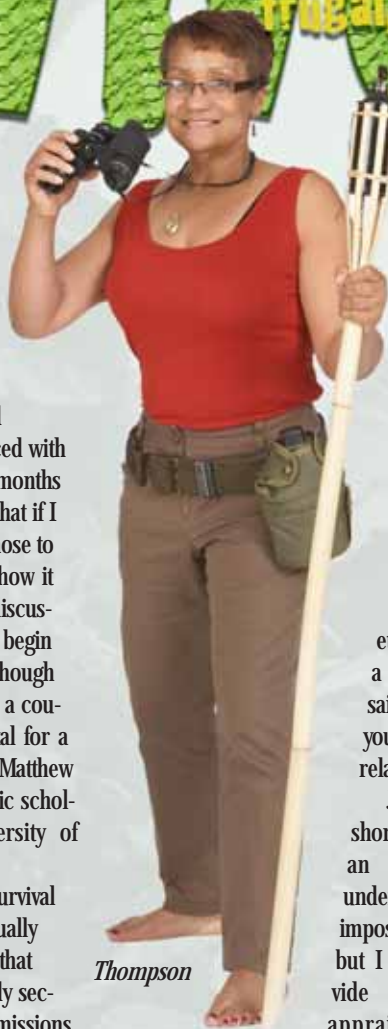
Don't sweat the small stuff

Jackson REALTOR® Dorothy Thompson, Dorothy Thompson Realty, has experienced survival lessons on a deeper level than most. 19 years ago, Dorothy found a lump in her breast on Christmas Day, and was told the next day that she had Stage 3 breast cancer. "I was faced with a life-altering decision," shares Thompson. "I was 4 months pregnant when I was diagnosed, and the doctor told me that if I didn't have chemotherapy, I would die in 6 months. If I chose to have chemotherapy while pregnant, he couldn't predict how it would affect my unborn baby." After much prayer and discussion, Thompson and her husband made the decision to begin chemotherapy. "I carried my son until the doctors felt as though he could breathe on his own. The doctors sent me home a couple of days later and moved the baby to another hospital for a while. My son is now a healthy, accomplished young man. Matthew attends Jackson State as a sophomore and is on academic scholarship." (Dorothy's older son Willie attends University of Mississippi Medical School.)

Thompson is quick to tell you that she believes her survival (and Matthew's) was Divine intervention, and has continually committed to a set of priorities in her life. "I have found that things go better in my life when I put God first, my family second, and my job third," she said. "I don't focus on commissions. I focus on providing people with excellent service, and then the commissions come along. I always tell clients the truth –the good and the bad."

In addition to her priorities, Thompson reflected on her last twenty years in real estate. "I start every year with goal setting, and I plan for 25% above and 25% below that goal. By planning that way, I have a way to adjust to changes in the market. I constantly check the numbers in my plan, and try to stay focused on anything I need to rework to adjust to the market." She shared that around 90% of her current real estate business comes from past clients or referrals. Thompson mentioned a \$27,000 foreclosed property she sold several years ago. "I don't know for certain how much, but I have generated a tremendous amount of business through referrals from that one sale many years ago," she said.

As those around her can attest, Thompson has given to anyone in the business who needs her help. "When I hired my secretary five years ago, she was surprised because I would give anything in my office to anyone that needed it—even agents from other companies. I was fortunate to have mentors when I started in real estate that helped me, so now I feel that it is important to give back to other people in the business," she says. "I have learned to not let the little stuff bother me. I just don't sweat the small stuff."



Thompson

Helping others survive

John Jenkins, John Jenkins Appraiser, has been a Jackson REALTOR® and real estate appraiser since 1977. Because of his longevity, he has experienced and survived all types of markets. "From about early 1980's, the real estate market would typically have about three good years, then a bad year. This cycle continued until about 1993, when most years were growth years all the way up to recent times," said Jenkins.

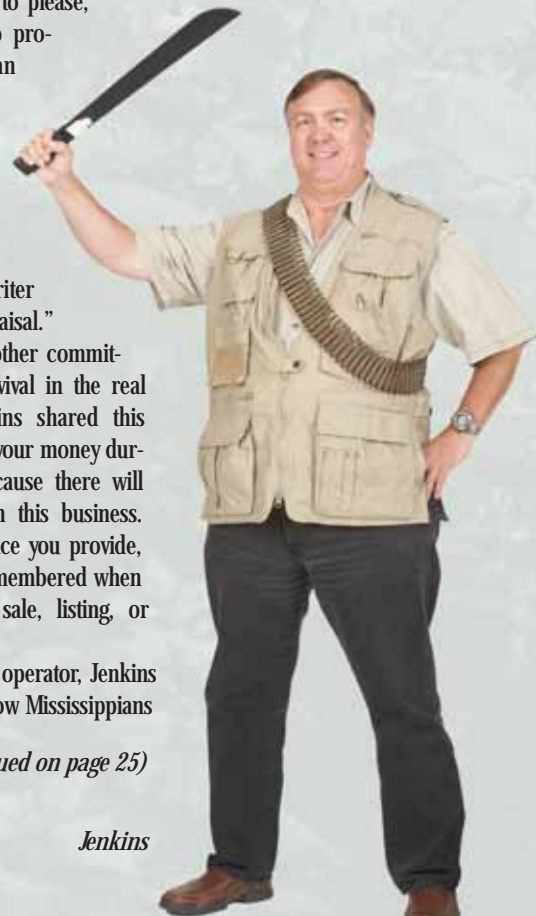
Having been a part of the real estate profession for over 30 years, Jenkins knows well the importance of work ethic and the ability to provide impeccable service. "There is a lot of pressure in this business to make deals work," he said. "If you compromise your ethics to make deals work, you may be looking for another job. The appraiser/lender relationship is, by necessity, one of trust."

Jenkins believes that providing the best quality work in the shortest time possible has given him credibility and respect as an appraiser. "Sometimes underwriters are almost impossible to please, but I try to provide an appraisal that will pass under-

writing the first time. I learn from my experiences and try to anticipate what the underwriter will expect from the appraisal."

Fundamental to his other commitments to long term survival in the real estate profession, Jenkins shared this advice: "Don't spend all your money during the good times, because there will always be slow years in this business. However, the better service you provide, the better you will be remembered when it's time for that next sale, listing, or appraisal order."

As an amateur radio operator, Jenkins has given back when fellow Mississippians



Jenkins

(continued on page 25)

REALTORS® across the state give buyers 8,000 reasons to buy now



I recently represented buyers who purchased a \$79,000 house. My buyers had been thinking about buying a home for a while and the tax credit motivated them to go ahead and make a purchase. Our local board is advertising the tax credit and buyers seem to be paying attention to the advertising. Agents are getting calls for an explanation of the credit, and I have observed that several agents in our office are working with first time home buyers.

Jerome Kittrell, Winstead Realty, Meridian



My first time buyers who bought a home in early 2009 would not have done so had it not been for the Housing Recovery Tax Credit of \$8,000. Having 8,000 reasons to buy a home surely crossed their mind, but \$8,000 hit home. The buyers did not have the money upfront for this substantial down payment and they did not qualify for any Down Payment Assistance Programs, so they asked their family for a gift of a short term loan. After closing on their home, the buyers were able to file their taxes prior to 4.15.09 and claim it on their tax return. The buyers used the 5405 since the Housing Recovery Tax Credit allows for a home bought in 2009 to be credit on your 2008 tax return and/or amended for 2008. The process was very smooth for them. They received much more in a refund than they were expecting allowing them to pay off some debt and do minor repairs to their home. In my opinion, choosing a well-educated lender is also a key element in making this process work properly.

Michele Rumble, Roddy Rumbley Real Estate, Madison



I had a client who used the tax credit AND went rural housing. Guess you can see, they needed very little money to buy. It was a piece of cake. The property was in Madison and sold for \$138,000. They closed on 4/21/2009, so they went back and amended their 2008 tax return. Use of the \$8,000 tax credit is just like any other deal with the only exception being the filing of their taxes, which doesn't include us. They are super happy with the house and with me!

Linda Graham, Coldwell Banker Graham and Assoc., Jackson



I sold a home in March to a single lady, first-time home-buyer. She was delighted to take advantage of the \$8,000 tax credit incentive. The buyer's father was an accountant, and with his advice, she is using the tax credit on her 2009 tax return. The Tax Credit incentive helped make the sale easy and enjoyable.

Bea Luckett, Jguyton group realty, Tupelo



I listed and sold the home in March 2009. It was located in Collinsville Ms. The buyers were a newly married couple and they had no idea about the \$8,000 tax credit. I had them go to my mother's tax office also located in Collinsville and she amended their 2008 tax return and the check came in the mail eight weeks later. I have since advertised about the credit in our local homes magazine and I had additional people calling me to inquire about how to get the money and I sold them a home as well!!!! WHAT AN AWESOME TOOL IN TIMES LIKE THESE!

Stacy Billings, Pigford & Corey REALTORS®, Meridian



I recently sold a home to a client who took advantage of the \$8,000.00 Tax Credit Incentive. My client talked with the IRS, and knew what he needed to do and when to do it, as well as what to expect and when. We closed the contract on July 23, 2009, but the financing was available within a few weeks of writing the contract.

Diane Moore, CRS, Wally Page Realty, Ocean Springs



If a picture is worth
a thousand words,
then a video could be
worth a thousand bucks!

With major media outlets touting the negatives of the real estate market, isn't it time for local REALTORS® to speak up about the positives in their local markets? The Mississippi Association of REALTORS® is introducing the Buy NOW Mississippi campaign to bring information and resources to real estate professionals who are looking on the bright side and utilizing the latest modes of effective communication. In an effort to help REALTORS® get the word out that now IS a great time to buy, MAR is hosting a Buy NOW Mississippi Video Contest. Entering is simple – make a short video that creatively addresses either (a) why buyers and sellers should use a REALTOR® or (b) why now is a good time to buy in Mississippi. The video cannot be longer than three minutes and must contain the words "Buy NOW Mississippi" in text or audio. Participants must be Mississippi REALTORS®. The grand prize is \$1,000! Second prize is \$500 and third prize is a Flip Mino™ video camera (a \$180 value). Help us get the word out that whether someone is looking for a spot in the woods, a place near the beach, or urban digs in the capital, NOW is the time to buy!



Buy NOW Mississippi campaign

Visit www.msrealtors.org and click on the "Buy NOW Mississippi" link to take advantage of the FREE fact sheets, audio advertisements and tools available to understand and promote the \$8,000 tax credit and other housing resources.

Setting the stage for getting it SOLD!

by Candy Spurzem

In today's market, where there are many houses and not enough buyers, every house you list has to be the very best it can be. Anything less than the best and most houses will sit on the market for a long time. The real estate professional's responsibility in helping the seller survive a buyer's market is to instill in their sellers that staging a home to sell is simply not an option.

The common goal for both the listing agent and the seller of a house is to achieve a quick sale for the best price attainable. Showing or listing a market-ready property is a satisfying experience. Not only does the client enjoy the sell-

ing experience, but marketing a pristine property makes the agent look good too! So, what makes a market-ready property? What can sellers do to make their house the most desirable property in a competitive market? What can you do

as an agent to help them get the house market-ready, without offending anyone?

First of all, it's critical for everyone in the process to differentiate between the home the sellers have created and the house that is for sale. Help your clients understand that your recommendations are geared fundamentally for the sale of their house and are not a reflection of how they live in their home. When buyers view the seller's house, the house should be memorable and allow the buyers to imagine how their belongings will fit into the house and make it their home.

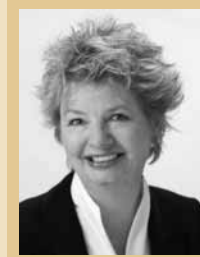
First things first: declutter, declutter, declutter! The house has to be the star here-- not the toys, pictures or doll collection. Sellers can tell you the features they feel stand out in their home, and you can help them to make sure those features are what buyers notice. Recall buyers you have worked with in the past and how they talk about the houses they've viewed. The buyers will talk about the house with the trees, the great windows or the stellar kitchen. Sometimes they talk about a house because of the toys or the wedding picture in the din-

ing room, or the diplomas on the wall. Help your sellers to view each room in their home and figure out what they want buyers to remember when their house is shown! It is likely that if the buyers only remember the "stuff," they probably won't purchase the house! Have sellers pack up personal items, family photographs and all collections.

Secondly, don't forget security! There should be NOTHING in the house that identifies the sellers' children. There should be no cute names on the walls, no certificates from school and nothing that gives away any information about the kids. Mail, medications and valuables should all be secured and out of sight. Diplomas and other documents that display the owner's occupation can be detrimental during negotiations, and mail can be an avenue for identity theft. Medications and valuables are tempting and are best secured away.

Sellers should spend some time driving their neighborhood and picking out the most appealing homes, noting what draws them to particular houses. This is a great way to evaluate what upgrades the sellers need to make for street appeal! A fresh coat of paint or varnish on the front door sets the stage. Buyers who walk up to a fresh and appealing house have a natural tendency to expect the same inside. They go in with optimism. Poor street appeal sets the buyer up for more disappointment when they walk in the door, causing them to nitpick their way through the entire showing!

Finally, a super clean house with freshly washed windows is essential. All rooms should be staged for their logical use and preferably with less furniture than you might normally use in your home. No more than one piece of art or a single wall with art per room. Minimal window coverings make a room feel larger and airier. ALL window coverings must be as open as possible for each showing. Candles, air fresheners, plug-ins and any fragrance other than a batch of baked cookies or bread gives the buyer the impression there is odor that the seller is attempting to cover up. These air fresheners can also be a real issue for individuals with allergies! Pets should be away from the house during any showing. Cat litter, if a necessity, must be freshened daily! If the sellers are in a hurry to leave each day, coach them that clean sinks, mirrors and properly made beds are the bare minimum. A garage with boxes packed, is MUCH better than a full house!



Candy Spurzem,
Denton Realty, Jackson
is a REALTOR® and real
estate stager.

Coffee Talk

Grab a cup of coffee, dial into a statewide network of fellow brokers and learn what new ideas are brewing out there. This open forum will be a facilitated broker discussion conducted via webinar. Brokers will be asked general questions about the market in their area to stimulate a dialogue and information exchange.

30 minutes / 9:30 a.m.

August 24
September 21
October 19
November 23



Tap into a new Rookie resource offered by the Mississippi Association of REALTORS®: a virtual Rookie Roundtable series held the second

Monday of each month.

The facilitated forum will feature timely tips, tools and information AND an opportunity to ask questions, chat with colleagues around the state and network with others new to the real estate business.

30 minutes / 10:30 a.m.

August 24
September 21
October 19
November 23



Mississippi Real Estate Markets Performance

As reported by local boards for April 1 – June 30



Local Board	# Sold 2008	# Sold 2009	# Sold % Change	Median Price 2008	Median Price 2009	Median Price % Change
Clarksdale*						
Cleveland*						
Four County	29	13	-55.17%	\$96,000	\$85,500	-10.94%
Golden Triangle	311	241	-22.51%	134,500	\$140,000	4.09%
Greenville*						
Greenwood*						
Grenada	30	37	23.33%	\$94,230	\$123,062	30.60%
Gulf Coast (includes Biloxi-Ocean Springs)	798	558	-30.08%	\$153,897	\$155,644	1.14%
Hattiesburg	402	345	-14.18%	\$153,000	\$146,000	-4.58%
Jackson	1716	1247	-27.33%	\$133,000	\$144,800	8.87%
Laurel*						
Meridian	128	181	41.41%	\$98,200	\$82,917	-15.56%
Natchez	65	71	9.23%	\$97,500	\$119,000	22.05%
North Central	237	200	-15.61%	\$155,000	\$147,250	-5.00%
Northeast	389	298	-23.39%	\$103,000	\$97,000	-5.83%
Northwest	823	678	-17.62%	\$148,995	\$135,150	-9.29%
Pearl River	86	115	33.72%	\$142,500	\$161,500	13.33%
Southwest	136	102	-25.00%	\$129,779	133,700	3.02%
Vicksburg-Warren County*						
* No data provided						

Buy Smart, Buy Now

It all adds up! Now is the time for REALTORS® everywhere to show renters and first-time buyers that low rates, generous inventory, and tax incentives are adding up to make the perfect time to BUY NOW!

Abundant data and information relating to home sales is available these days. Even better, 8 out of 10 economists believe that home prices will rise over the next 5 years. That being the case, there has never been a better time for buyers to make the move and purchase a home.

The recently launched 2009 National Association of REALTORS® Public Awareness Campaign focuses on motivating buyers to buy homes now. The campaign was designed to reinforce the message concerning the temporary \$8,000 tax credit, and urges them to contact a REALTOR® to help them realize their dreams of homeownership. In addition, NAR's campaign has three other areas of focus: Buyer Strength, which explains why the current conditions such as low interest rates and available properties put many potential buyers in a position of strength. Fence Sitters, encourages consumers to make home buying decisions based on family needs and local market conditions rather than being influenced by national reports that have little relevance on an individual level. And Home with a View demonstrates that homeownership bestows social benefits as well as financial ones.

In addition, NAR has launched a website just for consumers to help encourage them to buy homes now. Visit www.housingmarketfacts.com.

Buying vs renting

Buying

Purchase price	\$150,000
97% LTV	145,500
Monthly payment (P & I) 30 yr. loan @ 5%	731
Escrows—1/12 taxes and insurance	+ 200
Total monthly payment	\$931
Monthly tax savings if buyer is in 28% income tax bracket	- 260
Net monthly cost of owning \$150,000 home	\$671

Renting

Estimated rent on \$150,000 home	\$1,200
No income tax savings	

What can a REALTOR® do to increase listings and sales?

By Chris Wilson

Sitting around waiting for that phone to ring is a recipe for disaster in times like these. Every REALTOR® should be seeking ways to find more prospects, meet more people and touch the bases that lead to contacts. One idea is to become involved in some project or institution that connects you with people – people who meet buyers. It should be some entity that employs folks who have stable jobs, buy homes and move from time to time. Now we're talking sales and listings.



Past President, Chris Wilson, First Choice Realty, Laurel is the 2010 Vice Chair of NAR's Smart Growth Advocacy Group.

If it happens to be an institution that is a key element of your local economy, then you are on to something. That means other important contacts can be made. Mixing with people who are

connected to economic development generates leads to contacts and ideas.

If it happens to be an institution that is public and used by almost everyone, then you are increasing your chances of making contacts.

Now, what if it is an institution about which every home buyer begins asking questions when they begin their new home search?

A June 8 Mississippi Business Journal article entitled: "Education is the Answer" highlighted the fact that quality education in our public schools unlocks the door to economic development success all over our state. Interviewees, including Dr Hank Bounds, former Mississippi Superintendent of Education; local school superintendents and executive directors of Chambers of Commerce, revealed in no uncertain terms how those Mississippi Counties with the best success stories in growing the number of higher paying jobs are those same counties with the highest rated public schools. Unfortunately, Mississippi's public schools rank pretty low when compared to other states in

the US.

It's important to note that in our state's most successful counties REALTORS® make more sales; and the prices of the properties they sell are higher. Go check. It's true. It doesn't take rocket science technology to then realize that improving the educational standards in your county will lead to better business.

So what can a REALTOR® do to increase listings and sales? Get involved in the public school system in your community. Think about it. If you get involved, you meet the teachers who all have good jobs and can afford homes. You meet parents who want good schools for their children and want nice homes and communities. You rub shoulders with economic development-minded business people in your area and they lead to contacts.

Need help getting started? The National Association of REALTORS® has a great new member service that will help you open the door to this new business opportunity. Best of all, it's free and something you or your local Board can get behind and give to your schools. The NAR program is called the "School of the Future Design Competition." It is a middle school competition in which students nationwide actually design a school for their community. There is a judging, and the final regional winners get a free trip to Washington, DC. NAR provides the teachers an informational DVD and brochures on how to enter. The teachers get a great school year project that helps students learn design and introduces them to architects, engineers, sociologists, health departments, and other professionals who have a part in school design. The students add their own ideas to really get creativity going.

Implementation of the promotional plan for the 2010 competition is underway. Webinars and brochures are available now for REALTORS® and local association staff. Ask your local board for details.

Consider recruiting a middle school in your community to take part in this unique program that will your local schools, your community AND your business. For more information contact NAR staffer Bob McNamara (bmcnamara@realtors.org) or visit realtor.org/schooldesign.



Tune in for a free, monthly online collaboration with REALTORS® across the state to learn techniques for boosting business and exchange of ideas and experiences.

All meetings start at 9:00 a.m. Visit msrealtors.org for information on how to connect.

Upcoming meeting dates include Aug. 18, Sept. 15, Oct. 20, Nov. 17, and Dec. 15.



The Lunch & Learn Webinar Series is a quick and easy way for REALTORS® to learn about the hottest topics in real estate from industry experts. All webinars begin at noon, so you bring the lunch and we'll bring the learn!

Make plans to Lunch & Learn with us on these dates:

Sept. 16

2009 NAR President Charles McMillan talks about the latest resource available from NAR

Oct. 21

Stewart Prather, Rice Insurance, delivers an E&O insurance update

Nov. 18

Guest TBD

Visit msrealtors.org for more on how to get connected.



President's Circle

Golden \$5000



Ernie Clark
Brookhaven



John Dean Jr.
Leland



Larry Edwards
Ridgeland



John Dean Jr.
Leland



Larry Edwards
Ridgeland



Judy Glenn
Corinth



John Praytor
Jackson



Charlotte Sadler
Gulfport



Janice Shows
Madison



David Stevens
Clinton

Crystal \$2500



Ernie Clark
Brookhaven



Andrea Cummins
Oxford



Gwen James
Hattiesburg



Tommy Morgan
Tupelo



Ellen Short
Tupelo



Sterling \$1000



Jean Amos
Starkville



Ken Austin
Pass Christian



Lee Boyette
Laurel



Angela Cain
Brandon



Dottie Collins
Greenville



Ric Cortis
Hattiesburg



Norma Cothier
Tupelo



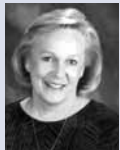
Mark Cumbest
Moss Point



Dee Denton
Jackson



Derek Easley
Clinton



Cathy Feltenstein
Meridian



Joan Ferguson
Hernando



Glenn Green
Natchez



David Griffith
Cleveland



Bethany Harless
Jackson



Chester Harvey
Ocean Springs



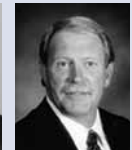
Tommy Hurt
Jackson



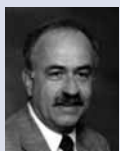
Kay Jefferies
Hernando



John Jenkins
Jackson



Tony Jones
Olive Branch



Bruce Kammer
Picayune



Randy Knouse
Ridgeland



Nancy Lane
Jackson



Margie McFarland
Gulfport



Melanie Mitchell
Starkville



Keiko Palmero
Gulfport



Phield Parish
Greenville



Lynette Magee-Praytor
Ridgeland



Ann Prewitt
Jackson



Sherry Pullens
Picayune



Vicky Reel
Olive Branch



C.R. (Bob) Ridgway
Jackson



Michele Rumbley
Madison



Beverly Sarrett
Flowood



Paul Shahan
Southaven



Delois Smith
Hattiesburg



Rob Smith
Jackson



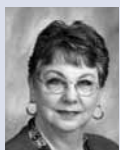
Joe Stedman
Natchez



Sue Stedman
Natchez



Tanya Swoope
Biloxi



Jo Ursy
Jackson



Adam Watkins
Hattiesburg



Russell Wilcox
Ridgeland



Noggin Wild
McComb



Chris Wilson
Laurel

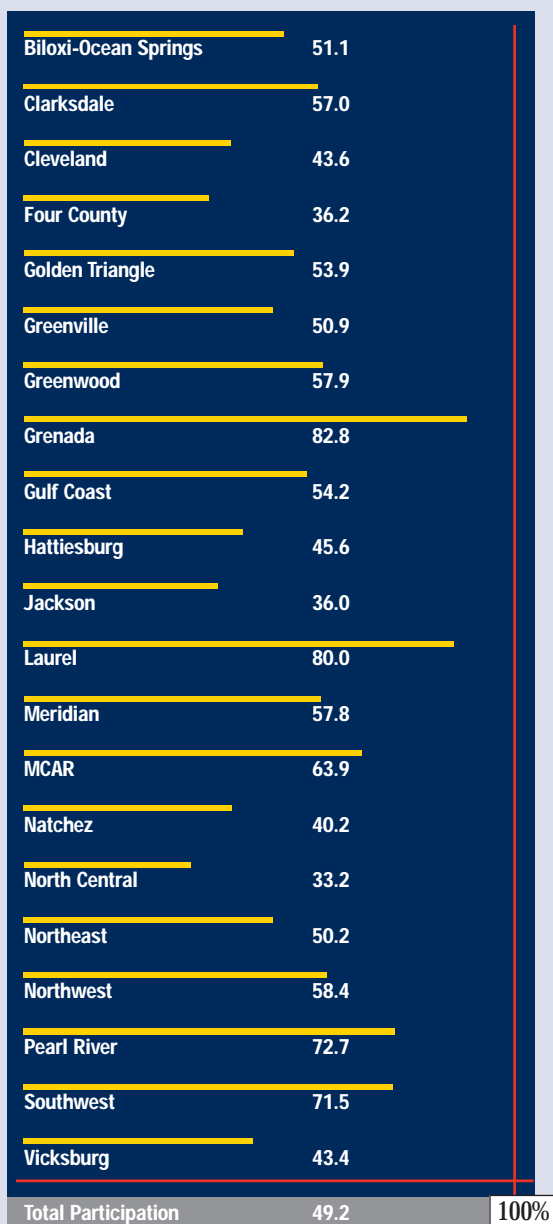


Nell Wyatt
Ridgeland

Local Board MARPAC participation levels

As of April 15, 2009

MARPAC has reached 62 percent of its 2009 goal with \$124,079 of \$200,000 and 47.5 percent of its 50 percent fair share participation goal.



(continued from page 18)

were fighting for survival. "Ham operators provide emergency communications service to the Red Cross, Salvation Army, Emergency Operations Centers and others across the state. I handled communications operations during Hurricane Katrina from the Red Cross office in Jackson. While at the Red Cross, I received a call from a friend in Texas whose boss's elderly parents were stranded on the second floor of their house in New Orleans while the water was rising. When they couldn't get local emergency help in New Orleans, they called their son in Texas. My friend remembered my connection with radio operation for the Red Cross in Jackson and called my cell phone. I was then able to relay the distress call via the radio links to local New Orleans emergency personnel," Jenkins proudly shared. "The couple was then rescued by a neighbor in a small boat, using a broom for a paddle. They made it to an overpass, until the authorities could rescue them."

2009 LeadershipMAR project gives REALTORS® a voice

The 2009 *LeadershipMAR* class recently presented their class project CLICK TO BE HEARD campaign to the MAR Board of Directors. The project was designed to encourage political involvement by REALTORS® across the state by encouraging them to speak out and get involved in the legislative process. Class member Brandon Morris presented the project, emphasizing their goal of growing the Mississippi Association of REALTORS®' grassroots advocacy through the design, development and implementation of a program aimed at increasing the number of members and brokers signed up for the National Association of REALTORS® Action Center. The program also strives to increase the number of Mississippi REALTOR® responses to Calls for Action.



L to R: Rick Corts, Norma Cother, Brandon Morris, Debbie Benoit, Amanda Edwards, Tanya Gollott-Swoope, Pam Schaefer, Corey Smith, Tess Mason, Paul Blacksmith, and Tony Jones.

advocacy programs including the REALTOR® Party, the REALTOR® Political Involvement Committee (RPIC), the NAR Action Center and the new NAR Broker Involvement Program.

The *LeadershipMAR* class project puts special emphasis on encouraging the use of NAR's new Broker Involvement Program which focuses on the principal broker as the source of spreading the word to their agents concerning issues of legislative importance. This NAR program provides a web-based portal called the Broker Portal to personalize messages to each of the broker's agents requesting them to participate in federal "Calls to Action." NAR then writes and sends the message on your approval, and the agents receive a special message from the broker with a pre-written letter to their federal lawmakers ready for their signature. To sign up for the broker involvement program, go to www.realtoractioncenter.com/realtors.



FOR THE TECH OF IT

BY AUTUMN CALHOUN



What every REALTOR® should know about social media privacy setting

The purpose of social networking sites is to connect with real people and share information in a dynamic environment. This requires participants to share real-world information with others online, potentially opening themselves up to security risks. Listed below are some general rules to remember when engaging in any online social media.

Activity on the internet, and social networking sites in particular, is not anonymous. Information that you post to your website, blog, or profile page, including status updates or tweets can be used to find out who or where you are, even if you never post your name or address. Never post routines, schedules, or private contact information to public areas. Also, keep in mind that once something is posted, you cannot be certain that it is unavailable after you take it down. Users can save a copy of a webpage or browsers and search engines can cache old versions of webpages, meaning that deleted information could still be available to some users. You should decide what kind of information you would like to be public and carefully control what other details you share with the world.

Social media is not like going to a cocktail party; it is like going to a cocktail party hosted in the middle of Times Square. Anyone can join and they are not required to be truthful about their identity. Sites like Facebook and Twitter are fantastic places to both meet new contacts and keep in touch with long-time clients. While you can develop smaller, more intimate subgroups of contacts with which to share more private information, be conscious of what kind of information you are broadcasting to the public. Don't post information that you would not be comfortable giving to complete strangers.

Be cautious when using third-party applications. A myriad of new apps that add functionality to other sites pop up every day. Some are helpful, some are malicious, and some are just created by shoddy developers without proper security precautions. Apps, even legitimate ones, often require permission to access your account, so be sure that you are using a reputable one. Read others' reviews and the user agreement. If in doubt, don't give it access to your account!

Be suspicious. Recent Facebook scams were accomplished through official-looking emails with links that sent the user to a page that appeared to be a legitimate Facebook page asking for email address and password. The posting page disguised a keystroke recorder that captured all of the email addresses and passwords for the hacker. The only tell-tale sign for the cautious consumer was the fact that the target URL was not a Facebook address. Be sure to always check the URL of a page that you have been directed to from a link in your email, a friend's status update, or tweet. Hackers often send people to sites with names that are a randomly generated combination of letters and numbers or a name that mimics a legitimate site except for a small change (i.e. changing .net to .com). And, as always, a legitimate site will never contact you for your username, password, or financial information through email. If you get an email that you think may be a valid request, contact the company through



another official method.

Each site has specific user settings regarding visibility and privacy (these can usually be found under the obvious heading "Settings" or "Account Settings"). Take the time to explore your account settings and tailor them to your needs. Here are five Facebook specific privacy settings to help you take control

of your account:

Organize your friends into lists so that you can tailor privacy options for each group of contacts. To create new friends lists, click on the Friends tab at the top of the page. In the box on the left side of the page you will see automatically created friends lists. You can create, name, and populate a new list by clicking +Create below the lists. You can create whatever kind of lists are convenient for you (e.g. Work, Family, Friends; or by city or state; etc.). By creating these lists of friends you enable yourself to more easily customize security settings according to the list of friends.

Make personal information visible only to select groups. As a REALTOR® it may be convenient for your profile and basic information to be public so that future contacts can more easily find you. However, you may want to keep things such as photos tagged of you private, viewable only by your family or friends. Click on the Settings tab at the top right of the page and choose Privacy Settings. Choose Profile. You can create settings for both Basic and Contact Information. For each section you can choose to be visible to Everyone, My Networks and Friends, Friends of Friends, Only Friends, or Customize. Certain fields, such as Photos Tagged of You and Wall Posts also allow you to customize it further into Some Friends or Only Me. Choosing Only Friends or Only Me (where applicable) is the most private setting. Be sure to utilize your Friends Lists in order to allow access to specific areas for specific people.

Control what shows up in the News Feed. How often have you seen something awkward, like a relationship status change, show up in your News Feed? If you'd like to know what is showing up in your friends' News Feeds about you, go to the Privacy Settings page (see above for instructions) and choose News Feed and Wall. There are a few sections of activity that may generate a News Feed entry. Unclick any activity that you would like to keep private. This information may still show up on your profile page, but it will not be in the News Feed.

Control who can post on your wall. In order to have the most interaction, you will probably not want to keep all people from posting on your wall but you may want to limit who can post. Go to the Privacy Settings page and click Profile. Under Wall Posts, choose who you'd like to allow to post.

Practice photo privacy. By going to the Privacy Settings page, you can control who can see photos and videos that are tagged of you. However, be aware that you will need to set privacy controls on each album that you create by clicking Edit Photo Albums Privacy Settings under Photos Tagged of You on the Privacy Settings page. This will bring up a list of your albums so you can create separate privacy policies for each.



NAR's REALTORS® Political Action Committee recently honored MAR's Political Action Committee with an award for "Over Goal; First to Reach Goal; and Most Major Donors" at NAR's Midyear Governance meeting in Washington D.C. Shown in photo from left to right: Keiko Palmero, Corie Haynes, Noggin Wilde, Kay Jeffries, Ellen Short, Larry Edwards, Sandra Lambert, John Dean, Mo Veissi, Judy Glenn, Andrea Cummins, Angela Cain and Derek Easley.

MAR sponsors catastrophe preparedness and insurance forum



Riggs

On July 16 and 17, MAR sponsored the "Catastrophe Preparedness & Insurance Forum" hosted by Commissioner Mike Chaney and the Mississippi Insurance Department in Biloxi. Russell W. Riggs, Senior Regulatory & Policy Representative, National Association of REALTORS® was among several featured speakers. Riggs shared NAR's commitment to the ongoing task of working with National Flood Insurance Program (NFIP) in

an effort to update, modernize and digitize the national flood maps.

Board of directors approve dues increase

The Mississippi Association of REALTORS® Board of Directors approved an increase of state association dues by \$36 for the coming year. A compelling multi-media presentation demonstrating the changing financial needs of the association in an effort to better serve its membership can be viewed in its

entirety at www.msrealtors.org.

MAR announces new staff member



Adkins

Mississippi Association of REALTORS® is pleased to announce the addition of Kathy Adkins to its staff as Marketing and Communications Director. Adkins joins MAR after a 17- year career in real estate sales, most recently as a broker owner and an instructor for the Mississippi REALTOR® Institute. She manages all member communications including the association's quarterly magazine, monthly e-newsletter and website; implements marketing initiatives of the Mississippi REALTOR® Institute and other association programs; assists with special events planning; manages the association's annual awards program and serves as staff liaison to MAR's Member Services and Technology Committee.

HALL OF FAME



Pullens

Sherry Pullens, Elite Realty, Picayune was recently chosen to be a member of NAR's prestigious 2010 Leadership Academy. Pullens will attend her first meeting, "The Excellence in Leadership" course at the Leadership Summit in Chicago in August 23 -26, 2009.



Gollott-Swoope

Tanya Gollott-Swoope, Gollott-Lyons Real Estate, Biloxi was recently named Biloxi's 2009 Distinguished Volunteer of the Year, honoring her 25 years of volunteer service to the community. Gollott-Swoope has served on the Biloxi Historical and Architectural Review Commission for nine years and is the chairperson of Blessing of the Fleet and Shrimp Festival. She has also volunteered her time to the Biloxi Maritime and Seafood Museum and the Biloxi Boys and Girls Club.



Dragula

MAR mourns the passing of one of its most active and tenured members, Lavelle Dragula on June 25, 2009. Among her many accomplishments, Lavelle spent 51 years in the real estate profession in Hattiesburg. She was chosen Hattiesburg's REALTOR® of the year in 1982, and became the first woman to receive Mississippi State REALTOR® of the Year that same year. Dragula was inducted as one of 12 charter members to the Mississippi Association of REALTORS® Hall of Fame, was a Sterling R MARPAC contributor, and served as the state President for The Women's Council of REALTORS®. She was proudest of her involvement with her church, Temple Baptist Church in Hattiesburg, and was an active member of the Daughters of the American Revolution. Lavelle was honored as one of the Ten Most Outstanding Women of Hattiesburg in 1994.



Sullivan

Mike Sullivan, of Okolona, was recently appointed by President Obama to serve as the Mississippi State Executive Director for the Farm Service Agency at the USDA. The USDA provides leadership on food, agriculture and natural resources. They are also working to enhance availability of broadband, promote the development of renewable energy, to conserve, maintain and improve our natural resources and environment. Mike was appointed by both Governor William Winter and Governor Bill Allain to the Board of Directors of the Tombigbee River Valley Water Management District later being named the District's Executive Director by the Board of Directors under Governor Kirk Fordice.

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