

REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE NATIONAL ASSOCIATION OF REALTORS®

Winter 2009

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volve

2008 year-in-review
2009 legislative priorities

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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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Winter 09

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2009 MAR President Lynette Praytor, Crye-Leike REALTORS®, Jackson, takes the helm and encourages REALTORS® to engage, explore and evolve in 2009.



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PRESIDENT'S PERSPECTIVE



Happy New Year! I look forward to serving as your President and know that together we will “explore, engage and evolve” ourselves and our businesses in 2009. See page 22 of this issue to learn more about the theme of my presidency as well as my hopes and plans for our membership in the new year.

There's an old saying that goes something like this: “I can't change the direction of the wind, but I can adjust my sails to always reach my destination.” I think this captures the REALTOR® spirit of optimism that I know is alive and well in Mississippi today. REALTORS® have long been able to weather the ups and downs of the real estate business. And despite an economic downturn, mortgage meltdown, negative media and the like, I know that 2009 will be no exception. The Mississippi Association of REALTORS® is poised and ready to provide you with the information, tools and resources you'll need to survive and thrive in a challenging economy.

To further inspire you, this annual leadership issue of *Real Estate LEADER* highlights the many accomplishments of our members, including our 2008 Hall of Fame inductee, REALTOR® of the Year, *LeadershipMAR.h* honors class and our 2008 President among others. The pages of this publication are all about rewarding hard work and recognizing members for their personal and professional accomplishments. We are honored to recognize those who made extraordinary contributions to the industry and our association in the past year and those who will move this association forward in the months and years ahead.

We also share with you the legislative priorities your Board of Directors and Legislative and Regulatory Affairs Committee set for the 2009 Legislative Session. Our legislative success is directly tied to our grassroots efforts, our fair share investments in our political action committee and our united voice at our state capitol. If you haven't already invested your fair share (that's \$25 for agents; \$99 for brokers), there's no time like the present. See page 8 for details on our legislative priorities. And see the special section beginning on page 30 in this issue showcasing all of our 2008 MARPAC contributors.

Please don't hesitate to call on me, your 2009 Executive Committee or your MAR staff if you have any ideas or suggestions on how we can serve you better.

Lynette Praytor
President

Word on the Street

REAL ESTATE NEWS BRIEFS

Fed action creates best interest rate in 50 years

The National Association of REALTORS® applauds the actions of the Federal Reserve Board in lowering interest rates for home buyers and homeowners who need to refinance. This will significantly impact housing sales, home valuations, and the nation's overall economy. The Federal Reserve will purchase large quantities of agency debt and mortgage-backed securities to provide support to the mortgage and housing markets. Mortgage rates, which had averaged 6.3 percent in the third quarter, have recently fallen into the 4 percent range, the lowest rate in nearly 50 years. NAR has estimated that a one percentage point decrease in mortgage rates will increase home sales by more than 500,000 homes. NAR continues to call on the federal government to maintain the higher loan limits passed in the economic stimulus bill earlier this year and to expand the \$7,500 tax credit for first-time home buyers to all buyers and to eliminate the credit repayment requirement.

Treasury alerts REALTORS® to fraud scheme

The U.S. Department of Treasury, Office of Inspector General (OIG), is investigating incidences whereby individuals are using fraudulent promissory notes and bonds to attempt to purchase vehicles and real estate. The OIG has been notified of numerous occurrences throughout the United States where fraudulent documents were used to attempt to purchase vehicles. Treasury OIG has also been made aware of incidents in Arizona and Colorado where similar fraudulent documents were used to attempt to purchase homes and an office building.

The fraudulent documents are not referenced as “U.S. Treasury” bonds or promissory notes. They are referenced as “personal promissory note” and “private offset bond;” however, they have the name of Henry Paulson, Secretary, U.S. Treasury, on the face of the documents.

If you have any information regarding this type of fraudulent activity, contact the U.S. Department of Treasury, Office of Inspector General (OIG), Office of Investigations Hotline, at 800/359-3898 or e-mail Hotline@oig.treas.gov.

NAR clarifies down payment requirements

NAR reminds REALTORS® that there has been some misinformation in the media lately about the required size of a down payment for a mortgage in today's market, and the blog world is abuzz with misperceptions. Not all so-called experts are knowledgeable in this area, and some experts are being misunderstood. The facts:

- An individual may be required to put down 20 percent based on that person's financial situation. But that is not an across-the-board requirement for all borrowers.
- A borrower who puts down less than 20 percent is required to obtain mortgage insurance.
- Even in a declining market, a borrower is required to make at least a 5 or 10 percent down payment.
- FHA requires a 3.5 percent down payment by borrowers, so long as they meet a 31 percent housing cost-to-income ratio.

PLEASE NOTE: FHA market share has grown roughly tenfold in the past year to an estimated 30 percent of new mortgage originations.



LEGAL EASE



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

Resolve to avoid these practical pitfalls in 2009

If calls to the Legal Hotline in 2008 were any indication, MAR members continue to grapple with practical points in real estate negotiations and transactions, including:

Home Inspection Addendum form (F-7). Since home inspections are now common and often reveal a laundry list of items requiring repair, the provisions of this form regularly come into play. This addendum is a part of the contract, not a separate contract, and must be read in the context of the whole contract. All blanks in the addendum should be noted and filled in. The buyer has two (2) key deadlines under the addendum. If the inspection is secured and deficiencies not previously disclosed are discovered, the buyer has the option to cancel the contract or give notice of deficiencies to seller within seven (7) calendar days of the date the inspection report is received by buyer. If timely notice is given to seller and seller has agreed to fix up to a certain amount of those deficiencies (per ¶3), the protocol there governs. In the event the blank in paragraph 5 is filled in and this deadline passes without notice of deficiencies to seller, the buyer waives the right to object and must proceed to closing irrespective of previously undisclosed deficiencies identified by the inspection. The contract makes "time of the essence," so all deadlines in the addendum are strict deadlines for the parties that can only be changed by amendment agreed to by both parties.

"As Is Where Is" issues. MAR's standard form contract (F-1) was amended in 2007 to provide an option to parties relating to inspections. If the parties elect not to use the Home Inspection Addendum (F-7), the alternative contains the statement that "Buyer(s) accept(s) the Property 'AS IS WHERE IS' in its condition as of the effective date" of the contract. In Mississippi, this acts as a disclaimer of warranties, either express (written) or implied, including warranties of fitness. This provision essentially embodies the "caveat emptor" ("buyer beware") rule that existed prior to the rise of implied warranties, relieving the seller (and brokers) from liability for defects other than those that are fraudulently concealed. Brokers should call this language to their client's attention, and be sure that they note that they buy the property without warranties when they elect not to use the Home Inspection addendum.

Mandatory arbitration. The Mandatory Arbitration form (F-28) was made a separate form in 2007 due to a Mississippi Supreme Court ruling concerning MAR's old form. The new form is between the broker and the parties (seller/buyer) only, and does not obligate the parties to the purchase contract to arbitrate disputes between buyer and seller. Use of the form itself is not mandatory, so either party may seek to renegotiate its terms or refuse to sign it. Some brokers will not accept a client without it; others refuse to use it. This



form has nothing to do with the obligation REALTORS® have to submit disputes with other REALTORS® to mandatory arbitration pursuant to the *Code of Ethics Article 17*.

Protection periods. The Exclusive Authorization and Right to Sell Listing Agreement (F-4) incorporates into the "Compensation" section a "protection period" for the broker. Paragraph 4(b) protects the broker's right to compensation in the event the property is sold, conveyed or otherwise transferred within a certain time period after termination of the listing contract that is filled in by the parties when the listing agreement is completed. If there is no time period inserted in the blank, there is no protection period. If a time is stated, it must be reasonable to be enforceable. To make the protection effective, the broker is required to have shown the property and provided the name(s) of the prospective buyer(s) to the seller before or no later than the termination date of the contract. The MAR listing agreement also provides that this protection period expires automatically in the event "a valid listing agreement is entered into during the term of said Protection Period with another licensed real estate broker and a sale, lease or exchange of the property is made during the term of said valid listing agreement."

Earnest money disputes continue to come up regularly. The standard contract (F-1) sets forth the broker's duty in holding escrowed funds, including the broker's legal obligation to provide earnest money to the rightfully entitled party based upon the terms of the Contract in the event of a breach or termination. However, when a broker holding earnest money cannot determine who is entitled to earnest money under the Contract, the broker's only option is to interplead the funds into court (See standard form F-31). Brokers representing sellers should remember that they are not legally entitled to withhold a commission from earnest money due to a purchaser when the seller defaults. ■

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.



Save the Date / February 5, 2009



REALTOR® Day at the Capitol



Events at the State Capitol begin at 8:30 a.m. & include

- Continental Breakfast
- An update on MAR's legislative priorities for 2009
- VIP speakers
- Opportunities to visit with your legislators

**Register by Jan. 31 to
attend at msrealtors.org**



Taggart

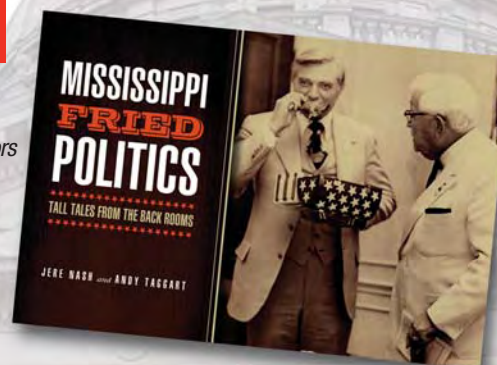


Nash

Taggart, Nash featured luncheon speakers

Andy Taggart and Jere Nash, well-known state political activists and authors of the newly released book of humor, *Mississippi Fried Politics: Tall Tales from the Back Rooms*, and the earlier history book, *Mississippi Politics: The Struggle for Power, 1976-2006*, will be the guest speakers at MAR's REALTOR® Day Luncheon at the MAR REALTOR® Center, Feb. 5 following REALTOR® Day at the Capitol where they will be discussing politics with viewpoints from both sides of the political aisle.

The battling authors latest book, *Mississippi Fried Politics: Tall Tales from the Back Rooms* is a new collection of funny stories, poignant anecdotes, startling speeches and editorials, richly illustrated with photos, many of which have never been previously published. REALTORS® will have the opportunity to purchase the book and have it autographed.



TECHNOLOGY MASTERY SERIES SOLVING REALTORS® DIGITAL DILEMMAS



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- Dates:** See the course calendar on page 5 or visit realtorinstitute.org

First class begins Feb. 17. Register now at www.realtorinstitute.org or call 800-747-1103.



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

Shift happens

The history of life on earth is a story of adjusting to conditions, achieving success by becoming efficient, then becoming complacent, and eventually losing out to those who adapt to change and use new tools and skills. It is survival of the fittest.

Early man, who had clubs and spears, was the master of his world until someone showed up with a bow and arrow. The Indians of America successfully adapted to their environment and were able to create a high level of civilization before Europeans arrived with metal weapons and firearms. In World War II, countries with cavalry on horseback were not able to compete with armored tanks. New and better technology always triumphs.

Paradigm is a Greek word that means *pattern, model, or example*. An analogy is that it is a way of reasoning or "thinking inside the box" by using what is normal and customary. Revolutionary science, "thinking outside the box", is usually unsuccessful. When it is successful, it results in new paradigms or a paradigm shift, in effect changing the worldview and creating a new model. Those who are unable to realign their thinking to encompass the paradigm shift are usually left behind, no matter how successful they were in the old model of thinking or business.

Here are some examples of old paradigm thinking by some surprising people:

"Computers in the future may weigh no more than 1.5 tons."
Popular Mechanics Magazine, 1949

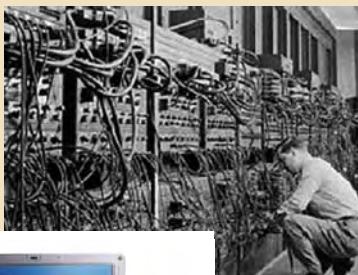
"I think there is a world market for maybe five computers."
Thomas Watson, Chairman of IBM, 1943

"But what is it good for?"
Engineer at Advanced Computing Systems Division of IBM, 1968, commenting on the microchip

"640K ought to be enough for anybody."
Bill Gates, 1981

"There is no reason anyone would want a computer in their home."
Ken Olson, founder of Digital Equipment Corp., 1977

Obviously you can be pretty smart and still not be able to see where the future is taking us. The people who made these statements saw such a rapid advance of technology that their predictions became laughable. They, and we, are subject to the Law of Accelerating Returns which means that the more changes that occur, the quicker the next change will occur. Evolution



of life forms took billions of years, tools, fire and the wheel took tens of thousands of years. Now paradigm shifts occur in only a few years time. The internet did not exist just a few years ago. The 21st century will see almost a thousand times greater technological change than the 20th century.

Computer speed doubled every three years between 1910 and 1950, doubled every two years between 1950 and 1966, and is now doubling every year. The human brain, the most amazing thing yet discovered in the universe, can calculate in a way no computer can. We do not have to move in a linear progression, first "A", then "B", then "C", and so on. Our brain allows us to learn from experience and be intuitive. We can move from "A" directly to a conclusion without going through all of the steps. No computer can do that yet. Predictions are that a computer will be built with a "one brain" capability around the year 2023, and a computer with "all of the brains of the human race" capability around 2049. This is when things really start to get interesting. When our machines become smarter than us, they will begin to design even smarter machines that we will not even be able to comprehend. Do you enjoy science fiction? Have you seen the movie Terminator?

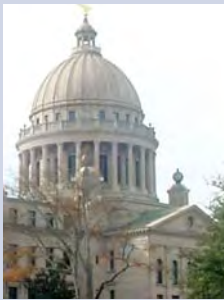
Back to today's reality, we know that most people look at real estate on the internet before they are ready to contact a real estate agent, and this number is growing each year. This increasing number of potential buyers and sellers, who use the internet, will not do business with real estate licensees who are not capable of communicating with them in the way they prefer. Those of us who don't operate in the new paradigm, no matter how successful we have been in the past, will not be able to compete in the brave new world of real estate.

The Mississippi REALTOR® Institute has designed, and obtained approval for CE, courses that can provide our members with new skills and the basic knowledge they will need in the coming years.

These courses include: Basic Computing, Microsoft Word, Microsoft Excel, Microsoft PowerPoint, Microsoft Outlook, Buying and Using Digital Cameras, and Websites & Internet Basics.

Look for these, and other courses, on the MAR or MRI web sites. We will begin teaching these courses on Feb. 17 with the first ones scheduled at the MAR Building in Jackson, but, as usual, we will bring them to your local board or to your company upon request. Our staff is dedicated to keeping our members as productive and successful as possible by providing them with the best real estate training available. Let us know how we can serve you. ■

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 bim at jpbillips@realtorinstitute.org.



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

By Derek Easley

2009 MAR legislative priorities announced

The Mississippi Association of REALTORS® legislative agenda for the 2009 state legislative session includes several items that are new for 2009 and ongoing issues carried over from the 2008 legislative session as well as key issues that the association's legislative team will closely monitor for possible action.

MAR serves as the voice of real estate in Mississippi by continuously working side-by-side with state legislators to foster pro-REALTOR®, pro-business and pro-homebuyer legislation. Throughout the session, watch your e-mail for legislative updates and occasional calls to action where REALTORS® will be asked to contact their representatives to personally encourage them to support the REALTORS® position on key issues.

Key items for the 2009 legislative session include the following:

Ongoing priorities from 2008

- **State income tax credit for first time homebuyers** – REALTORS® will continue to support efforts to provide a state income tax credit for first time homebuyers. Such an incentive would help more Mississippians turn the dream of homeownership into a reality.
- **Health Insurance Exchange Program** – MAR supports legislation which will create a Health Insurance Exchange Program in order to allow employees to purchase a health insurance policy with pretax dollars and allow a policy to move with its owner to another business. Health insurance affordability and availability are top concerns for REALTORS®, most of whom are independent contractors.
- **Sunshine legislation** – This legislation will bring oversight and accountability to contracts the attorney general's office enters into with private attorneys. Provisions include requiring the attorney general to obtain proposals from three law firms before signing a contract with a firm to represent the state and requiring the State Personnel Services Contract Review Board to review legal contracts with a potential of more than \$500,000 in fees.

New legislative priorities for 2009

- **Financial Literacy Task Force** – MAR will support legislation creating a task force to study how to improve financial literacy in Mississippi. The legislation will outline the task force's composition, and require the task force to study the ability of certain consumers to understand financial concepts. The task force would make recommendations based on its findings to the Governor. MAR will also aim to further the education for youth at the high

school level in areas of budgeting, banking, borrowing, maintenance of credit, spending, saving and investing -- realizing that personal financial knowledge is a life skill that will help give financial freedom through education.

- **Tax incentives for green building** – MAR will support establishing a tax incentive program that provides for tax credits or incentives when building to standards that are deemed to be energy efficient and/or environmentally friendly. Also, allow for tax incentives for the purchase of energy efficient appliances. For example, permitting that no sales tax is due when purchasing solar and geothermal equipment. Also, establish that the equipment is not subject to real property tax.

- **Education initiatives** – The association will evaluate opportunities as they present themselves that support pro-education/school initiatives pertaining to the betterment of quality of life in Mississippi communities.

Secretary of State initiatives

- Business Courts – MAR will support the creation of a business court system within the judicial system that would specialize in business cases, except medical malpractice and punitive damage cases.
- LLC's – MAR supports plans to address business law reform (securities law, LLC law, trademark law, creation of a new business court system, and other proposals).
- **Section 42 Housing ad valorem issues** – Work with other interested parties to find a compromise to the valuation method of Section 42 Housing.
- **Amending the Mortgage Act** – MAR will support the Mississippi Department of Banking as they make necessary technical changes to the Mississippi Mortgage Act in order to comply with changes that have been made at the federal level.
- **Oversight and regulation of appraisal management companies** – MAR will support legislation that provides the Appraisal Board with oversight and regulation appraisal management companies doing business in Mississippi.

Issues to monitor

- **Professional violations and penalties increases** – A task force will be created to study the possibility of amending the license law to allow the Mississippi Real Estate Commission to impose progressively more severe penalties on licensees who are found to have committed repeated violations of the laws protecting consumers.
- **Secretary of State 16th Section Land** – MAR will continue to work with the Secretary of State's office to address concerns regarding the increase in 16th section land leases. ■

2008 Convention & EXPO scores big with attendees

SURVEY SAYS



The 2008 MAR Convention & EXPO saw an attendance of more than 650. In a time of a dismal economy and slow real estate markets, REALTORS® found value in the networking and educational opportunities that the MAR Convention provides. The following are highlights from responses to the 2008 Post-Convention Survey.

- 91 percent of survey respondents rated their overall convention experience as good or excellent
- 96 percent of survey respondents rated the Hattiesburg Lake Terrace Convention Center as good or excellent
- 100 percent of survey respondents rated the service/performance of the MAR staff as good or excellent

- 94 percent of survey respondents said they got their money's worth from the convention
- 94 percent of survey respondents said the length of convention/schedule/format was just right
- 84 percent of survey respondents said they plan to attend the 2009 MAR Convention & EXPO in Biloxi, Dec. 1 – 3; 15 percent are undecided
- Top convention events included continuing education, EXPO events and the Winner's Circle Gala & Reception



And the winner is...

Hattiesburg REALTOR® Tom Chambliss of Kim Williams, Inc., has been randomly selected to receive a free registration to the 2009 Convention & EXPO for completing the post-convention survey. Congratulations Tom!



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REALTORS® got real in 2008

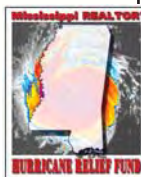


Throughout her year in office, 2008 MAR President Gwen James of Hattiesburg encouraged members to "Get Real" about their roles as REALTORS®, educators, advocates and leaders. In her state of the association address at the MAR Convention, 2008 President Gwen James reported a bevy of accomplishments that were made by the association as members put her "Get Real" message into practice.



Mississippi REALTORS® "get smart"

President Gwen James challenged each of Mississippi's 21 local boards to apply for an NAR Smart Growth grant. A record 13 boards accepted her challenge and made great strides in linking REALTORS® and economic developers in an effort to improve the quality of life in their communities.



Hurricane Relief Fund continues to support post-Katrina rebuilding

The Mississippi REALTOR® Hurricane Relief Fund continued its rebuilding support for the Mississippi Gulf Coast following Hurricane Katrina, the worst natural disaster in our nation's history, through its partnership with Lutheran Episcopal Services in Mississippi. Additional funding was provided by NAR's REALTOR® Relief Foundation to aid in transitioning families from FEMA trailers into affordable housing.

Five important truths about Mississippi's real estate markets

MAR armed its members with important truths about Mississippi's real estate markets in an effort to combat negative national media. REALTOR® leaders also engaged in extensive spokesperson and media training from NAR's public affairs division at its annual Leadership Team Retreat.



Real estate school launches new programming



The Mississippi REALTOR® Institute, the official real estate school of the Mississippi Association of REALTORS®, launched new courses in 2008, including: Referral 101, Condos & Co-Ops, Sustainable Housing & Building Green and Understanding Credit & Improving Credit Scores.

Standard forms & contracts get facelift

The MAR Standard Forms & Contracts, including the commercial forms set, went through comprehensive revisions thanks to the hard work and determination of the MAR Standard Forms Task Force.



REALTOR® agenda successful at state capitol

Thanks to leadership from MAR's Legislative & Regulatory Affairs Committee, MAR had another extraordinary legislative session with the following noteworthy accomplishments:

- Passage of legislation to allow employer down payment/closing cost assistance
- Passage of bill allowing licensees to sit for exam without a sponsoring broker
- Defeated legislation requiring lawyers for all residential real estate closings

- Stopped efforts to impose impact fees or enact major changes to eminent domain laws that could hamper economic development
- Passage of a metal theft bill that puts significant checks and balances on metal recyclers that will deter stolen metal sales

Record attendance at REALTOR® Day at the Capitol paid dividends for REALTORS® across the state who benefited from grassroots and lobbying efforts aimed at protecting real estate businesses and property owners.

REALTORS® have seat at the table



Mississippi REALTORS® continued to have a seat at the table with elected leaders on issues important to their businesses, including health and property insurance, public education, business courts and limited liability companies and partnerships. Statewide elected leaders understand the collective power of more than 6,000 REALTORS® speaking with a united voice.



MARPAC raises funds, raises the roof

National RPAC Fundraising Chair Moe Veissi served as emcee for MARPAC's Raise the Roof Review, a talent show with REALTOR® contestants from local boards. More than



\$15,000 was raised at the lively event. NAR RPAC Chair Larry Edwards dressed for the occasion and sang a rousing rendition of "I Feel Pretty"

for the crowd. MARPAC exceeded its fundraising and fair share investments goals in 2008. Mississippi also was the fourth state to reach the 160 percent fair share goal set by NAR.



LEADER spotlights leading REALTORS®

Real Estate LEADER magazine featured articles about innovative, leading REALTORS® across Mississippi, including three recognized in NAR's prestigious 30 under 30: Libbi Logan, Paige Anderson and Adam Watkins.



Virtual meetings and events added to MAR lineup

Webinar technology was used to offer members a free monthly learning series on timely topics, including boosting consumer confidence, ZipForm functionality, procuring cause and risk reduction.



Gas-saving, local board outreach was done via webinar in a virtual town hall meeting format. Hosted by members of the Executive Committee, the webinars offered each local board an opportunity to ask questions and offer input into association business.

Super Broker Summit sharpens superhero skills



Superwoman Gwen James, 2008 MAR President, hosted a Super Broker Summit to sharpen superhero skills during challenging times. Guest presenters included Laurie Janik, NAR's General Counsel, and facilitator Jerry Matthews.



Broker Buzz makes its debut

MAR launched a new free broker service aimed at providing talking points for sales meetings. Broker Buzz, a weekly e-newsletter, is sent to all Designated REALTORS®.



It's not easy being green

Rookies benefited from a free service offered to those new to the business. The Rookie Report e-newsletter is sent weekly to those who earned their license in the past year.



Going where consumers are....cyberspace

MAR offered a variety of new programs and services aimed at taking members where consumers are....cyberspace. The association and its real estate school now have their own Facebook pages and a social networking lounge will be offered at the state convention.



Consumer real estate guide updated

MAR produced the second edition of *Real Estate 4-1-1: The Mississippi Consumer Guide to Homeownership* which provides tips, tools and information to home buyers and sellers. The guide promotes the value of using a REALTOR® in a real estate transaction and an online version also is available at 411.msrealtors.org.



Leadership honors class gets courageous

Fourteen *Leadership*MAR alums, graduates of MAR's nationally recognized leadership development program, were chosen to participate in the first *Leadership*MAR.h honors program called "Courageous Leadership." The group traveled to Bryson City, N.C., for a whitewater rafting and ropes course adventure.

NAR First Vice President visits Mississippi

NAR First Vice President Vicki Cox Golder visited Mississippi REALTOR® leaders and spoke to them about NAR programs, priorities and goals for her future presidency.



Golder



Mississippi represented in NAR Leadership Academy



Magee-Praytor



Denton

Two Mississippi REALTORS® are part of NAR's prestigious Leadership Academy program: Lynette Magee-Praytor graduated in the inaugural class and Dee Denton is a member of the second class.

Lane tapped for national RLI presidency

Mississippi REALTOR® Jesse Lane was elected 2009 National REALTORS® Land Institute Vice President, a position that ascends to the presidency in 2011.



Lane

REALTORS® support Habitat with license plate

Mississippi REALTOR® license plates have helped raise more than \$142,000 for Habitat for Humanity since the car tag program began in 2004. To purchase a REALTOR® license plate, show proof of REALTOR® membership at your local tax collector's office and pay an additional \$31 for the specialty tag.



HEADLINERS

MEMBERS IN THE NEWS



Henley

Keith Henley, Coldwell Banker – Tommy Morgan, Tupelo, received the Downtown Tupelo Spirit of Mainstreet Award presented by the Downtown Tupelo Mainstreet Association. The award honors consistent participation and leadership for the greater good of the community and the organization.



Ridgway

Bob Ridgway, C. R. Ridgway REALTORS®, Jackson, is a recipient of the 2008 REALTORS® Commercial Alliance National Award. The awards program acknowledges members of the National Association of REALTORS® and its Institute Affiliates who received an award from their local or state REALTOR® commercial group for professional excellence. ■

MAR Leadership in 2009

2009 Executive Committee



President
Lynette Praytor
Jackson



Northern District Vice President
Andrea Cummins
Oxford



Member-at-Large
Chuck Morris
Madison



President-Elect
Tony Jones
Olive Branch



Southern District Vice President
Adam Watkins
Hattiesburg



Immediate Past-President
Gwen James
Hattiesburg



First Vice President/Central District
Dee Denton
Jackson



Treasurer
Watkins "Noggin" Wild
McComb

2009 Committee Leaders



Association Executives Forum
Chair: Vicky Ratliff, Natchez
Vice Chair: Cheryl Jordan, Laure



Association Operations
Chair: Watkins "Noggin" Wild, McComb
Vice Chair: Martin Jones, Gulfport



Legislative & Regulatory Affairs
Chair: Tony Jones, Olive Branch
Vice Chair: Dee Denton, Jackson



MARPAC Trustees
Chair: David Stevens, Clinton
Vice Chair: David Griffith, Cleveland



Member Services & Technology
Chair: Ken Austin, Pass Christian
Vice Chair: Kay Jefferies, Hernando



Professional Development
Chair: Tanya Swoope, Biloxi
Vice Chair: Lisa Hollister, Ocean Springs



Professional Standards
Chair: Norma Cothor, Tupelo
Vice Chair: Sandy Richardson, Olive Branch



Standard Forms Task Force
Chair: Vicky Reel, Olive Branch
Vice Chair: Kathy Adkins, Jackson



ASSOCIATION NEWS

2009 LeadershipMAR class selected

Twelve REALTORS® from across the state have been selected as the *LeadershipMAR* class of 2009. Through the *LeadershipMAR* program, MAR attempts to identify emerging REALTOR® leaders in the state, encourage them with substantive instruction and activities, and assist in sharpening their leadership skills in the hope they will exert a strong positive influence on the future of the association and profession. The 2009 *LeadershipMAR* class includes the following REALTORS®:

Deborah Benoit, Prudential Gardner, Picayune
 Paul Blacksmith, Coldwell Banker Alfonso, Ocean Springs
 Ric Corts, Re/Max Real Estate Partners, Hattiesburg
 Norma Cother, Crye-Leike, Tupelo
 Amanda Edwards, Prudential Starkville Properties, Starkville
 Tony Jones, Century 21 #1 Realty Group, Olive Branch
 Penny Leech-Freed, Leech Real Estate, Amory
 Tess Mason, J. Guyton Group Realty, Tupelo
 Brandon Morris, Jumper Realty & Associates, Corinth
 Pam Schaefer, Points South Realty, Biloxi
 Corey Smith, Executive Real Estate, Picayune
 Tanya Gallott Swoope, Gallott-Lyons Real Estate, Biloxi



During the National Association of REALTORS® Mid-Year Meeting, the Mississippi Association of REALTORS® received four awards recognizing MARPAC Participation. Awards included Most Sterling R's for a small state, Largest Goal, First to Reach Goal and Most Collected. Pictured left to right 2008 MAR President Gwen James, MAR Governmental Affairs Director Derek Easley, MAR CEO Angela Cain, 2007 NAR RPAC Fundraising Chair Marbury Little, MAR Treasurer Noggin Wild, MAR Past President Chris Wilson and 2009 MAR President-Elect Tony Jones.



Members from the Illinois Association of REALTORS® traveled to the Mississippi Gulf Coast to assist with continued Hurricane Katrina recovery efforts.

Illinois REALTORS® rebuild homes for hurricane victims

Fifteen Illinois REALTORS® and staff from REALTORS® boards across Illinois traveled to Long Beach, Mississippi, October 27 to 31 to help rebuild homes for families recovering from Hurricane Katrina. The team worked alongside volunteers from Camp Coast Care, a faith-based organization that provides volunteer support for recovery efforts on the Mississippi Gulf Coast, to install cabinets and countertops and do landscaping and general carpentry.



Hattiesburg embraces next generation of REALTORS®

The Hattiesburg Area Association of REALTORS® hosted its first event aimed at involving young real estate professionals in the association on Oct. 21. While the young and young-at-heart were invited to attend, the primary focus was on the under-40 crowd. HAAR President Adam Watkins and President-Elect Debbie Sinopoli shared opportunities for young REALTORS® to become involved with the association on the local level. MAR staffers Derek Easley, Tracee Walker and John Phillips offered the group ways to connect with the association on both state and national levels. Presentations were kept short allowing the group plenty of time for networking. ■



Young members of the Hattiesburg Area Association of REALTORS® gathered for a night of networking and learning about in opportunities for involvement in the association.

Revving up for business in the f

REALTORS® revved up their engines and roared into the Hub City of Hattiesburg in December for the 2008 MAR Convention and EXPO. Convention speakers, activities and networking opportunities equipped more than 650 convention attendees with the tools required to shift gears, change lanes and finish in the winner's circle.

Guests arrive at the historic Saenger Theater for a welcome reception sponsored by the Hattiesburg Convention and Visitors Bureau.



Past President John Dean, Leland, was inducted into the MAR Hall of Fame. Fellow REALTORS® Mark Cumbest, Pascagoula, and Jesse Lane, Jackson, present him with the award.



Past President Bruce Kammer, Poplarville, and his wife, Kay, trip the light fantastic to the tunes of "Meet the Press."



MAR Golf Tournament Winners Chris Wilson, Laurel; Cecil Jernigan, Hernando; Angela Klipfel, Hernando; and Chuck Morris, Madison (who also got a hole in one) pause to celebrate their victory.



Pictured from left to right: Golf Tournament organizer Ric Corts, Hattiesburg; MAR Governmental Affairs Director Derek Easley; Treasurer Watkins "Noggin" Wild, McComb and Brian Logan, Grand Bank, Hattiesburg.



Hattiesburg Mayor Johnny DuPree, Ph.D., addresses the REALTOR® convention crowd.



The Hattiesburg Area Association of REALTORS® hosted a welcome hospitality booth at the MAR convention where bags, pins, door prizes, restaurant maps and other gifts were offered.



The singing "CB Sisters" Nancy Amaker and Pat Bennett of Coldwell Banker Don Nace Realty in Hattiesburg perform a REALTOR® rendition of "Rudolph the Red-Nosed Reindeer" for convention attendees.

Shifting Gears, Changing Lanes

Shifting Gears, Changing Lanes was the theme for the MAR Convention highlighted by the racing theme stage set.



Pictured left to right: Mississippi Real Estate Commission Administrator Robert Praytor; 2009 President Lynette Praytor and REALTOR® Bill Leech who was recently appointed MAR's Federal Political Coordinator to Travis Childers.



2008 Central District Vice President Dee Denton, Past President Chris Wilson and NAR Region 5 Vice President Randy McKinney share a laugh at the Leadership Reception.

Fast lane at the MAR Convention

Hattiesburg REALTOR® Andy Stetelman, McComb REALTOR® Tom Conner and 2008 President Gwen James greet one another at the Leadership Reception.



Past President Parham Bridges starts the ceremonial passing of the gavel.



MAR President Gwen James is sent off in style with three dozen roses. Pictured here with MAR CEO Angela Cain.



Past President Parham Bridges addresses the Winner's Circle Gala attendees just prior to the installation ceremony. He remarks about how far the organization has come since his time in office.



The Hattiesburg Lake Terrace Convention Center served as the perfect backdrop for the MAR convention



The Winner's Circle Gala featured the popular Mississippi band "Meet the Press."



2009 MAR Officers and Directors raise their right hands and are sworn into office by Region 5 Vice President Randy McKinney.



Past Presidents Bob Ridgway, Jackson, and Ernie Clark, Brookhaven, join carolers in a Christmas tune at the Saenger Theater.



And the gavel passing continues from one MAR past president to the next...



MARPAC Trustee, Phield Parish, Greenville, and his wife, Hester, get ready to dance the night away at the Winner's Circle Gala.



Hattiesburg area REALTORS® strike a pose for the camera during a convention event.

Local Board REALTORS® of the Year



Lisa Hollister
Biloxi- Ocean Springs
Association of REALTORS®



Tish Bowie Goodman
Greenwood Board
of REALTOR®



Russell Wilcox
Mississippi Commercial
Association of REALTORS®



Barbara Shute
Pearl River Board
of REALTORS®



Billy Noah
Clarksdale Board
of REALTORS®



Mark Cumbest
Gulf Coast
Association of REALTORS®



Jackie Smith
Natchez Board
of REALTORS®



Sybil Carraway
Vicksburg-Warren County
Board
of REALTORS®



Doyle Watts
Four County Board
of REALTORS®



Adam Watkins
Hattiesburg Area
Association of REALTORS®



Dawn Testa
North Central Mississippi Board
of REALTORS®



Audrey McBride
Golden Triangle
Association of REALTORS®



Janice Shows
Jackson Association
of REALTORS®



Ed Neelly
Northeast Mississippi Board
of REALTORS®



Phield Parish
Greenville Area Board
of REALTORS®



Debbie Little
Meridian Board
of REALTORS®



Kay Jefferies
Northwest Mississippi Association
of REALTORS®

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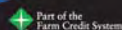
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Mississippi Home Corporation

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Best of the best land in the Con

Dean takes Hall of Fame honors



Past President John Dean (center), Leland, accepts the Hall of Fame award as he is inducted by Mississippi Real Estate Commissioner Mark Cumbest (left), Pascagoula, and Jesse Lane (right), 2009 RLI Vice President, Jackson.

Described by friends, family and colleagues as a leader, a mentor and a salt of the earth Delta gentleman, Leland REALTOR® John Dean Jr. became the latest inductee into the MAR Hall of Fame.

During the association's awards presentations, Dec. 4, a host of past Hall of Fame inductees gathered to welcome their colleague into this much deserved place of honor. The Hall of Fame award is the most prestigious

honor bestowed on a Mississippi REALTOR®. Established in 1994, the Hall of Fame honors Mississippi REALTORS® who have made extraordinary and distinguished contributions to the real estate profession in Mississippi over a period of at least 20 years.

John Dean has been an exemplary representative of the REALTOR® organization at all levels and in his service to the Mississippi Real Estate Commission and to the community. The many leadership roles he's held within the REALTOR® organization and his community are far too numerous to list. But here are a few highlights:

He's active in the Rotary, Delta Council, Mississippi State University Alumni Association, Eagle Scout Alumni Association, Chambers of Commerce, a deacon at his church, a former delegate to the Republican National Convention and a county Republican Executive Committee chair, United Way and National Guard. He is a retired Lieutenant Colonel in the U.S. Army Reserve.

At the national level Dean is part of the CIPS network, on the NAR Executive Committee and Board of Directors, member of NAR's public policy, international operations and political communications committees. He is an RPAC life member and was the Mississippi REALTOR® of the Year in 1999. He served as MAR President in 1997 and has remained active in MARPAC and MAR's Legislative and Regulatory Affairs Committee. He served as the 2003 National President of the REALTORS® Land Institute and has held dozens of leadership positions within RLI over the years.

He is the principal owner and designated broker of a land and realty company in Leland Mississippi where he specializes in representing buyers and sellers of investment grade farmland.

Wilcox named MAR's REALTOR® of the Year



A member since 1996, Ridgeland REALTOR® Russell Wilcox, Woodlands Realty Group, has served in dozens upon dozens of leadership positions at the local, state and national level, including as 2005 President of MCAR. He is a 2000 *Leadership* MAR graduate, served as MAR Secretary-Treasurer for two years, and currently serves as Chair of our Mississippi REALTOR® Hurricane Relief Fund where he has dedicated countless hours of dedicated service to victims of Hurricane Katrina.

At the national level, Wilcox has served on NAR's Federal Taxation Committee and was recently appointed as a Federal Political Coordinator for

our new Mississippi Congressmen Gregg Harper. He serves this year as chair of the MARPAC Trustees.

Wilcox is very active in his church and community. He is a Rotary Club member, President of his Neighborhood Homeowners Association and also volunteers serving meals to the homeless. He is often described by peers as an all around great guy. Russell and his wife Stacey have two children Ally and Reed who surprised their dad at convention by presenting him the REALTOR® of the Year award on stage.

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.



Joachim named Instructor of the Year

The 2008 Instructor of the Year Award was presented to Biloxi REALTOR® Cynthia Joachim, Century 21 Harry Joachim. This is Joachim's third time to receive this award. Joachim is a member of the Mississippi and Florida State Bars and has been licensed as a real estate broker for over 30 years. She teaches SRS and ABR designation courses in addition to post-licensing and law courses. Her dedication to the school and her students is evident by her receiving the highest instructor evaluation scores from students in 2008. Congratulations, Cynthia.

Professional Development Committee Chair Lee Garland, Flowood; MAR President Gwen James and MAR Vice President of Professional Development John Phillips present the 2008 Instructor of the Year Award to Cynthia Joachim, Biloxi.



Convention Winner's Circle

Affiliates of the Year honored for vital support

This year the association recognized two affiliates for their contributions in support of REALTORS® and their local boards. From the Gulf Coast Association of REALTORS® Stephen Peck of First American Title Insurance Company was named the 2008 Affiliate of the Year from the Southern District. A member since 1998, Peck is known for going above and beyond the call of duty. He is usually their first to commit to attend events and volunteer to help and can always be counted on to follow through on his promises.

From the Meridian Board of REALTORS® Dan Derrington, Senior Vice President of First State Bank was named the 2008 Affiliate of the Year from the Central District. Derrington is a regular attendee at monthly local board meetings and is positive and enthusiastic about supporting the organization. He served on a mortgage panel presentation earlier this year and believes lenders need to form a partnership with REALTORS® to help in the home buying process. He hopes his involvement in the organization will help keep REALTORS® up-to-date on changing lending guidelines.



Gulf Coast Association of REALTORS® AE Lorraine Krohn and 2008 Southern District Vice President Ken Austin present the Southern District Affiliate of the Year Award to Stephen Peck, First American Title Insurance Company.



2008 Meridian Board of REALTORS® President Jerome Kittrell and AE Tom Tabereaux present the Central District Affiliate of the Year Award to Dan Derrington, First State Bank.

Inaugural LeadershipMAR.h class recognized



Special recognition was given during the MAR Convention to 14 REALTORS® who comprised the inaugural class of the 2008 LeadershipMAR honors class. These REALTORS®, already graduates of MAR's nationally recognized LeadershipMAR program, embarked



Past President Nancy Lane, Jackson, shares stories of her experience with the LeadershipMAR.h honors program that included whitewater rafting and a ropes course. She is pictured with fellow classmates Michael Flannes, Jackson, and Audrey McBride, Starkville.

on a courageous whitewater rafting and ropes course adventure along the Nantahala River in North Carolina this fall. All 14 of them call this experience a life-changing leadership event where they learned to hold on and let go all at the same time.

Smart Growth recipients recognized

NAR Smart Growth Community Outreach Representative Hugh Morris and MAR President Gwen James present a special recognition award to local board president Ron Windham from the Laurel Board of REALTORS for the local board's participation in the Smart Growth Challenge. A total of ten boards were selected as Smart Growth Grant recipients in 2008. For more on how local boards are using their grant money to affect community development throughout the state, see page 24.



Watkins receives President's Award

2008 MAR President Gwen James presents Adam Watkins, 2008 President of the Hattiesburg Area Association of REALTORS®, with the esteemed President's Award.

Southern lady James lets her hair down

Gwen James, the 2008 MAR President, received a farewell befitting a true southern lady at the close of the General Membership Meeting/Awards Presentation during the 2008 MAR Convention & EXPO. Immediate Past President Chris Wilson and Treasurer Noggin Wild led James' sendoff by recounting how her steady, gentle hand guided the association for the past year in memorable and meaningful ways.

Known for her quiet way and



belief in the ability of REALTORS® to make a real difference in their local communities, James inspired many REALTORS® to rally behind her goals and objectives during her year as MAR President, noted Wilson and Wild. In addition to the respect she has earned in the REALTOR® community, the two noted that

James is also well thought of in her neighborhood, her community, her church, her family, and the numerous organizations in which she serves. As the Tom Jones song "She's a Lady" began to play, Wilson and Wild presented James with a large bouquet of roses symbolizing the

dozens of ways she is cherished by the association and honoring her as MAR's leading lady of 2008.

The sendoff continued with the humorous "Ode to Gwen James" that follows:

She wears pinned up hair, a picture of grace.
She's earned respect, she's earned our praise.
With Southern grace and a little bit of spice,
she hides her emotions and says, "That's nice."

She has a calm, expectant flair.
What she needs, she knows will be there.
She's worked hard for REALTORS®; her deeds were heartfelt.
She's earned the stripes upon her belt.

So take a lesson from this Southern Lady,
She doesn't condone rudeness; She demands respect.
For she has learned, you get what you expect.

Don't judge this woman by her demure outer skin
Pay attention to the leader tucked deep within.
The years have not diminished her flair,
her ageless beauty, her silky long hair!

With encouragement from her fellow officers, James left the audience in stitches as she donned a long silky wig and embraced the opportunity to kick back and let her hair down after a year of hard work and outstanding accomplishments as 2008 MAR President.



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2009 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



Cain

Angela Cain
Association Executives
Committee
State EO Forum Vice Chair
REALTOR® Relief
Foundation Board Member



Edwards

Larry Edwards
Ridgeland
REALTOR® Party Coordinating
Committee Chair
RPAC Trustees Committee
Immediate Past Chair
Public Advocacy Advisory
Committee Immediate
Past Chair



Joachim

Cynthia Joachim
Biloxi
Legal Action
Committee
Vice Chair



Lane

Nancy Lane
Jackson
Real Property
Operations
Committee
Vice Chair

NAR Committee Members

Ric Corts, Hattiesburg
Research Committee, At-Large

John Dean Jr., Leland
Public Policy Coordinating Committee Member
International Operations Committee Member
REALTORS® Commercial Alliance Committee,
Affiliate Rep. RLI

Dee Denton, Jackson
Professional Development Committee Member

Derek Easley, Jackson
State & Local Issues Committee Member

Lee Garland, Flowood
Professional Standards Committee, State Rep.

Judy Glenn, Corinth
REALTOR® Relief Foundation Board Member

Gwen James, Hattiesburg
Housing Opportunity Committee, At-Large

Kay Jefferies, Hernando
Federal Housing Policy Committee Member

Lavaree Jones, Jackson
Appraisal Committee, At-Large

Tony Jones, Olive Branch
Housing Opportunity Committee, State Rep.

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

Lynette Praytor, Jackson
Risk Management Committee, State Rep.

John Praytor, Jackson
Appraisal Committee, At-Large
Multiple Listing Issues & Policies Committee,
State Rep.

Vicky Reel, Olive Branch
Multiple Listing Issues & Policies Committee,
At-Large

Lorraine Santo, Gulfport
Federal Housing Policy Committee Member

Paul Shahan, Nesbit
AEC-RCE Certification Board Member

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

Adam Watkins, Hattiesburg
Communications Committee Member

Watkins "Noggin" Wild, McComb
Housing Opportunity Committee, At-Large

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

2009 - 2010 Federal Political Coordinators

Larry Edwards, Ridgeland
FPC to Sen. Thad Cochran

Ellen Short, Tupelo
FPC to Sen. Roger Wicker

Bill Leech, Amory
FPC to Rep. Travis Childers

Lavaree Jones, Jackson
FPC to Rep. Bennie Thompson

Russell Wilcox, Ridgeland
FPC to Rep. Gregg Harper

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



VITAL STATS



**President Lynette Praytor,
GRI, CRB, SRS**

Regional General Manager, Jackson Metro
Headquarters, Crye-Leike Realtors, Inc.

- REALTOR® for 13 years
- MARPAC Sterling R, 7 years
- Former Commissioner/Chairman,
Mississippi Real Estate Commission
- Mississippi REALTOR® of the Year, 2002
- Past President of the Northwest
Mississippi Association of REALTORS®
- Director, Mississippians for Economic
Progress
- Member, Jackson Association of REALTORS®
- 50 Leading Business Women, Mississippi
Business Journal, 2002
- Graduate, *Leadership*MAR, 1999
- Graduate, NAR Leadership Academy, 2008
- MAR President's Award Recipient, 2001
- 2008 Chair NAR Risk Management &
License Law Forum
- 2001 & 2008 Chair, MAR Legislative &
Regulatory Affairs Committee
- Former Vice-Chair, MARPAC Trustees
- Former NAR Committee Member: Business
Issues Mobilization, Political
Communications, Risk Management
& RPIC
- BA, University of Mississippi



'Engage, explore & evolve' Praytor at helm

Jackson REALTOR® Lynette Praytor was installed as President of the Mississippi Association of REALTORS® on Dec. 4 during the association's annual convention in Hattiesburg. *Real Estate LEADER* sat down with Praytor to learn more about her presidency. Here's what she had to say:

REL: *Tell us about your theme.*

LP: My theme this year revolves around relevant ways we can equip ourselves and our profession to not only survive but to flourish and prosper in the current business environment. Our collective success as an association depends almost entirely on our ability to ENGAGE, EXPLORE AND EVOLVE.

Mississippi REALTORS® know how to get things done. Each one of us has the power to shape a successful real estate market. We can ENGAGE—make a difference! It is a fact that REALTORS® who engage in their state and local associations are more profitable, more informed and better prepared to confront whatever the marketplace throws at us. Engage in our communities, in our business, in the political process – serving on committees, attending courses, sharing and finding solutions. Become trusted advisors, voice of our business, face of our community. And we must engage together, united and focused on improving the business climate.



*NAR Region 5 Vice President Randy McKinney
installs Lynette Praytor into office.*

Let's EXPLORE ways to sharpen our skills, streamline our business, explore the technology and information highway, and master new communication skills.

And, more than anything else, we must evolve. Business as usual isn't working. Technology, speed of business, and consumer expectations are changing all around us. We can face those challenges head on with open minds, flexibility and curiosity—evolving and embracing new opportunities.

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

LP: We aim to position MAR to engage, explore and evolve along with our members, to move to the next level in the variety, sophistication and usefulness of our services and programs. In other words, deliver to the member value through information, advocacy and services. We know our members are facing tough economic times as is our association – that means it is more important than ever to be certain we are providing services by the most cost effective means possible.

The mortgage crisis crystallized the importance of housing affordability. MAR's legislative efforts in 2008 delivered an Employment Downpayment Assistance program. Thus far the program has not seen the participation we would like, so we are hoping to utilize NAR's Home From Work Program

and Housing Opportunity Funds to help train REALTORS® to work within the communities to educate employers about the advantages of assisting their employees and promote consumer literacy programs through REALTOR®/consumer workshops throughout the state.

Of course, in a challenging market, education is one of the most important tools a REALTOR® has to keep up on trends and issues, further their professionalism, network, etc., so we are wanting to LEARN SOMETHING NEW! We

evolve' with



2008 MAR President Gwen James, Hattiesburg, passes the gavel to 2009 President Lynette Praytor, Jackson.

will see more market-driven courses such as green certification, short sales and foreclosures, all designed to make your business more profitable.

Finally, continue and expand our electronic communication initiative to deliver our communications through means that save you time and money. We want to provide frequent updates to the local board and help with an aggressive outreach to support the local boards in the communications with local media. We want to provide our local boards with more information so they can deliver to the media a strong message about the housing market in Mississippi.

RL: *What challenges and opportunities do you believe will exist for Mississippi REALTORS® in 2009 and beyond?*

LP: REALTORS® face challenges every-day and every MAR President has faced difficult situations. It just looks like 2009 has more than usual—economic uncertainty, post-election jitters, excessive housing inventory, fluctuating prices, financing hurdles and probably your 2010 President will contend with the same issues. Even though these are daunting, the tech-savvy consumer and the REALTOR® role in the new business world will have the most impact. Our Association must embrace the young new professional who can text with the speed of

lightning, multitask, and provide us a new perspective on our role. Fundamentals and experience keep us front and center but the position is supported by technology—and in order to hold our position we must stay ahead of the technology curve.



Newly installed Lynette Praytor addresses the crowd and presents her 2009 presidential theme and priorities.

REL: *How would you describe your leadership style?*

LP: Definitely servant leadership. My business is service oriented, and any success I have had is achieved through my attention to the needs of others which creates trust. Then you must deliver on your promises and commitments which is fundamental to me. I believe true service, meaning time, energy, efforts and passion, is valuable, so I hope the membership will consider my service valuable to them.

REL: *Who or what has been the greatest influence on your professional development?*

LP: There are many. My professional development is a culmination of many events, experiences, friendships and struggles through the years. Although there is one friend, advocate, mentor who gifted me with a piece of advice early in my career (immediate days after college). Not only did he share the advice, but he exemplified it through his actions. My former employer, late Congressman Jamie Whitten, always told me (and I mean ALWAYS), “there is no end to the good you can do if you don’t care who gets the credit.” Now many years later, it is so true...who gets the credit is immaterial so long as the good deed remains.

REL: *Finally, how can local board leaders support your mission and help their members “engage, explore and evolve” in 2009?*

LP: By being the leaders they are. My hope is we will support, mentor and work as a team. Local board leaders are serving as volunteers, so they are already engaged—they are motivating, inspiring fellow leaders to participate. In their position they are advancing dialogue, specific skills, ideas and concepts so they are exploring. And, they are providing us with local input, knowledge and energy so that we can all evolve together to do great things for the future of our association. **THREE POWERFUL WORDS – ONE YEAR – ONE GOAL. ■**



Local boards get smart about community growth

By Tracee Walker

In 2008, MAR President Gwen James challenged local boards to get smart about the community growth and development. Ten local boards met the challenge receiving Smart Growth Grants from NAR. These boards are now on their way to implementing programs to position REALTORS® as leaders in improving their communities by advancing smart growth. Take a look at how these boards are getting smart.

Biloxi-Ocean Springs

The Biloxi-Ocean Springs Board of REALTORS® used their Smart Growth Grant to focus on ways to create a better transportation system in conjunction with coastal development. The board hosted a conference that brought together REALTORS®, mayors, state senators and representatives, area Chambers of Commerce leaders,

and the county board of supervisors. The event provided a forum for an open exchange of information and ideas regarding the state of the current transportation system and plans for future development. Kevin Coggin, Executive Director, Coast

Transit Authority, served as the program facilitator. Coggin presented the benefits of public transportation and the services currently offered on the coast and detailed plans for future expansion. The program concluded with a question, answer, and comment segment.

Gulf Coast

The Gulf Coast Association of REALTORS® is creating a training class for REALTORS®, appraisers and developers on interpreting and using Smart Code Zoning. Across the Gulf Coast Region, several municipalities have adopted or are in the process of adopting these new zoning regulations and this course is designed to help real estate professionals understand the changes. Armed with this information, REALTORS® will be in a better position to work with their clients to help them to comply with the new smart growth principles. The course is currently under development and instructors are being contracted with the goal of a roll out in early 2009.

Hattiesburg

The association worked with the Area Development Partnership (ADP) to offer an "Economic Development Boot Camp for REALTORS®." During the seminars, REALTORS® learned the basic tools used in economic development recruitment strategies and fundamental principles in economic and community development strategy. An economic development simulation gave REALTORS® a hands-on experience of working through the steps of an economic development project from start to finish. Steps included the marketing phase, first con-

tact with the prospect, request for information phase, prospect visit, and follow-up. The board plans to host another smart growth program in the spring.

Jackson

The association's "We Are Building Blocks" conference brought together REALTORS®, developers, builders, and municipal leaders to discuss and facilitate an understanding of the role each plays in the creation of housing in the community. The goal of the meeting was to increase REALTOR® involvement in future decisions regarding housing developments and their locations. REALTORS® attend-



Kevin Nelson with the Environmental Protection Agency helped attendees answer the question, "What is smart growth?", during the fall seminar sponsored by the Northwest Mississippi Association of REALTORS®.

ing the conference heard from developers whose companies are spending in excess of \$2.3 billion to revitalize downtown Jackson. Moderated by Ben Allen, President of Downtown Partners, the event included innovative real estate developers, David Watkins of Watkins Partners, LLC, Malcolm Shepherd of Full Spectrum South, Mike Peters, Peters Real Estate and Leland Speed, Parkway Realty Services. Over 300 REALTORS® attended



and learned how smart growth principles are being incorporated into downtown developments.

Laurel

The Laurel Board of REALTORS® implemented an education summit focused on community development through the cultivation of partnerships within the community. The theme of the summit was “Celebrating Education – Going from Good to Great!” Keynote speakers for the event included Mississippi Superintendent of Education Dr. Hank Bounds, President of Jones County Junior College Dr. Jesse Smith, Boomtown USA author Jack Schultz, USM professor Dr. David Lee and nationally recognized photographer Steve Uzell. Over 400 business leaders, teachers, parents and REALTORS® attended the summit where speakers stressed how a unified effort to grow and improve area schools can play a vital role in the overall growth and development of the community.

Mississippi Commercial Association of REALTORS®

While they are still hammering out the details, the Mississippi Commercial Association of REALTORS® will offer a smart growth educational program in February. At press time, topics under consideration included sustainable real estate management, energy efficient design and rehabilitation for existing buildings. MCAR plans to partner with the Mississippi chapters of Certified Commercial Investment Members (CCIM), REALTOR® Land Institute (RLI), and the Institute of Real Estate Management (IREM) to put the event together. The group plans extend invitations to attend to the members of the Mississippi chapters of the Building Owners and Managers Association (BOMA), the American Institute of Architects (AIA) and the newly formed Mississippi Green

Building Council to participate as well.

Northeast

The Northeast Mississippi Board of REALTORS® hosted the “REALTORS® Summit for Tupelo Schools” where over 150 REALTORS® learned about the links between high-quality public education systems and strong residential real estate markets. Guest speakers Nancy Loomer of Executive Director of Parents’ Campaign, a statewide public school support network; Shawn Brevard, Tupelo School Board of Trustees President; and Mike Clayborne, CREATE Foundation, equipped REALTORS® with up-to-date, quality information outlining the strengths of public schools in Tupelo. REALTORS® learned that community support of public schools results in better schools which in turn drives residential real estate sales. After the success of this summit, the group is planning to host similar events in the future providing information on schools in the outlying areas.

Northwest

Working with the Bouchillon Institute for Community Planning, the Northwest Mississippi Association of REALTORS® hosted a seminar in November designed to educate city planners about the principles of smart growth initiatives in community planning. Key players in community development including planning officials, REALTORS®, developers, builders, community volunteers, planners, designers, architects, landscape architects and engineers attended. The event began with two concurrent educational sessions “Planning Ethics and the Law” presented by DeSoto County Board Attorney Tony Nowak and Executive Director of the Mississippi State Ethics Commission Tom Hood and “Traffic Calming and Street Connectivity” presented by Director of Transportation, Rutgers

During the “Economic Development Boot Camp for REALTORS®”, Ron Tharp, Area Development Partnership Research Manager and Dr. Angeline Godwin, Area Development Partnership President, featured key tools and information that REALTORS® could use daily in their work as front-line ambassadors for the region.

University, Jack Molenaar. An evening session and dinner followed during which keynote speaker Kevin Nelson, Senior Policy Analyst for the Environmental Protection Agency, led further discussions to facilitate an understanding of smart growth principles.

Pearl River

The Pearl River Board of REALTORS® is using its Smart Growth Grant to foster an understanding of smart growth principles of community development among various community stakeholders. They began internally by providing education to fellow REALTORS® on how REALTORS® can encourage smart growth in their communities. Through networking with city and county officials, they are working together without duplicating efforts. As the county considers plans to implement aspects of smart growth, the local board stands ready to educate the public about these initiatives, once they are adopted, to further build a sense of unity encouraging all stakeholders to work together toward the common goal of smart growth in Pearl River County.

Vicksburg

This spring Vicksburg REALTORS® will work to incorporate an element of green into the city’s growth in the downtown area. The board hopes the green space will add to residents’ quality of life as the area has seen recent residential growth from the renovation of spaces into lofts and apartments. This project will compliment and work in conjunction with a playground being installed by the Junior Auxiliary of Vicksburg in the same area.

The next deadline to apply for Smart Growth Grants from the National Association of REALTORS® is April 3. For more information on how your local board can apply for this grant program contact NAR Smart Growth Outreach Representative Hugh Morris at hmorris@realtors.org or (202) 282-1278. ■

Money tips

Are you saving enough?

By Barbara Ballinger

Working in the real estate business is a lot like riding a roller coaster. Even in a hot market, there are unexpected twists, turns, ups, and downs that keep you on your toes. To keep your stomach from getting that awful drop when a transaction suddenly falls through, you must have a financial safety net in place. Plus, when times are slow, you'll need extra money for all the critical marketing, prospecting, and customer service a tougher environment demands.

"During the tough times, the salespeople who've saved will fare the best," says Nate Sachs, founder of Blueprints for Tomorrow, a financial advisory company in Scottsdale, Ariz.

By tracking your spending behavior, fine-tuning your budget, and diligently saving, you'll be on firm ground to grow your business in any type of market. Here's how to get started.

First, look at your expenses.

Before you can determine whether you have enough saved, you must know how much you spend. Dieters quickly learn that pounds don't disappear if calories consumed are greater than those burned. Budgeting works the same way.

Know where your money goes. The first step to smart budgeting is to be aware of your spending habits. Track expenses for at least one month – although several months of data will give you a clearer picture, says Brad Stroh, co-CEO of Bills.com, an online consumer finance portal. Gather

and organize receipts and add up the numbers in two categories: Fixed costs – expenses that remain the same each month, such as your mortgage, desk fees, car payment, Internet service, education loans, and insurance premiums; and variable costs – expenses that change from month-to-month, such as groceries, clothing, gas and electric bills, entertainment, marketing, and gifts.

Determine earnings. This can be tough since your commission checks vary, but it's a necessary step to achieve a balanced budget. Record your income for several months to a year to get the most accurate figure, says Stroh. Then calculate your monthly average. The gap between income and your monthly expenses will tell if you need to cut costs, says Tara-Nicholle Nelson, a broker-owner of Tara Nelson Real Estate in Oakland, Calif. If you have money left over, you're in the black. If your expenses are greater than your earnings, it's time to pare back your spending.

Budget for business. At least 25 percent and as much as 50 percent of your gross revenue should go toward business-operating costs, Sachs says. This includes advertising, marketing, technology, business equipment, and other overhead. Then, divide your remaining income into the following categories:

Housing – 35 percent or less

Transportation – 10 percent to 15 percent

Debt and medical – under 15 percent

Variable expenses – below 25 percent

Savings – 10 percent to 15 percent

Set, revise goals. Seeing your goals on paper will deter impulse purchases.



es and keep you focused, says Frank Congemi, a financial planner in Deerfield Beach, Fla. Whether you're saving to fix up a bathroom in your own home, to open your own office, or to jet off to Paris for a romantic celebration, stay focused on the ultimate reward. Write down your goals, periodically revise them, and refer to them if you're tempted to buy something not on the list.

Use online budgeting tools. There are many free tools online that can help you develop a budget. For example, MicrosoftOffice.com offers an array of budget templates that leave little room for error. TheBeehive.org, a nonprofit group supported by major corporations, provides free budgeting tips and worksheets.

Save with discipline

Once you have a firm grasp on your average monthly income and expenses, you can begin to concentrate on increasing your savings.

Pay off credit-card debt. Are you still paying for last year's vacation? High interest rates take a huge bite out of earnings and potential savings. A credit-card purchase that you don't pay back immediately may cost three times or more of its original price, says Stroh.

Develop an emergency fund. You need a cushion of liquid funds to cover business and personal expenses for three to six months, says Sachs. This money will come to the rescue if a health problem prevents you from working or if transactions fall through. "Unfortunately because you don't know when this rainy day may happen, you need to prepare long in advance," Sachs says. "You can't harvest what you haven't planted."

Make it a monthly habit. In addition to your emergency fund, develop a savings account that you contribute to on at least a monthly basis. Every year, 10 percent to 15 percent of your after-tax dollars should go into a savings account or money-market fund. Have a bank automatically deduct this percentage from your deposited commission checks. Unlike your emergency fund, the savings account goes toward long-term personal finance goals, what Sachs categorizes as "opportunities, contingencies, and investments."

"You'd use it to buy rental property or a house, take a trip, or open a second office if you're a broker," Sachs says. If you're lucky enough to come into any windfalls – a huge transaction or inheritance, sock away those funds, too, rather than splurge on something you don't really need, says Stroh.

Anticipate taxes. You don't want to see your savings disappear after tax season. Calculate how much money you'll owe in property and income taxes every year. Then set aside funds every month to equal the total amount. That way, you won't be scrambling when your quarterly tax payments come due.

Follow smart spending guidelines

Think twice before you make a purchase, and think three times before putting a purchase on a credit card. Whenever possible, use

cash, check, or a debit card to pay for an expense, says Stroh. The more money that's left at the end of the month, the more you can squirrel away for your savings or emergency fund. To spend wisely, follow these guidelines for personal and business expenses.

Marketing. Study past results to see what methods are showing the best return on investment, says Patricia Wyrod with Sotheby's International Realty in San Francisco. To find out what's working best, ask clients and prospects how they found you, says Nelson Zide, CRB, CRS®, a salesperson with ERA Key Realty Services in Framingham, Mass. Other tips: Consider devoting more time to getting referrals, which involves more time than money, says Zide. Invest in your online presence, and perhaps scale back on print media since more buyer and sellers are flocking to the Web, says Jennifer D. Ames, with Coldwell Banker Residential Brokerage, Chicago.

Transportation. If you need a car, don't overestimate the importance of a luxury vehicle, Nelson says. Think midsize, clean, comfortable, and good mileage, Zide says.

Wardrobe. Cleanliness and professionalism are key, says Pam Beard, broker-owner, BrokerSouth Properties, ABR®, CRB, Vicksburg, Miss. Nix fancy jewelry and stiletto heels – which are impractical for business and can be pricey, says Zide.

Office space. While it's fine to pare square footage, don't give up an office. If you need to cut costs, temporarily rent one on a space-needed basis, says Zide. "You don't meet your doctor or CPA at Starbucks, do you?" he says.

Technology. Focus on tech tools that bring high returns. Regularly ask providers if you're receiving their lowest rates. Shop around, and take advantage of membership discounts from NAR.

Client gifts. Get creative with lower-cost thank-yous – lunch rather than dinner, or a cake rather than lunch, says Sachs.

Pat yourself on the back

It's very rewarding to see your savings grow. Just make sure you don't splurge once the money is there. If you want to reward yourself, forgo an expensive gift for yourself and instead take a friend out for a nice meal and bottle of wine, Stroh suggests. "You never want to reward yourself for doing something right by doing something wrong," he says. ■

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FOR THE TECH OF IT

BY TRACEE WALKER

Cool gadgets to get

If you have resolved to embrace technology this year as a way to make your life simpler and easier, check out some of the latest gadgets and gizmos that will have you on your way to keeping those resolutions.

Recharge your batteries – If you often find yourself low on batteries and low on outlet space, the Callpod Chargepod is the gadget for you. The device allows you to plug up to six small electronics such as cell phones, PDAs, Bluetooth headsets and more into one wall or car outlet and power up all devices simultaneously. Cost is \$39.95 for the Chargepod base. Adapters for your devices must be purchased separately and average about \$10 each. Find it at www.callpod.com.

Feedback in a flash – Looking for a simple way to keep your sellers informed of what potential buyers think of their home? FeedbackCentral allows you to quickly survey practitioners who show your listings with an online survey that gathers information like what buyers like most or least about the property and what needs improvement. Use their templates or customize your own. Cost is \$7.95/month for individual plans or \$29/month for office plans. Find it at www.FeedbackCentral.com.

No time to write – Is keeping up with your voicemail messages getting your down? PhoneTag can do the work for you. This service works with any phone network to quickly transcribe voicemail messages as they come in to your phone. Transcribed messages are then sent to you as a text message or e-mail in a matter of seconds. Three pricing plans available - .35 per message, \$9.95 per month with 40 message max, or \$29.95 per month for unlimited messages. Find it at www.phonetag.com.

No-fuss photos – Kodak's V1073 camera takes the guesswork out of photography with special smart technology that detects the type of scene and adjusts accordingly for interiors, backyards, etc. The technology brings up highlights and plays down shadows. It also shoots high definition video. The length of the video is dependent on the memory card purchased. Instead of buttons, the camera uses touch-screen technology similar to an iPhone. Cost is \$249.95.

Memory card with a kick – The Eye-Fi Home memory card allows you to wirelessly connect to your home Wi-Fi network and download your pictures automatically. No cables, cradles or hassles involved. When your computer is turned on, the card delivers your pictures to the assigned folder on your computer or directly into iPhoto. Plus the card gives you two gigs of storage space. Cost is \$79.99 at www.eyefi.com. ■



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 Wavor Brown, Cordova
 Diane Bruce, Jackson
 Susannah Bruce Fielder, Brandon
 Lewis Brumfield, Mc Comb
 Marilyn Brummitt, Amory
 Kathy Bryan, Madison
 Lisa Bryan, Southaven
 Joe Bryant, Hattiesburg
 Karen Bryant, Columbus
 KATHY BRYANT, Sardis
 Sharon Bryant, Picayune
 Sandra Bubrig, Oxford
 Ben Buchanan, Tupelo
 Rebecca Buchanan, Southaven
 Sara Buchanan, Jackson
 Sherry Buchanan, Sumrall
 Theresa Buchanan, Madison
 Patricia Buckner, Starkville
 Corinne Buehler, Greenville
 Judith Buford, Diamondhead
 Don Buisson, Waveland
 Francine Bukvich, Brandon
 Peggy Bullion, Hattiesburg
 Cecilia Bullock, Jackson
 Cheryl Bullock, Pascagoula
 Kim Bullock, Clinton
 John Bunch, Greenwood
 Karen Bunker, Southaven
 Frank Bunnell, Germantown
 Jo Bunnell, Tupelo
 Marsha Buras, Pass Christian
 Michelle Burford, Ridgeland
 Christine Burge, Biloxi
 Darlene Burge, Picayune
 Jacquelyn Burge, Biloxi
 Julie Burks, Hattiesburg
 Lisa Burnett, Southaven
 Martha Burnett, Oxford
 Jerome Burnette, Walls
 Christle Burnham, Gulfport
 Brent Burns, Southaven
 JENNIFER BURNS, Corinth
 Jake Burris, McComb
 Patricia Burton, Greenville
 Susan Burton, Ridgeland
 Danny Busby, Laurel
 Brian Bridgforth, Ocean Springs
 Betty Bush, Ridgeland
 Angela Butler, Hattiesburg

Angela Butler, Tougaloo
 Cynthia Butler, Biloxi
 Debra Butler, Coldwater
 Mike Butler, Ocean Springs
 Thomas Butler, Leland
 Tabitha Bynum, Southaven
 Margaret Byrd, Ocean Springs
 Mary Byrd, Hattiesburg
 Nancy Byrd, New Albany
 Stacey Byrd, Hattiesburg
 William Byrd, Oxford
 Sabra Cable, Southaven
 Rose Cacibauda, Ocean Springs
 Barbara Cady, Tupelo
 Stella Cagle, Coldwater
 Myrtle Cain Berry, Hattiesburg
 Harley Caldwell, Vicksburg
 Richard Caldwell, Vicksburg
 Angel D Callahan, Meridian
 Stacy Callahan, Oxford
 Jane Callicut, Holly Springs
 Jane Callicut, Holly Springs
 Harris Callum, Ridgeland
 Chrissie Cameron, Flowood
 Betty Campbell, Tupelo
 Judith Campbell, Southaven
 Margaret Campbell, Tupelo
 Robin Campbell, Amory
 William Campbell, Madison
 Rebecca Campeau, Tupelo
 Vincent Cannon, Oxford
 Carole Cantrell, Brandon
 Jacob Cantrell, Tylertown
 Gregory Caplan, Ocean Springs
 David Cargill, Hattiesburg
 Carissa Carisse, Pensacola
 Jacqueline Carlisle, Vicksburg
 Jeanette Carlisle, Olive Branch
 RHONDI CARLISLE, Southaven
 Alan Carlson, Sumrall
 Haley Carlson, Hernando
 Robert Carlson, Pensacola
 Peggy Carman, Madison
 Brittany Carpenter, Coldwater
 Diane Carpenter, Gulfport
 Julie Carpenter, Columbus
 Leeana Carpenter, Jackson
 Betty Carr, Starkville
 Dianna Carr, Horn Lake
 Shonda Carr, Hattiesburg
 John Carroll, Meridian
 Doug Carson, Wiggins
 Gloria Carson, Jackson
 Jennifer Carson, Starkville
 Loretta Carson, Southaven
 Jerry Carter, Amory
 Nedra Carter, Laurel
 Teleah Carter, Columbus
 Randy Cartwright, Ocean Springs
 Ellen Carty, Hattiesburg
 Terryl Carver, Poplarville
 Michael Casavechia, Greenville
 Patricia Cash, Diamondhead
 Christopher Cassidy, Oxford
 Chris Castleberry, Columbus
 Darlene Castles, Tupelo
 Pamela Caston, Southaven
 Jerry Cater, Biloxi
 Michael Cater, Biloxi
 Art Cates, Southaven
 Michael Cates, Natchez
 Teresa Cates, Olive Branch
 Valice Cathey, Hattiesburg
 Jennifer Catledge, Olive Branch
 Jan Cauthen, Oxford
 Gene Cavaco, Biloxi
 Janis Cavanaugh, Columbia
 Terry Caves, Laurel
 Kathy Cesare, Columbus
 Rosemary Chambliss, Southaven
 Teresa Chambliss, Southaven
 Karen Chance, Ocean Springs
 Jamie Chandler, Laurel
 Keith Chapman, Clinton
 Loretta Chapman, Flowood

Ron Chapman, Ridgeland
 Cynthia Chappellear, Madison
 Margaret Charbonnet, Pass Christian
 Lavonne Chase, Jackson
 Barry Chatham, Hernando
 Glen Chatham, Biloxi
 Nita Cheramie, Jackson
 Jahnae Cherry, Olive Branch
 Martha Chesser, Starkville
 Karen Chewning, Ocean Springs
 Tina Chianelli, Meridian
 Kevin Childers, Amory
 Sharon Chiniche, Biloxi
 Miriam Chong, Biloxi
 Chris Chrestman, Olive Branch
 Larry Chrestman, Southaven
 Patrick Chubb, Gulfport
 Nelda Church, Byhalia
 Tonya Cialona, Picayune
 Joshua Gissell, Oxford
 Marty Clapton, Biloxi
 Angela Clark, Biloxi
 Bobby Clark, Greenwood
 Brian Clark, Biloxi
 David Clark, Brandon
 Lisa Clark, Lucedale
 Patti Clark, Jackson
 Roger Clark, Corinth
 Vaiden Clark, Jackson
 Debbie Clarke, Southaven
 Erica Clay, Byram
 Robert Clay, Senatobia
 Sylvia Clayborn, Olive Branch
 Glenda Clayton, Tupelo
 Mark Cleary, Oxford
 Gina Clement, Ocean Springs
 Brandi Cliburn, Tupelo
 Paula Clifford, Ocean Springs
 Sandra Clifford, Diamondhead
 Zora Clifton Tate, Ocean Springs
 Emma Clingan, Fulton
 Mary Clisby, Ocean Springs
 Robert Clisby, Ocean Springs
 Betty Clor, Laurel
 James Clunan, Ocean Springs
 Gloria Chyatt, Madison
 Shirley Coakley, Pascagoula
 Gloria Coats, Greenwood
 Gloria Coats, Grenada
 Betty Cobb, Pascagoula
 Curtis Cobb, New Albany
 Derwin Cobb, Southaven
 Laurie Cobb, Meridian
 Vickey Cobb, Marion
 Antonio Cobbs, Vicksburg
 Robert Coburn, Greenville
 Rachel Cochran, D'Iberville
 Ann Cody, Southaven
 Laurie Coffey, Natchez
 Frances Coffin, Laurel
 Charles Coggins, Tupelo
 David Coggins, Tupelo
 Carrie Cole, Gulfport
 Diana Cole, Jackson
 Louise Cole, Tupelo
 Martha Cole, Hernando
 Racheal Cole, Ridgeland
 Christy Coleman, Ridgeland
 Chrystal Coleman, New Albany
 Kecia Coleman, Southaven
 Keith Coleman, Columbus
 Trisha Coleman, Rolling Fork
 Lisha Collier, Meridian
 Dottie Collins, Greenville
 Juanice Collins, Poplarville
 Timothy Collins, Oxford
 Delois Colvin, Germantown
 Juanita Colvin, Ocean Springs
 Teresa Comer, Olive Branch
 Jim Conerly, Jackson
 Sharon Conlin, Ridgeland
 Ryan Connelly, Columbus
 Erin Conner, Hattiesburg
 Lois Conry, Ocean Springs
 Carrie Cook, Hernando

Christy Cook, Tupelo
 Gerrard Cook, Carthage
 Patricia Cook, Horn Lake
 Sandy Cook, Starkville
 Deanna Cooley, D'Iberville
 Charles Coombs, Blue Mountain
 Johnnie Coombs, Blue Mountain
 Deborah Cooper, Starkville
 Clayton Cordell, Oxford
 Steve Corey, Meridian
 Elizabeth Corkren, Gulfport
 William Corroero, Senatobia
 Misty Corts, Hattiesburg
 Richard Corts, Hattiesburg
 Patti Cospelich, Gulfport
 Chanda Cossitt, Tupelo
 Donna Costello, Meridian
 Norma Cother, Tupelo
 Brian Couch, Hernando
 Elmer Couch, Grenada
 Eric Coulter, Vicksburg
 Lee Countryman, Gautier
 Karlynn Courtney, Hattiesburg
 Kathy Courtney, Hattiesburg
 Patricia Courtney, Ocean Springs
 Edward Covington, Summit
 Christian Cowan, Brandon
 Susan Coward, Brandon
 Gail Cox, Southaven
 Jolly Cox, Columbia
 Pam Cox, Madison
 Suzanne Cox, Jackson
 David Craft, Gulfport
 Kelli Craft, Senatobia
 Samuel Craft, Moss Point
 Melanie Crain, Starkville
 Cheryl Cranford, Hattiesburg
 Teresa Cranford, Ridgeland
 Shane Crausby, Tupelo
 Katherine Crawford, Vicksburg
 Leon Crawford, Natchez
 Reatha Crear, Vicksburg
 Mindy Creech, Collierville
 Cynthiaadora Creel, Gulfport
 Susan Crell, Holly Springs
 Janice Crespo, Slidell
 Ken Crill, Oxford
 Myra Crill, Oxford
 Patricia Crosby, Ocean Springs
 Billy Cross, Madison
 Stephanie Crosslin, Southaven
 Donna Crump, Moss Point
 Jerveda Crutcher, Olive Branch
 Carrie Cruthirds, Vicksburg
 James Cruthirds, Vicksburg
 Monica Cryer, Meridian
 Renee Culpepper, Biloxi
 Mark Cumbs, Moss Point
 Andrea Cummins, Oxford
 Searcy Cunningham, Greenville
 Lynn Curry, Hattiesburg
 Shirley Curry, Tupelo
 Joseph Dabbs, Purvis
 Sterling Dahl, Starkville
 Darleen Dale, Hattiesburg
 Rowena D'Angelo, Gulfport
 Blake Daniels, Oxford
 Don Daniels, Olive Branch
 Hazel Daniels, Jackson
 Rebecca Daniels, Gulfport
 Robert Daniels, Starkville
 Sonny Daniels, Hernando
 Lee Darnell, Senatobia
 David Daugherty, Biloxi
 Bill Daves, Greenwood
 Adrian Davis, Tupelo
 Alana Davis, Gulfport
 Ben Davis, Hernando
 Cindi Davis, Olive Branch
 Debbie Davis, Cleveland
 James Davis, Oxford
 Janet Davis, Cleveland
 Jerry Davis, Hernando
 Joshua Davis, Pearl
 Justin Davis, Tupelo

Kristyn Davis, Columbus
 Larry Davis, Ridgeland
 Mae Beth Davis, Southaven
 Michael Davis, Columbus
 Robert Davis, Booneville
 Robin Davis, Biloxi
 Sherry Davis, Brookhaven
 Tereasa Davis, Southaven
 Tonya Davis, Diamondhead
 Lisa Davis Wills, Memphis
 George Day, Madison
 Allen Deal, Biloxi
 Jean Deal, Long Beach
 Eleanor Dean, Brandon
 John Dean, Leland
 Annette Deason, Clinton
 Sue Deaton, Collierville
 Norma Deavours, Jackson
 David Deblanc, Bay St. Louis
 Justin Deck, Hattiesburg
 Jenifer Decker, Tupelo
 Lesley Deddens, Madison
 Jewell Dedeaux, Biloxi
 Jason Deer, Magnolia
 Krista Deering, Ocean Springs
 Melinda Dees, Flowood
 Nancy DeFazio, Gulfport
 Stephen DeFazio, Biloxi
 Cole DeLong, Madison
 Frances Dempsey, Tupelo
 Martin Dempsey, Hattiesburg
 Laura Demuth, Gulfport
 Meg Dengler, Ocean Springs
 Jerry Denham, Hattiesburg
 Doris (Dee) Denney Hatcher, Columbus
 Patricia Dennis, Picayune
 Mary Frances Denton, Ridgeland
 Katy Denton Bomar, Ocean Springs
 Timothy DeRosette, Vicksburg
 Margaret Derryberry, Brandon
 Jeri Derscheid, Ocean Springs
 Dean DeRuiter, Madison
 Angela Deskewies, Olive Branch
 Judy Devillier, Hattiesburg
 Charyl Dew, Germantown
 Allison DeWitt, Laurel
 Maria DeWitt, Ocean Springs
 Rosa Dial, Brandon
 Patrick Diaz, Gulfport
 Kathryn Dickey, Gulfport
 Edwin Diez, Jackson
 Cynthia DiGeorge, Biloxi
 Lori Diggetts, Hattiesburg
 Amy Dill, Columbus
 Jeffrey Dillon, Madison
 Angela Dobbins, Olive Branch
 Teena Dodd, Columbus
 Warren Doiron, Edwards
 Lynda Dolden, Ocean Springs
 Regis Domergue, Hattiesburg
 Janine Donelon, Diamondhead
 Tiffany Donovan, Hernando
 Dana Dooley, Lakeland
 Tracey Dooley, Meridian
 ClaudeAnn Doolittle, Kiln
 Rowena Dorroh, Ocean Springs
 Susan Dorroh, Flowood
 Candice Dossett, Hattiesburg
 Dixie Dossett, Picayune
 Herbert Dotson, Biloxi
 Melinda Dotson, Madison
 Pamela Dotson, Southaven
 James Douglas, Starkville
 Patsy Douglas, Starkville
 Tara Douglas, Byram
 Joe Dove, Jackson
 Susan Dowdy, Hattiesburg
 Edward Downey, Columbus
 Carol Downing, Hattiesburg
 Helene Doxey, Bay St. Louis
 Lavelle Dragula, Hattiesburg
 Sylvia Drake, Flowood
 Lynsey Dreher, Diamondhead
 Lisa Drew Authement, Ocean Springs
 Betty DuBard, Greenwood

Herbert Dubuisson, Bay St. Louis
 John DuChaine, Oxford
 Jim Duckworth, Magnolia
 Vanessa Dudley, Biloxi
 Kelly Duffy, Pass Christian
 Ginny Dulaney, Hernando
 Kara Dulaney, Tunica
 Jerry Dunaway, McComb
 John Dunlap, Southaven
 Judy Dunn, Hattiesburg
 Lynn DuPont, Picayune
 Sue Durbin, Biloxi
 Jennifer Durham, Oxford
 Nancy Durham, Picayune
 Mickey Dutil, Ocean Springs
 Jason Dutton, Gulfport
 Katrina Dyess, Starkville
 Robbie Earhart, Columbus
 Janis Early, Jackson
 Janice Easom, Natchez
 Susan East, Nesbit
 Brenda Easter, Southaven
 Brenda Easterwood, Meridian
 Kristie Ebberts, Madison
 Darlene Eckbloom, Olive Branch
 Macey Edmondson, Oxford
 Marian Edmonson, Diamondhead
 Amanda Edwards, Starkville
 Larry Edwards, Ridgeland
 Sam Edwards, Olive Branch
 Sandra Edwards, Ocean Springs
 Tammy Eggers, Southaven
 Paulette Egler, Picayune
 Andrew Eiland, Ocean Springs
 Patricia Elam, Tupelo
 Kathy Elias, Gulfport
 Sandra Ellard, Natchez
 Elizabeth Elliott, Biloxi
 Jamie Elliott, Starkville
 Rebecca Elliott, Tupelo
 Fay Ellis, Southaven
 Shannon Ellis, Jackson
 Lendon Elmore, Moss Point
 Sharron Elmore, Moss Point
 Sue Elmore, Oxford
 Patricia Elrod, Southaven
 Taciana Elsdon, Olive Branch
 Bowdre Emerson, Hernando
 John Emmons, Madison
 Chad Engelke, Southaven
 Ed Engelke, Southaven
 Rodney England, Brandon
 Jim Engle, Ridgeland
 Becky English, Hattiesburg
 G. H. English, Ocean Springs
 Gregory English, Ocean Springs
 Phyllis Enis, Columbus
 Jenifer Enright, Long Beach
 Charles Epps, Ridgeland
 Margaret Escousse, Vicksburg
 Andy Estes, Tupelo
 Brenda Estes, Tupelo
 Christa Estes, Tupelo
 Brenda Eubanks, Southaven
 Christopher Evans, Clinton
 Nancy Dorroh, Ocean Springs
 Deloris Evans, Vicksburg
 Kathryn Evans, Vicksburg
 Leigh Ann Evans, Starkville
 Mitch Evans, Ridgeland
 Paige Evans, Oxford
 Cynthia Everett, Pascagoula
 Patty Everitt, Collierville
 Becky Ewing, Tupelo
 Stacey Ewing, Red Bay
 Harriott Expose, Madison
 Patricia Fagan, Petal
 Anne Fair, Oxford
 Jill Fairchild, Brandon
 John Fairchild, Diamondhead
 Yvette Fairchild, Picayune
 Dolores Fairley, Hattiesburg
 Barbara Fales, Biloxi
 Christopher Farn, Olive Branch
 Barbara Farris, Escatawpa

Dottie Farris, Hattiesburg
 Stella (Joan) Farrow, Olive Branch
 John Fasler, Gulfport
 Carolyn Faust, Hernando
 Mac Fawcett, Hickory Valley
 Crystal Fayard, Ocean Springs
 Joel Fayard, Ocean Springs
 Melissa Fayard, Biloxi
 Rebecca Feder, Ocean Springs
 Janette Fedric, Greenwood
 Caroline Felker, Oxford
 Bronwen Fell, Biloxi
 Denise Fell, Long Beach
 William Fell, Long Beach
 Brad Feltenstein, Oxford
 Joan Ferguson, Hernando
 Stacey Ferguson, Vicksburg
 Camille Ferriss, Brandon
 Bridget Ferrucci, Ocean Springs
 Chris Fettingier, Meridian
 Eddie Fields, Biloxi
 Mark Fields, Jackson
 Olivia Fight, Brandon
 Frank Fillingham, Madison
 Lynn Fillingham, Madison
 Gwen Finch, Jackson
 Kevin Firth, D'Iberville
 Chad Fischer, Water Valley
 Paul Fischer, Water Valley
 David Fisher, Indianola
 Cloteal Fitzpatrick, Senatobia
 Sara Flanagan, Greenwood
 Michael Flannes, Jackson
 Mary Fleming, Carriere
 Sally Fletcher, Jackson
 Hannah Flint, Oxford
 Ricky Flippo, Caledonia
 Sharleen Floch, Brandon
 Patrick Floyd, Brandon
 Frances Follis, Southaven
 Betsy Folmar, Ridgeland
 Bethany Foote, Madison
 Jacqueline Forbes, Tupelo
 Jennifer Forbes, Columbia
 Jerry Ford, Ellisville
 Martha Ford, Picayune
 Sam Ford, Gulfport
 Gary Fordham, Hattiesburg
 Julie Ford Martin, Ocean Springs
 Cecilia Forster, Nesbit
 Merri Fortenberry, Columbia
 Helen Fortner, Diamondhead
 D.D. Foster, Madison
 Kimberly Foster, Ocean Springs
 Steve Foster, New Albany
 William Fox, Ms State
 Michelle Fradella, Picayune
 Charlotte Fraise, Ocean Springs
 Ellen Franklin, Meridian
 James Franklin, Bay Saint Louis
 Jim Franklin, Vidalia
 Kevin Franks, Tupelo
 Tiffany Franks, Tupelo
 Charlotte Fransted, Hattiesburg
 Julie Frazier, Gulfport
 Ree Frazier, Ocean Springs
 Patsy Frederick, Amory
 Casey Freeman, Petal
 Faye Freeman, Jackson
 Judy Freeman, Gulfport
 Lyles Freeze, Hattiesburg
 Harry Frierson, Kiln
 Janet Frisbie, Bay Saint Louis
 Daniel Frisella, Long Beach
 MaryAnn Frisella, Gulfport
 Jamie Frye, Meridian
 Denise Furr, Jackson
 Lynn Gaddis, Terry
 Susan Gaffney, Pass Christian
 Lynn Galbraith, Gulfport
 Candace Galloway, Tupelo
 Evelyn Galloway, Gulfport
 William Gamble, Jackson
 Grail Gandy, Olive Branch
 Chris Garavelli, Madison

Glenn Gardner, Metairie
 Jerry Gardner, Clarksdale
 Edward Garey, Germantown
 Michele Gargiulo, Biloxi
 Amy Garland, Flowood
 Jennifer Garlich, Pascagoula
 Kyle Garner, Hattiesburg
 Monica Garner, Mc Comb
 Ti Garner, Brandon
 Janice Garofalo, Ocean Springs
 Greg Garraway, Hattiesburg
 Ricky Garrett, Hernando
 Peggy Garrison, Southaven
 Gloria Gasaway, Tupelo
 Joseph Gates, Gulfport
 Monica Gates, Picayune
 Philip Gattuso, Hattiesburg
 Memorie Gaughf, Gulfport
 Phyllis Gay, Ripley
 Tim Gay, Natchez
 Andrew Geotes, Gulfport
 Olivia Gerald, Starkville
 Caroline Getter, Gulfport
 Alfredo Giacometti, Tupelo
 Gianna Giambelluca, Biloxi
 Larry Giannini, Olive Branch
 Jennie Gibbons, Hattiesburg
 Patrick Gibson, Gulfport
 Renee Gibson, Flowood
 June Gilbert, Mc Comb
 Helene Giles, Bay Saint Louis
 Dolores Gill, Southaven
 Jennifer Gill, Biloxi
 Cheryl Gillenwater, Southaven
 Jane Gillespie, Booneville
 Mandy Gillespie, Southaven
 Maureen Gillespie, Germantown
 Wendy Gillespie, Oxford
 Bobbi Gillis, Cordova
 Theresa Gillis, Flowood
 Ayanna Gill McGee, Brandon
 Charles Gilpin, Slidell
 Gale Gilpin, Biloxi
 Bob Ginn, Southaven
 Donald Ginn, Picayune
 Meta Ginn, Ridgeland
 Billie Gladney, Petal
 Roger Glass, Gulfport
 Lisa Glavan, Ocean Springs
 Judy Glenn, Corinth
 Deidre 'Glorioso, Wiggins
 Marjorie Glouner, Ocean Springs
 Adam Gober, Southaven
 Karen Godfrey, Clinton
 Jeff Goff, Southaven
 Stacey Goff, Ocean Springs
 Edward Golden, Tupelo
 Ryan Goldin, Gulfport
 Sue Golmon, Tupelo
 Deborah Gomila, Gulfport
 Janelle Good, Macon
 Rebecca Goodell, Columbus
 Stacey Goodison, Biloxi
 Mariela Goodman, Ocean Springs
 Tish Goodman, Greenwood
 Taylor Goodnight, Southaven
 Lisa Goodnite, Hernando
 Jane Goodson, Jackson
 Kimberly Goodson, Flowood
 Tia Goodwin, Tupelo
 Janna Gordon, Olive Branch
 Robert Gordon, Vicksburg
 Peggy Gore, Biloxi
 Danny Gowen, Hernando
 Kimberly Gowland, Long Beach
 Sharon Grace, Oxford
 James Graeber, Clarksdale
 Diane Graham, Ridgeland
 Hazel Graham, Flowood
 Kristy Graham, Meridian
 Mark Graham, Hattiesburg
 Mary Graham, Senatobia
 Leslie Granberry, Gulfport
 Louise Grant, Germantown
 Francesca Grasse, Ocean Springs

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James Graves, Jackson	Kimberly Hanna, Southaven	Elaine Hill, Laurel	Judy Hughes, Gulfport	Sabrina Johnson, Olive Branch
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Shannon Graves, Hattiesburg	Richard Hansen, Gulfport	Norma Hill, Hattiesburg	Stacy Humphrey, Seminary	Tosha Johnson, Tunica
Stephen Graves, Madison	Jan Kerr Hanson, Southaven	William Hill, Hernando	Sue Humphreys, Flowood	Brandal Johnston, Horn Lake
Bruce Gray, Brookhaven	Tina Harbour, Summit	Mike Hindman, Picayune	Nancy Hungerford, Natchez	G. L. Johnston, Tupelo
Patricia Gray, Hattiesburg	Ollie Hardaway, Vicksburg	Anne Hindmarch, Ocean Springs	Megan Hunt, Oxford	Michele Johnston, Hernando
Stephanie Gray, Ocean Springs	Kim Hardeman, Jackson	Alan Hinrichs, Pensacola	Danny Hurdle, Olive Branch	Mitchell Johnston, Tylertown
Teri Gray, Oxford	Richard Hardin, Cordova	Ryan Hinton, Pascagoula	Thomas Hurdle, Oxford	Ronnie Johnston, Vicksburg
Allen Green, Collierville	Ronnie Hardin, Jackson	Mary Hitt, Tupelo	Glenda Hurley, Corinth	Titus Johnston, Horn Lake
Charles Green, Pascagoula	Susan Hardin, Ridgeland	Tiffany Hoang, Hattiesburg	Judy Hurley, Greenwood	Ashley Jones, Olive Branch
Clarissa Green, Meridian	W. Andrew Hardin, Punta Gorda	James Hobson, Vicksburg	Tracy Hurt, Gulfport	Carolyn Jones, Summitt
Cordelia Green, Lucedale	Carol Hardison, Madison	Jim Hobson, Vicksburg	Tommye Hurt, Jackson	Jimmy Jones, Southaven
John Green, Collierville	Donna Harig, Olive Branch	Kay Hobson, Vicksburg	Larry Hutchens, Holly Springs	Kim Jones, Starkville
Kellie Green, Hattiesburg	Rebecca Harlan, Biloxi	Sherry Hocutt, Hattiesburg	Nancy Hutchens, Holly Springs	LeeAnne Jones, Iuka
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P. Green, Natchez	Candace Harper, Poplarville	Mildred Hodge, Lucedale	Sandra Hutchinson, Biloxi	Mary Jo Jones, Gulfport
Marilyn Greene, Meridian	Debra Harper, Laurel	Mike Hoffman, Jackson	Jerrell Hutson, Ridgeland	Mary Louise Jones, Jackson
Tracey Greene, Meridian	Donna Harper, Meridian	Beverly Hoge, Byram	Jane Hyde, Ridgeland	Mitch Jones, Madison
Cindy Greer, Clinton	Pearline Harper, Memphis	Hugh Hogue, Jackson	Cheryl Infante, Ocean Springs	Ron Jones, Madison
Debra Greer, Ocean Springs	Peggy Harper, Hattiesburg	Thad Hoke, Diamondhead	Daniel Infante, Ocean Springs	Samuel Jones, Hernando
Melissa Greer, Hattiesburg	Amanda Harpole Snowden, Meridian	Julie Holcomb, Tupelo	Ty Ingalls, Hernando	Sarah Jones, Flowood
Melissa Greer, Tupelo	George Harrell, Tupelo	Pamela Holcomb, Tupelo	Mark Irby, Jackson	Sibonie Jones, Southaven
Patricia Greer, Collierville	Judy Harrell, Vicksburg	Debbie Holden, Southaven	Angela Irving, Hernando	Sinnana Jones, Hattiesburg
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Evelyn Gregory, Germantown	Carolyn Harrington, Natchez	Peggy Holder, Oxford	David Irwin, Bonita Springs	Tony Jones, Olive Branch
Sue Gregory, Grenada	Patricia Harrington, Ocean Springs	Carolyn Holderfield, Horn Lake	Jason Isaacs, Southaven	Willie Jones, Columbus
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Chip Grenn, Hattiesburg	John Harris, Bay Saint Louis	Connie Holifield, Laurel	Cynthia Ivey, Southaven	Jay Jordan, Gulfport
Gregory Gresham, Holly Springs	Lanie Elaine Harris, Hernando	Dale Holley, Tupelo	Lawana Ivey, Olive Branch	Marjorie Jordan, Meridian
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Angie Griffin, Ellisville	Michael Harris, Tupelo	Jennie Holliday, Belden	Alicia Jackson, Ocean Springs	Richard Jordan, Tupelo
Brenda Griffin, Southaven	Sharon Harris, Coldwater	Candace Hollinger, Ocean Springs	Connie Jackson, Biloxi	Scott Jordan, Ocean Springs
Kimberly Griffin, Brandon	Tammy Harris, Columbia	Sandra Hollingsworth, Vicksburg	David Jackson, Gulfport	Tony Jordan, Vicksburg
Max Griffin, Tupelo	Gale Harrison, Southaven	Kimberly Hollins, Southaven	Irene Jackson, Jackson	Tammie Joubert, Biloxi
Pamela Griffin, Madison	Margaret Harrison, Ocean Springs	Lisa Hollister, Ocean Springs	Jacqueline Jackson, Ridgeland	Betty Ann Joyner, Meridian
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David Griffith, Cleveland	Tiffany Harrison, Columbus	Kenny Holloway, Biloxi	James Jackson, Perkinston	Peggy Joyner, Tupelo
Yvonne Griffith, Bay St. Louis	Frank Harter, Kentwood	Parker Hollowell, Olive Branch	Kathy Jackson, Vidalia	Virginia Juarez, Flowood
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Harold Grimes, Magee	Chester Harvey, Ocean Springs	James Holmes, Hattiesburg	Kimberly Jackson, Biloxi	Frederick Kahlmus, Meridian
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Trisha Grisham, New Albany	ReGina Harvey, Ocean Spring	Donald Holyfield, Fairhope	Delaina James, Ocean Spring	Gretchen Karl, Bay St. Louis
Judy Groom, Picayune	Timothy Harvey, Ocean Springs	Gerald Honea, Magnolia	Gwen James, Hattiesburg	Robert Karl, Gulfport
Connie Gross, Gulfport	James Harwell, Meridian	Betty Honeycutt, Coldwater	Robin James, Nesbit	Joseph Karr, Oxford
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Valerie Grubbs, Collins	Kimberly Hatcher,	Andy Hood, Madison	M.E. Jefcoat, Shaw	Ann Kea, Gulfport
James Guay, Ocean Springs	Jimmy Hatchett, Memphis	Dianne Hood, Tupelo	Pat Jefcoat, Hattiesburg	Patricia Keating, Gulfport
Margaret Guerrero, Waveland	Becky Hathcock, Madison	Jane Hoogerwerf, New Orleans	Kay Jefferies, Nesbit	Glenda Keenan, Oxford
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James Guest, Oxford	Cyndi Havens, Southaven	Carol Horne, Tupelo	Lee Jenkins, Ocean Springs	Sonya Keith, Tupelo
Jim Guest, Batesville	Barbara Haviland, Ocean Springs	Jayna Horne, Gulfport	Marshall Jenkins, Tupelo	Dixie Kelly, Greenwood
Mary Guest, Batesville	Marcus Hawkins, Greenville	Kristi Horne, Madison	Martin Jenkins, Meridian	Leroy Kelly, Brookhaven
Jeffrey Guice, Ocean Springs	Jean Hayden, Gulfport	Melissa Horne, Gulfport	Nan Jenkins, Southaven	Matthew Kelly, Madison
Marcella Guidroz, Picayune	Susan Hayes, Southaven	Ellen Horton, Ridgeland	Peggy Jennings, Greenwood	Michael Kelly, Brandon
Troy Guillotte, Ocean Springs	Barry Haynes, Lambert	Kristin Horton, Hernando	Rita Jensen, Ridgeland	Janice Kemp, Madison
Malinda Gullick, Horn Lake	Idella Haynes, Hernando	Lela Horton, Tupelo	James Jerden, Madison	Rita Kemp, Ridgeland
Kathy Gustafson, Hernando	Sherwin Haynie, Oxford	Andrew Horyza, Olive Branch	Cecil Jernigan, Hernando	Margaret Kempner, Ocean Springs
Susan Gutierrez, Southaven	Alyssia Healy, Gulfport	Audra House, Hernando	Tim Jeter, New Albany	Adrienne Kendrick, Tupelo
Nancy Guy, Germantown	Jack Healy, Gulfport	Dell House, McComb	Libby Jeu, Olive Branch	Dorris Kendrick, Gautier
Kerri Guyton, Tupelo	Aussie Hearron, Jackson	Debbie Houston, Grenada	Liliana Jimenez, Olive Branch	Angela Kennedy, Ocean Springs
Orlando Guzman, Biloxi	Chevy Hearst, Ridgeland	Katie Houston, Memphis	Cynthia Joachim, Biloxi	David Kennedy, Olive Branch
Jacqueline Haarala, Meridian	Adriana Hebert, Ocean Springs	Jamie Houston, IV, Jackson	Elizabeth Joachim, Ocean Springs	Guy Kennedy, Southaven
Stephan Haas, Bay Saint Louis	Jennifer Hebert, Columbus	Patricia Howard, Lucedale	Harry Joachim, Biloxi	Irene Kennedy, Gulfport
Sam Haire, Southaven	Karen Hedleston, Hernando	Dixie Howell, Picayune	Warren Johansen, Hernando	Margaret Kennedy, Tupelo
Tom Hairston, Germantown	Waurene Hefflin, Tupelo	Mary Howes, Gulfport	David Johns, Hattiesburg	Nettie Kennedy, Carriere
Rosa Hale, Southaven	Marie Hellums, Flowood	Peggy Howse, Ocean Springs	Amy Johnson, Olive Branch	Carolyn Kent, Memphis
Albert Haley, Southaven	Pamela Hemphill, Ridgeland	Wendy Hubbard, Petal	Bettye Johnson, Holly Springs	Patricia Kesler, Diamondhead
Alisa Hall, Petal	Carol Henderson, Gulfport	Leon Hubert, Biloxi	Beverly Johnson, Magnolia	Liz Kessie, Gulfport
Donald Hall, Laurel	Lisa Hendrix, Byhalia	Carol Hudson, Gulf Breeze	Cindy Johnson, Senatobia	Donald Kessinger, Oxford
Holly Hall, Hernando	Keith Henley, Tupelo	Christine Hudson, Vancleave	Dalton Johnson, Jackson	Kevin Kessinger, Oxford
Vicci Hall, Jackson	Charles Hense, Diamondhead	Gwendolyn Hudson, Tupelo	David Johnson, Columbus	Melissa Key, Laurel
Rita Hallum, Bartlett	Pamelia Hense, Diamondhead	Jennifer Hudson, Biloxi	Jane Johnson, Southaven	Beth Keys, Columbus
J. Max Hamidi, Germantown	Susan Henslee, Brandon	Lana Hudson, Flowood	Jean Johnson, Laurel	J.R. Keys, Jackson
James Hamilton, Vicksburg	Penny Henson, Olive Branch	Rayford Hudson, Jackson	Jeannie Johnson, Waynesboro	Sonya Kidd, Pass Christian
Mark Hamilton, Jackson	Laura Herlihy, Brandon	Royce Hudspeth, Columbus	Joe Johnson, Laurel	Robie Kight, Madison
Mike Hamm, Southaven	Herbert Hermanson, Biloxi	Sharon Hudspeth, Columbus	Jon David Johnson, Madison	Rickey Kimble, Tupelo
Myra Hampton, Olive Branch	William Hester, Laurel	Cheryl Huffstickler, Picayune	Julie Johnson, Ridgeland	Janet Kinard, Grenada
Jerry Hanberry, Sumrall	Bill Hetrick, Clinton	Azell Huggins, Columbus	June Johnson, Ridgeland	Anji King, Gulfport
Carolyn Handler, Biloxi	Marilyn Hetrick, Clinton	George Hughes, Booneville	Karen Johnson, Ocean Springs	Beth King, Ocean Spring
Denise Haney, Olive Branch	William Hewes, Gulfport	Jill Hughes, Summit	Kelly Johnson, Madison	Billy King, Oxford

Darin King, Ocean Springs	Anthony Lee, Gulfport	Sherry Maggio, Walls	Deowarski McDonald, Vicksburg	Mary Mills, Flowood
Gail King, Mc Comb	Darrell Lee, Waveland	Cheryl Mahaffey, Madison	Scarlet McDonald, Lucedale	Stephanie Milo, Oxford
Jeff King, Brookhaven	Deborah R. Lee, Poplarville	Kerri Mahan, Ocean Springs	Phelisia McDowell, Jackson	Camiika Milton, Ridgeland
Metra King, Southaven	Jason Lee, Tylertown	Teresa Mai, Ocean Springs	Carol C. McElroy, Meridian	Wendy Mims, Picayune
Michelle King, Biloxi	Jimmie Lee, Meridian	Susie Maier, Madison	Joann McFaden, Meridian	Cameron Minninger, Jackson
Philip King, Gulfport	Linda Lee, Biloxi	Alisa Malone, Gulfport	Dennis McFall, Southaven	Arthur Minton, Jackson
William King, Petal	Martha Lee, Hattiesburg	Mechelle Malone, Ridgeland	Margie McFarland, Gulfport	Kay Minton, Southaven
Jane Kingsafer, Hattiesburg	James Lee, Picayune	Justin Malouf, Ridgeland	Tashia McGinn, Ocean Springs	Betty Misko, Ocean Springs
Addie Kinney, Ocean Springs	James Leech, Vicksburg	Clare Maness, Olive Branch	Bruce McGinnis, Summit	Antha Mitchell, Picayune
Bret Kirk, Madison	Annita LeFan, Hattiesburg	Mark Mann, Tupelo	Delayne McGowan, Flowood	Dana Mitchell, Gulfport
Tracy Kirkley, Olive Branch	Bennie Leflore, Bartlett	Carl Manning, Gautier	Donna McGuay, Hernando	Edward Mitchell, Oxford
Vicki Klein, Flowood	James Leggett, Oxford	Gail Maples, Pascagoula	Charles McGuffee, Clinton	Harry Mitchell, Picayune
Patricia Klemme, Diamondhead	Kathy Leggett, Oxford	Stephen Maples, Lucedale	Faye McGuffee, Clinton	Johnny Mitchell, Jackson
Carol Kloac, Tupelo	Nancy Lehman, Madison	William Marks, Natchez	Angela McHugh, Southaven	Joseph Mitchell, Biloxi
Larry Knight, Hattiesburg	Jennifer Lehr, Ocean Springs	Richard Marshall, Gulfport	Roxanne McIngvale, Hernando	Mark Mitchell, Amory
Melissa Knotts, Tupelo	Leisa Leisy, Biloxi	Tammy Marshall, Picayune	Elaine McIntire, Greenville	McNeil Mitchell, Tylertown
Randy Knouse, Ridgeland	Dyann Lentz, Gulfport	Tonia Marshall, Hernando	J. D. McIntosh, Flowood	Melanie Mitchell, Starkville
Elizabeth Koder Huerta, Corinth	Terah Lesso, Gulfport	Dean Martel, Biloxi	Pamela McIntosh, Biloxi	Sandra Mitchell, Lucedale
Paul Koehn, Macon	Keith Levine, Gulfport	Benjamin Martin, Tupelo	John McIntyre, Waveland	Kim Mittelstaedt, Picayune
Pat Koenig, Greenville	Danielle Livingston, Brandon	Bobbie Martin, Jackson	Pam McKay, Grenada	Jerry Mixon, Marks
Luke Kolbeck, Pensacola	Alvin Levy, Collierville	Brent Martin, Tupelo	Melissa Mckee, Hattiesburg	Annette Mize, Greenwood
Chris Kolwyck, Southaven	Kenneth Levy, Slidell	Bryan Martin, Batesville	Patricia McKeithen, Meridian	Mary Mizell, Diamondhead
Darouny Kommany, Flowood	Alfred Lewando, Long Beach	Carolyn Martin, Ridgeland	Jeff Mckelroy, Hernando	Betty Mizelle, Ocean Springs
Jeremy Korn, D'Iberville	Andrea Lewis, Vicksburg	Leshia Martin, Oxford	April McKenna, Gulfport	Lynn Moffitt, Ocean Springs
Karen Korn, Biloxi	Christi Lewis, Brookhaven	Lisa Martin, Pearl	Joyce McKenzie, Collierville	Christopher Mogridge, Oxford
Marvin Koury, Gulfport	Claretta Lewis, Olive Branch	Suzanne Martin, Gautier	L. McKinney, Holly Springs	Yasmin Mohiuddin, Biloxi
Kris Koziol, Ridgeland	Dana Lewis, Ridgeland	Wayne Martin, Gautier	Robin McKnight, Cleveland	Angela Mohr, Tupelo
Charles Kraeger, Hattiesburg	Elijah Lewis, D'Iberville	Debra Mason, Jackson	Lucy McLaughlin, Southaven	Alex Monsour, Vicksburg
Juanita Kraft, Flowood	Kelly Lewis, Hernando	James Mason, Holly Springs	David McLean, Olive Branch	Sturgis Monteith, Lake Cormorant
Kathleen Kranz, Gulfport	Maria Lewis, Ocean Springs	Kai Mason, Edwards	Mary McLeod, Petal	Bettina Montgomery, Oxford
Diane Krayer, Hernando	Mary Lewis, Ridgeland	Michelle Mason, Oxford	Larry McMahan, Hattiesburg	Gerald Montgomery, Greenwood
Margaret Krayer, Hernando	Ricky Lewis, Olive Branch	Theresa Mason, Tupelo	Maggie McMichael, Petal	Teresa Montgomery, Hattiesburg
Brenda Kretschmar, Greenville	Tangela Lewis, Southaven	Vickie Mason, Ocean Springs	Brent McMillan, Mc Comb	Thomas Montgomery, Oxford
Patricia Kurtz, Fulton	Tracy Lewis (Cooper), Olive Branch	Carol Massey, Olive Branch	Kenda McMillian, Vicksburg	Tim Mood, Madison
Marjorie Kusser, Diamondhead	Pat Lichterman, Memphis	Helen Massey, Southaven	Jennifer McMinn, Oxford	Christy Moody, Poplarville
Carmen Kyle, Southaven	Jennifer Lidman, Westminster	Remy Massey, Vicksburg	John McMinn, Oxford	Doris Moody, Columbus
Derek L. & N Pest Control, Mantachie	Jan Liles, Grenada	Pamela Mathis, New Albany	Angela McMurphy, Biloxi	Emily Moody, Columbus
Robert Lacoste, Ridgeland	Dawn Lindley, Ocean Springs	Teresa Mathis, Meridian	Judith McMurphy, Biloxi	Janet Moody, Olive Branch
Tronnie Lacy, Clinton	Phillip Lindley, Natchez	Carolyn Matthews, Ocean Springs	Mike McMurray, Gulfport	Joyce Moody, Wiggins
Jane Ladner, Ridgeland	Troy Lindley, Ocean Springs	Debra Matthews, Hernando	Sue McMurtrey, Jackson	Barbara Mooney, Columbus
Jeanette Ladner, Gulfport	Melissa Lindner, Starkville	James Matthews, Oxford	Nicole McNairy, Flowood	C (F) Moore, Olive Branch
Lisa Ladner, Picayune	David Lindsey, Hernando	Mackie Mauceli, Greenville	Kenneth McNeal, Tupelo	Dean Moore, Southaven
Patricia Ladner, Gulfport	Gloria Lindsey, Southaven	Rhonda Joy Mauldin, Ellisville	Julie McNeely, Ridgeland	Diane Moore, Ocean Springs
Sonja Ladner, Kiln	Konny Lindsey, Tupelo	Dean Mavar, Ocean Springs	John McNeese, Columbia	Dianne Moore, Collierville
LaShan LaGuan, Flowood	Scott Linn, Jackson	Elizabeth Maximo, Picayune	Debbie McNeil, Bay Saint Louis	Eric Moore, Meridian
Lois Laird, Columbus	Sonya Lipsey, Tupelo	Betty Maxwell, Diamondhead	Becky McNelis, Madison	Janet Moore, Pearl
Sandra Lambert, Corinth	Donna Lishen, Long Beach	Billy Maxwell, Southaven	Joann McPherson, Collinsville	Sabrina Moore, Ridgeland
Stacy Lambert, Flowood	Jeff Little, Brandon	Clara Maxwell, Grenada	Neal McQuinn, Ridgeland	Sara Moore, Ocean Springs
Wanda Lambert, Olive Branch	Robbie Little, Olive Branch	Linda Maxwell, Southaven	Brenda McRae, Southaven	Sherley Moore, Pearl
Betsy Landers, Madison	Stevan Little, Corinth	Jennifer May, Gulfport	Lena McRae, Meridian	Tara Moore, Biloxi
Marcia Landers, Flowood	Lynda Lloyd, Ridgeland	Raymond May, Biloxi	Zackary McRaney, Taylorsville	Rocio Morais, Gulfport
Phil Landers, Jackson	Janis Locklin, Gulfport	Cindy Mayer, Ocean Springs	Joseph McVey, Long Beach	Letitia Morel, Waveland
Julie Landrum, Starkville	Rose Loftis Yates, Batesville	Area Mays, Hernando	Bill McWilliams, Olive Branch	Adam Morgan, Tupelo
Lauren Landrum, Madison	Libbi Logan, Cleveland	Beth Mazzanti, Vicksburg	Sandra McWilliams, Lucedale	Anita Morgan, Greenwood
Georgia Landry, Collierville	Lucille Logue, Vicksburg	Joahan Mc Dole, Gautier	Amie Meador, Biloxi	Linda Morgan, Oxford
Kathy Landry, Picayune	Blythe Lollar, Tupelo	Ashley McAdory, Flowood	Grace Meadows, Jackson	Thomas Morgan, McComb
Richard Landry, D'Iberville	Donna Lombardo, Southaven	Barry McArthur, Seminary	Terry Medley, Gulfport	Tommy Morgan, Tupelo
Nancy Lane, Jackson	Jane Long, Gulfport	Jennifer McBride, Perkinson	Michael Medling,	Tosha Morgan, Madison
Margaret Laney, Oxford	Rod Longino, Jackson	Robin McCaffrey, Hattiesburg	Leigh Ann Mehr, Southaven	Cindy Morgan Sewell, Olive Branch
Mary Lang, Greenville	Tiffany Longo, Waveland	Marie McCall, Natchez	Judy Melancon, Picayune	Lisa Moring, Hattiesburg
Dottie Lanier, Biloxi	Dianne Looney, Nesbit	Rebecca McCann, Southaven	Donna Melton, Saucier	Chuck Morman, Flowood
Carl Larosa, Pass Christian	Michael Lormand, Biloxi	Shelli McCarrens, Southaven	Teressa Menard, Olive Branch	Jeff Morris, Ocean Springs
Jennifer Larson, Long Beach	Diane Lott, Hattiesburg	Kevin McCarthy, Ocean Springs	Abraham Menhel, Greenville	Kerri Morris, Cleveland
Samuel Lasater, D'Iberville	Leland Lott, Hattiesburg	Alisa McCleary, Olive Branch	Chad Merrick, Kenner	Su Morris, Madison
Shelly Lashlee, Southaven	Rebecca Love, Olive Branch	Laurie McClintock, Ridgeland	Justin Messer, Gulfport	Stephen Morse, Oxford
William Lassitter, Moss Point	Faye Loveday, Columbus	Alan (Mac) McClurg, Olive Branch	Jacki Metcalf, Southaven	Kelly Moses, Gulfport
David Laster, Columbus	Brad Lovejoy, Flowood	Anthony McCollum, Senatobia	Joe Metts, Brandon	Christine Moss, Olive Branch
Gina Latham, Ridgeland	Selena Lovejoy, Flowood	Kerrye McCool, Ocean Springs	Sherry Metts, Southaven	Kristina Mottl, Ocean Springs
Jonathan Lauderdale, Hernando	Anita Lovelady, Oxford	Lane McCool, Tupelo	Cynthia Meyer, Waveland	Brenda Motz, Southaven
Ann Lauman, Jackson	Rhes Low, Laurel	Cheryl McCormick, Olive Branch	Melissa Meyer, Olive Branch	Carroll Moudy, Hattiesburg
Arlene Law, Biloxi	Billie Lowery, Picayune	Durwood McCormick, Olive Branch	Pat Meyer, Gulfport	Gale Mueller, Southaven
Denise Lawler, Ocean Springs	Bea Luckett, Tupelo	Marcus McCoy, Tupelo	Julie Middleton, Brandon	Jan Munn, Ocean Springs
Steve Lawler, Picayune	Karen Lucy, Diamondhead	Kelly McCracken, Olive Branch	Teresa Middleton, Brandon	Richard Munton, Hattiesburg
Janet Lawrence, Biloxi	Monte Luffey, Gulfport	Ruth McCraney, Greenville	Tony Miguez, Biloxi	Buddy (Edwrd) Murdock, Hernando
Kevin Lawrence, Memphis	Pete Luke, Canton	Michael McCreary, Corinth	Linda Miles, Southaven	Jeanna Murdock, Hernando
Gretchen Lawson, Madison	Judy Lundy, Grenada	Annamay McCullough, Southaven	Ryker Miles, Ocean Springs	William Murdock, Hernando
Michael Lawson, Madison	Lan Luong, Ocean Springs	Hannah McCullough, Southaven	Cynthia Miller, Ridgeland	Bonita Murphy, Jackson
Stephanie Lawson, Olive Branch	Deborah Luster, Clarksdale	John McCurdy, Oxford	Danielle Miller, Meridian	Jackye Murray, McComb
Tarzan Lawson, Memphis	Richard Lyon, Gulfport	Linda McDaniel, Hernando	Linda Miller, Ocean Springs	Annabel Musgrove, Picayune
Vicki Lawson, Southaven	Rebecca MacDonald, Picayune	Robin McDaniel, Mc Comb	Marian Miller, Clarksdale	Dina Myers, Biloxi
Carl Layton, Lucedale	Billie Mackey, Tupelo	Robin D. McDaniel, Hazlehurst	Mary Miller, Picayune	Dorothy Myers, Baldwin
Lois Leaghty, Ocean Springs	Tammy Madill, Collierville	V.H. McDaniel, Madison	Nora Miller, Ocean Springs	John Myers, McComb
Mary LeBlanc, D'Iberville	Jarrett Magee, Southaven	Jason McDerment, Lucedale	Lora Miller White, Olive Branch	Pat Myers, Laurel
Philip LeBlanc, Long Beach	Lola Magee, Meridian	Edward McDill, Jackson	David Milling, Jackson	Randy Myers, Gulfport
Stephanie LeClair, Grenada	Lynette Magee Praytor, Flowood	Ashley McDonald, Purvis	Charles Mills, Darling	Ruth Myers, Jackson

Tena Myers, Brandon
 Billie Myrick, Ocean Springs
 Winnie Nace, Hattiesburg
 Savita Nair, Jackson
 David Napier, Southaven
 Kyle Napier, Petal
 Janie Nash, Sandhill
 T.J. Nash, Flowood
 Christy Neal, Southaven
 Debra Neal, Southaven
 Tracy Neal, Southaven
 Julie Neidrauer, Tylertown
 Sissy Neilson, Oxford
 Carolyn Nelson, McComb
 Fabian Nelson, Flowood
 Teresa Nelson, Gautier
 Kathleen Nerren, Amory
 Deborah Nettles, Starkville
 Marvin Nevels, Gloster
 Jeanne Newberry, Ocean Springs
 Kay Newman, McComb
 Roger Newman, McComb
 Chris Newsom, Hernando
 Susan Newton, Brandon
 Jason Nezat, Gulfport
 Nicole Nezat, Biloxi
 David Nguyen, Gulfport
 Joe Nguyen, D'Iberville
 Sharon Nicaise, Biloxi
 Sheila Nicholas, Ridgeland
 Charles Nichols, Tupelo
 Sharon Nichols, Hattiesburg
 Renee Nicolosi, Purvis
 Billy Noah Jr., Clarksdale
 Patrick Nolan, Diamondhead
 Joyce Noone, Madison
 Yolanda Norals, Greenville
 Susan Norris, Biloxi
 Audrey Northcutt, Madison
 Linda Norton, Germantown
 Walter (Gene) Norwood, Hernando
 Fred Nosef, Greenville
 Billy Nowell, Cleveland
 George Nowlin, Collierville
 Stephanie Null, Meridian
 Gloria Oakley, Hernando
 Alaina O'Bannon, Vicksburg
 Emily O'Beirne, Natchez
 James O'Brien, Biloxi
 Cara O'Bryant, Hernando
 Kay Odom, Vicksburg
 Rita Ogle, Terry
 Natalie Olier', Ocean Springs
 David Olivier, Slidell
 Canda Olmi, Hattiesburg
 Rosalie Olson, Long Beach
 Brenda O'Neal Lambert, Hattiesburg
 Michael Onwuka, Collierville
 Eunice Ooi, Gulfport
 Anita Orey, Jackson
 Suzanne Orfanakos, Ocean Springs
 Burgess Orgeron, Diamondhead
 Susan Orman, Nesbit
 Cynthia Orrick, Starkville
 Tammy Ott, McComb
 Amanda Overby, Jackson
 James Overstreet, Gulfport
 Kane Overstreet, Starkville
 Virginia Overstreet, Gulfport
 James Overton, Natchez
 Mary (Cat) Owen, Meridian
 Ashley Owens, Meridian
 June Owens, Hattiesburg
 Terri Owens, Flowood
 Bobby Pace, Ridgeland
 Debra Pace, Hattiesburg
 Kassie Paddock, Flowood
 Sheryl Page, Hernando
 Lucy Palazzo, Gulfport
 David Palladino, Tupelo
 Edith Palmer, Bay Saint Louis
 Nathan Palmer, Tupelo
 Keiko Palmero, Gulfport
 Scott Palumbo, Biloxi
 Ronald Panissidi, Olive Branch

Ritu Pareek, Southaven
 Phield Parish, Greenville
 Derek Park, Ridgeland
 Terri Park, Ridgeland
 Amanda Parker, Flowood
 Audra Parker, Gautier
 Brenda Parker, Hattiesburg
 Don Parker, Ocean Springs
 Francis Parker, Brandon
 Kathy Parker, Diamondhead
 Kelly Parker, Mc Comb
 Luke Parker, Madison
 Peggy Parker, Biloxi
 Samantha Parker, Southaven
 Tamara Parker Eastep, Long Beach
 Bill Parrish, Gulfport
 Derilyn Parrish, Hernando
 Lauren Parry, Jackson
 Judy Parsons, Senatobia
 Jeanie Parten, Meridian
 Bobbie Paseur, Olive Branch
 Jason Pass, Olive Branch
 James Patano, Biloxi
 Jessy Patterson, Tupelo
 Kay Patterson, Hernando
 Sue Patterson, Madison
 Will Patterson, Hernando
 Leslie Patton, Biloxi
 Tina Pavlov, Gulfport
 Joyce Paxton, Southaven
 Alicestine Payne, Memphis
 Barbara Payne, Gulfport
 Charles Payne, Jackson
 Gerald Payne, Ocean Springs
 Karen Payne, Biloxi
 Gerry Peak, Collierville
 Debbie Peak Henning, Biloxi
 Christopher Peaks, Olive Branch
 Robert Peaks, Gulfport
 Brenda Pearce, Tupelo
 Joyce Pearson, Booneville
 Wendy Peavy, Biloxi
 Sonya Peck Imomoh, Horn Lake
 Kasmin Peebles, Vicksburg
 Margaret Peel, Tupelo
 Binford Peebles, Germantown
 Jacqueline Pegues, Oxford
 Charles Penn, Canton
 Debbie Pennington, Coldwater
 Marianne Pepper, Tunica
 Anika Perkins, Columbus
 David Perkins, Hattiesburg
 Pete Perkins, Columbus
 Teena Perry, Moselle
 Tim Perry, Hattiesburg
 Carmen Peters, Gulfport
 Karen Peters, Gulfport
 Michael Peters, Jackson
 Mitchell Peters, Jackson
 Samuel Peters, Jackson
 Van Peters, Shannon
 Twila Peterson, Gautier
 Cecil Pettis, Hernando
 Teresa Pettit, Olive Branch
 Leslie Petty, Tupelo
 Gloria Petway, Southaven
 Chris Pevey, Laurel
 Lynn Pfund, Germantown
 Calvin Phan, Memphis
 Elaine Phelps, Ridgeland
 Gerald Phillips, Laurel
 Hallie Phillips, Meridian
 Janice Phillips, Slatillo
 Jeffrey Phillips, Biloxi
 Julie Phillips, Olive Branch
 Laura Phillips, Hernando
 Mary Phillips, Biloxi
 Robin Phillips, Olive Branch
 Tamara Phillips, Ridgeland
 Thomas Phillips, Columbus
 Silvana Piadade, Germantown
 Lydia Pickard, Biloxi
 Sandi Pickard, Biloxi
 Judy Pickering, Madison
 Bettye Pierce, Hattiesburg

Vernon Pierce, Moss Point
 Dena Pike, Tupelo
 Susan Pinkston, Ridgeland
 Sheila Pinnix, Southaven
 Angie Pino, Biloxi
 Susan Pipkins, Ocean Springs
 Donna Pippen, Brookhaven
 Tawanda Todd Pirtle (Tankersley), Nesbit
 Howard Pitfield, Pascagoula
 Mike Pittman, Clarksdale
 Trish Pittman, Hattiesburg
 Helen Pitts, Tupelo
 Linda Pitts, Ridgeland
 Thomas Pitts, Oxford
 Ernest Pleasant, Ocean Springs
 Julie Plumlee, Southaven
 Yancy Pogue, Bay Saint Louis
 Sharon Pompelia, Meridian
 Larry Poole, Brandon
 Wanda Poole, Oxford
 Shannon Pooley, Madison
 Curtis Pope, Gulfport
 James Pope, Columbus
 Constance Portas, Gautier
 Cyndi Porter, Hernando
 Patricia Porter, Lucedale
 Melanie Posey, Southaven
 Melissa Posey, Bogue Chitto
 Ronnie Posey, Marion
 Donald Potter, Gulfport
 Adam Potts, Tupelo
 Glenda Poules, Biloxi
 Joy Poulos, Slidell
 Alisa Powell, Gulfport
 Bonnie Powell, Petal
 Martha Powell, Olive Branch
 Curtis Powell, Jr., Brandon
 Dawn Power, Gulfport
 John Praytor, Ridgeland
 Shirleen Prescott, Vicksburg
 Angela Presley, Vicksburg
 Vicky Presley, Collierville
 Kim Prestage, Nesbit
 Ron Prewitt, Ridgeland
 Beth Price, Olive Branch
 Billy Price, Germantown
 Teresa Price, Olive Branch
 Virginia Primos, Jackson
 William Privette, Mandeville
 John Proctor, Jackson
 Christine Pruett, Biloxi
 Linda Pruett, Greenwood
 Jeff Puckett, Slidell
 Sherry Pullens, Picayune
 Carlos Pumilia, Covington
 Scott Purdy, Hernando
 Christopher Purser, Madison
 Judy Pyron, Grenada
 Billie Quinn, Laurel
 JoAnn Raanes, Hattiesburg
 Jocelyn Rainey, Hattiesburg
 Monica Rainey, Olive Branch
 Suzanne Raley, Meridian
 Jennine Ramage, Hernando
 Charlene Ramey, Hattiesburg
 Brenda Ramm, Ocean Springs
 Dero Ramsey, Starkville
 Doris Randall, Gulfport
 Karen Randall, Biloxi
 Patsy Randle, Starkville
 Chris Randolph, Hattiesburg
 Linda Raney, Oxford
 Karen Rasberry, Laurel
 Vicky Ratliff, Natchez
 Kent Raulston, Gulfport
 James Rawson, Franklin
 Stacy Rawson, Oxford
 Billy Ray, Nesbit
 Donna Ray, Hernando
 Jamie Ray, Southaven
 Annette Rayburn, Ridgeland
 Ray Rayburn, Hattiesburg
 Brian Raycher, Germantown
 James Rayner, Oxford
 Barbara Rea, Meridian

Bobbie Ready, Tupelo
 Nancy Reagan, Columbus
 Christine Reaves, Ridgeland
 Maxie Rebsamen, Greenville
 Faye Rector, Columbus
 David Redfield, Olive Branch
 Diane Reece, Grenada
 Angela Reed, Olive Branch
 Cathy Reed, Destin
 Clayton Reed, Southaven
 Gayland Reed, Ocean Springs
 James Reed, Batesville
 Jan Reed, Corinth
 Kimberly Reed, Columbus
 Lisa Reed, Collinsville
 Robert Reed, Oxford
 Stacey Reed, D'Iberville
 Tamara Reed, Greenville
 Wayne Reed, Ms State
 Vicky Reel, Olive Branch
 Melissa Reese, Ridgeland
 Paul Reese, Picayune
 Sharon Register, Hattiesburg
 Monica Reichardt, Southaven
 Ron Renfrow, Corinth
 Lynn Replogle, Tupelo
 William Replogle, Tupelo
 Sheila Reynolds, Laurel
 Gina Rhett, Columbus
 Kathryn Rhett, Columbus
 Penelope Rhoads, Hattiesburg
 Thomas Rhoden, Jackson
 Janice Rhodes, Starkville
 Marilyn Richard, Ocean Springs
 Carolyn Richards, Hernando
 Paula Richards, Collinsville
 Shelbi Richards, Columbus
 Lois Richardson, Biloxi
 Sue Richardson, Vicksburg
 William Richardson, Diamondhead
 Joseph Richburg, Tupelo
 Paula Ricks, Ridgeland
 Melissa Riddle, Holly Spring
 Sarah Rider, Biloxi
 Keith Ridgeway, Laurel
 C. Ridgeway, Jackson
 Debra Ridley, Bartlett
 Cindy Riemann, Gulfport
 Steven Rife, Biloxi
 Rebecca Rigsby, Picayune
 Louis Riles, Tupelo
 Joyce Riley, Tupelo
 Jerry Rimes, Ocean Springs
 Thomas Ring, Vicksburg
 Jon Ritten, Diamondhead
 Phillip Rizzo, Cleveland
 Julia Robbins Humble, Southaven
 Pamela Roberson, Oxford
 Sean Robert, Biloxi
 Anne Roberts, Columbus
 Ruth Roberts, Eads
 Sherry Roberts, Germantown
 Thomas Roberts, Ocean Springs
 Alison Robertson, Bay St. Louis
 Brenda Robertson, Hattiesburg
 Carolyn Robertson, Columbus
 Cindy Robertson, Clinton
 Connie Robertson, Memphis
 Debra Robertson, Southaven
 Ervin Robertson, Ridgeland
 Julie Robertson, Hattiesburg
 Michael Robertson, Gulfport
 Kimberly Robinson, Hernando
 Melissa Robinson, Olive Branch
 Terry Robinson, Gulfport
 Virginia Robinson, Memphis
 Lola Robison, Hernando
 Nina Rocconi, Vicksburg
 Shelia Rodriguez, Southaven
 Teri Rodriguez, Inverness
 Cynthia Rodwell, Gulfport
 Shirley Roe, Flowood
 Bennie Rogers, Laurel
 Debbie Rogers, Ridgeland
 Pamela Rogers, Olive Branch

Philip Rogers, Hattiesburg
 Brenda Rollinson, Mc Comb
 Gloria Roman, Slidell
 Sharon Rome, Hattiesburg
 Sonya Romero, Ocean Springs
 Paul Rose, Hernando
 Fred Ross, Oxford
 Lawrence Ross, Ocean Springs
 Margaret Rouse, Biloxi
 Ann Rowe, Olive Branch
 Theresa Rowe, Hernando
 James Royce, Tupelo
 Sue Ruby, Memphis
 Theda Ruff, Madison
 Debbie Ruffin, Laurel
 Mickey Rumsey, Ocean Springs
 Ruby Ruoss, Southaven
 Heath Rushing, Tylertown
 Jean Rushing, Madison
 Kathleen Rushing, Jackson
 Lonnie Rushing, Clinton
 Paula Rushing, Olive Branch
 William Rushing, Biloxi
 Tammy Rushing (Harrison), Hernando
 Ashley Russell, Tupelo
 Janice Russell, Ocean Springs
 Marion Russell, Oxford
 Mary Ann Russell, Olive Branch
 Stephanie Russo, Picayune
 Cindy Ruth, Grenada
 Mark Ruth, Hattiesburg
 Denise Rutherford, Waveland
 Larry Rutherford, Gulfport
 Mark Ruthvens, Meridian
 Kim Rutland, Hattiesburg
 Steven Rutledge, Greenville
 Gregory Ryan, Olive Branch
 Gwyn Ryan, Memphis
 Jeremy Ryan, Collierville
 Lisa Ryan, Madison
 Sharon Ryan, Germantown
 David Saborit, Biloxi
 Charlotte Sadler, Biloxi
 Shawn Sager, Gulfport
 Tommy Salmon, Olive Branch
 Carr Sams, Tupelo
 Richard Sanchez, Gulfport
 Sandy Sanchez, Gulfport
 Anita Sanderford, Diamondhead
 B.L. Sanders, Southaven
 Emma Sanders, Ridgeland
 Melanie Sanders, Greenville
 Melinda Sandridge, Madison
 Beverly Sarrett, Flowood
 William Sartor, Ripley
 Charlotte Satcher, Oxford
 Bobbie Saucier, Diamondhead
 Nolon Saucier, Gulfport
 Victoria Saucier, Gulfport
 Barbara Sauls, Laurel
 Tracy Sauls Mason, Flowood
 Christa Saulters, Hattiesburg
 Kitty Sawyer, Hattiesburg
 Betty Saxton, Madison
 Polly Sayres, Germantown
 Lisa Scheid, Biloxi
 Heather Schenck, Gulfport
 Bernard Schmaltz, Bay Saint Louis
 Jennifer Schmidt, Ocean Springs
 Christopher Schmitt, Gulfport
 Susan Schneeflock, Ridgeland
 Jodie Schneider, Ocean Springs
 Marjorie Schroeder, Bay Saint Louis
 Shelli Schuetz, Gulfport
 Lory Schultz, Tupelo
 Brandy Schulz, Tupelo
 Diane Schwartz, Gulfport
 Mary Jo Scola, Southaven
 Carol Scott, Tupelo
 Jacquelyn Scott, Germantown
 Janice Scott, Tupelo
 Pamela Scott, Diamondhead
 Kimberly Seal, Long Beach
 Miriam Seale, Hattiesburg
 Steve Seaman, Pascagoula

James Searcy, Biloxi
 Cassandra Searight, Biloxi
 Rebecca Seay, Ridgeland
 Linda Seifert, Hattiesburg
 Louann Sekul, Ocean Springs
 Barbara Sellers, Hattiesburg
 Debra Sellers, Ocean Springs
 Diane Senger, Olive Branch
 Vivian Senter, Iuka
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Local Board MARPAC participation levels

As of December 31, 2008

MARPAC has reached 109.7 percent of its 2008 goal with \$219,453 of \$200,000 and 51.5 percent of its 50 percent fair share participation goal.

Biloxi-Ocean Springs	64.5
Clarksdale	63.6
Cleveland	34.9
Four County	42.0
Golden Triangle	53.4
Greenville	60.0
Greenwood	62.5
Grenada	78.1
Gulf Coast	49.9
Hattiesburg	52.2
Jackson	34.8
Laurel	75.6
Meridian	66.4
MCAR	61.1
Natchez	32.3
North Central	44.1
Northeast	63.6
Northwest	72.7
Pearl River	70.7
Southwest	47.1
Vicksburg	64.2
Total Participation	51.5
	100%



2009 Fair Share Investment Form

Amount:

___ Other ___ \$1,000 (Sterling R)
___ \$25 (Fair Share, Salespersons) ___ \$2,500 (Crystal R)
___ \$99 (Fair Share, Brokers) ___ \$5,000 (Golden R)
___ \$250 (Magnolia Club)

Mail this form with payment to your local board/association or contribute online at msrealtors.org.

Name (print clearly) _____

Firm Name _____

NRDS# _____

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Work Phone _____

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FOR CREDIT CARD CONTRIBUTION

___ VISA ___ MC Amount \$ _____

Card# _____

Exp. Date _____

Signature (required) _____

Contributions are not deductible for Federal income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount indicated is merely a guideline and you may contribute more or less than the suggested amount. The Association will not favor or disadvantage anyone by reason of the amount of their contribution, and you may refuse to contribute without reprisal by the Association. Seventy percent of each contribution is used by the State PAC to support state and local political candidates. The other thirty percent is sent to the National RPAC to support Federal candidates and is charged against your limits under 2 U.S.C. 441a.



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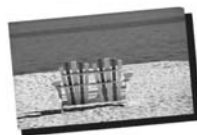
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