



5.

To hear nationally-recognized real estate trends expert Stefan Swanepoel so you can overcome the recession, sell more houses and make more money.

4.

To be updated on the latest on Mississippi's license, agency and contract law so you can keep your license and stay out of the courtroom.



3.

To

To improve your use of technology so that you know more than other agents and can impress your clients with your knowledge.

2.

To enjoy a free trolley tour of downtown Jackson, boogie down to the sounds of *Meet the Press* and network with agents from across the state.

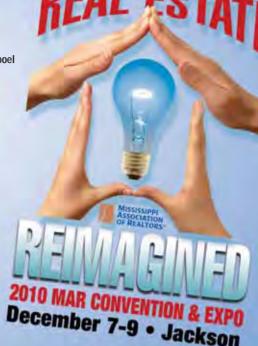


1.

To make sure your competition



that you aren't left behind because will be there!



Enhance Your Relationship With Your Client.

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At Trustmark, we understand the faith and commitment your referral represents. We deliver what agents demand: outstanding service, aggressive products and competitive pricing. With honesty and integrity, we will make sure your homebuyer is totally satisfied and that you are proud you referred your client to us. Call your local Trustmark originator or 1-800-844-2000.

People you trust.







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.

Editor

Beth Hansen bhansen@msrealtors.org

Managing Editor

Kathy Whitfield kwhitfield@msrealtors.org

Graphic Designer

Steve Nowak steve@stevenowakdesigns.com

Photographer Cib Ford

Gib Ford Gil Ford Photography

REALTOR® Editorial Board

Kay Jefferies, Chair, Hernando Bethany Culley, Vice Chair, Madison

Ken Austin, Pass Christian

Wade Billiot, Tupelo

Pamela Coley, Gulfport

Sandy Cox, D'Iberville

David Griffith, Cleveland

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Bill Hetrick, Clinton

David Johnson, Columbus

Doug Jumper, Corinth

Leigh Ann Mehr, Southaven

Yolanda Parris, Jackson

John Praytor, Ridgeland

Cynthia Pritchard, Gautier

Sherry Pullens, Picayune

Dorothy Thompson, Jackson

Hilbert Williams, Columbus

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Mississippi Association of REALTORS*
PO Box 321000
Jackson, MS 39232-1000
Tel: 601-932-5241
Toll-free: 800-747-1103
Fax: 601-932-0382
Web: www.msrealtors.org
E-mail: mar@msrealtors.org







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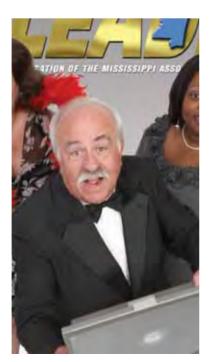
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On the cover:

Social networking masters Corie Haynes, Jeanelle Marshall and Bruce Kammer share the triumphs and trials of making social media part of their professional marketing plan. Read how these three crackerjack media socialites manage risk to foster results.







PRESIDENT'S PERSPECTIVE

all brings a slight nip in the air and the excitement of football peppers our conversations. What an exciting time to enjoy family, an alma mater and the flurry of buyers and sellers in the marketplace. Often just the change of temperature stirs a consumer's desire for a new home in which to spend the upcoming holidays.

Social settings of all types fill the lives of Mississippi REALTORS® as they build relationships with their clients and network with other practitioners. More and more REALTORS® are enjoying the magic of web-based technology to expand their audience in touting both their merchandise and their expertise. Social media venues such as Facebook, LinkedIn, MySpace and others offer an efficient and cutting edge means of marketing clients have come to expect.

Read about how three Mississippi REALTOR® media "socialites" share their knowledge of both success and sabotage when it comes to online consorting.

Also in this issue, our Legal Ease column features a special contribution on the utilization of the Professional Standard's Mediation process. As NAR's method of choice for the resolution of conflict between REALTORS®, this under-utilized process saves members time, energy and money. Don't miss this enlightening and user-friendly explanation from NAR's Professional Standards experts.

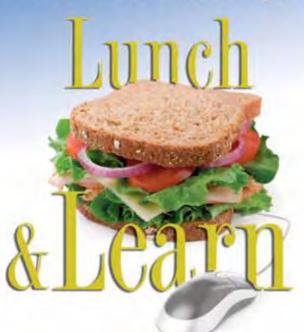
I hope you have marked your calendar for November 2, 2010, the date for mid-term elections across our country. In this issue you will read about the impact your involvement with the REALTOR® party contributes to your profession and the property rights and homeownership issues of consumers. Don't forget to exercise your right and responsibility to vote.

Our MAR 2010 Convention and EXPO "Real Estate Reimagined" to be held December 7 – 9 is fast approaching. You can't afford to miss this exceptional convention to be held in Jackson this year, and you can't afford to let your competition get ahead of your knowledge of the market, Mississippi law, technology and economic trends. Sign up to attend today!

In reflecting on my 2010 Presidential challenge of "A Whole New Game," I have sought to be accessible, encouraging and innovative in my leadership of Mississippi REALTORS® in a less-than-stellar economy. As 2010's last quarter begins, I find that REALTORS® throughout the state are excited about past success, blessed with new clients and optimistic about the upcoming year in the real estate market. As the late Vince Lombardi said, "It's not whether you get knocked down. It's whether you get up". Let's huddle-up, suit-up and finish strong.

Tony Jones, President

Call it in, bring it in or brown bay it. Just don't miss the remaining Lunch & Learn webinars for 2010.



October 20, 2010 / Noon – 1:00 p.m.

Huddle up to hear the 2010 NAR President's perspective Vicki Cox Golder, 2010 NAR President

Save the date to be present to greet our current NAR President as she shares with us her state-of-the- association report. Golder offers a rare opportunity to share with Mississippi REALTORS® her insight and vision for 2010. Don't be left out of this exciting and well-attended virtual visit.

December 15, 2010 / Noon - 1:00 p.m.

Legislative play-by-play

Derek Easley, MAR Governmental Affairs Director

MAR's Governmental Affairs Director joins us for a look back at 2010's legislative issues and discusses the upcoming 2011 elections. Make this webinar a priority for your office as you get the opportunity to be informed, educated and involved in letting your voice be heard.



LEGAL EASE

Interested in saving time and money? Mediation is the winning solution

raditionally, real estate industry disputes rely on negotiation for solutions. If negotiation fails, litigation is often initiated. Mediation, NAR's method of choice for conflict resolution, involves the skillful intervention of a third-party professional to help resolve disputes that arise between two or more parties. Even REALTORS® who are committed to high standards of conduct occasionally have honest business disputes with other professionals, clients, or customers. There is an ongoing need for efficient and economical mechanisms to resolve such disputes. Mediation is purely voluntary. No one has to use it, but it can save time and money and can be quicker, easier, and more amicable for resolving business disputes than arbitration.

Why use mediation?

Mediation

Low or no cost
Little delay
Win/win outcome
Collaborative
Maximum range of solutions
Improves relationships

Arbitration

Moderate cost Moderate delay Win/lose/split Adversarial

Result limited to monetary award May damage relationships

Key features

Voluntary/Private Process

- Parties decide to enter the mediation process.
- Parties can leave the mediation process at any time.
- Parties have complete control over the outcome.

Neutral/Impartial Mediator

- Understands issues quickly because typically, the facilitator is familiar with real estate practices and customs.
- Mediates only matters in which he/she remains neutral and impartial.
- Discloses conflicts of interest (parties may agree to continue following dis closure or terminate session).
- Facilitates and assists with negotiations –controls the process, not the substance.
- · Honors the concepts of self-determination, respect, and civility.
- Enhances the parties' abilities to understand their own and each other's needs
- Helps parties understand the alternatives to settling.

Confidential process

- Mediation is a confidential settlement process.
- Neither the mediator nor the parties disclose the communications or conduct of the mediation, unless all parties agree (with limited exceptions, such as risk of harm).
- Ethical violations discovered as a result of participation in the mediation are not reported.
- Settlements discussed in mediation are not admissible in arbitration.
- A mediator cannot be a witness in arbitration or court (cannot be subpoenaed).

• Information gathered and exchanged may be used in arbitration only to the extent that it was obtained independently from the mediation process.

What is mediation?

"The act or process of mediating; intervention between conflicting parties to promote reconciliation, settlement, or compromise."

-Webster's Ninth New Collegiate Dictionary

- Arbitration and mediation are valuable in resolving business disputes.
- \bullet Both mediation and arbitration are private and neutral/with expertise. But . . .
- Mediation is an attractive alternative to arbitration.

Why mediation works?

- · Most disputes are successfully resolved
- High speed
- Low or no cost
- Flexible
- Maintains/improves relationships
- Improves poor communication/clarifies misunderstandings because parties come together and talk
- Discovers/addresses the true interests of parties
- · Moves beyond different views of law/fact
- Allows creative solutions beyond win/lose
- · Respect and civility are the ground rules
- · Solution is just as binding and enforceable as arbitration

When it will not work

- When a precedent is necessary
- When there is no relationship and it is cheaper to contest the claim
- When vindication/punishment remains the main objective
- When the "jackpot syndrome" is involved

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Call MAR's Legal Hotline

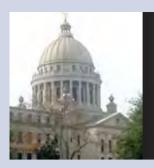
MAR's Legal Hotline (800-747-1103, ext. 25) offers free and confidential legal information relevant to broad-based real estate practices and



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.

Ron Farris is MAR's Legal Hotline attorney and general





CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

What is the REALTOR® Party?

by Derek Easley

he REALTOR® Party is an energized movement of real estate professionals fighting to keep the dream of homeownership alive. Now more than ever, it is critical for REALTORS® to come together and speak with one voice about the stability of a sound and dynamic real estate market. From city hall to the state house to the U.S. Capitol, our elected officials are making decisions that have an impact on the bottom line for REALTOR® and their customers. Through the support of people like you, the REALTOR® Party will continue to be there representing your interests.

Politics is business when you consider the types of changes that are being contemplated by mayors, legislators, governors and members of Congress:

- What would happen to the real estate market in your community if the mortgage deduction was eliminated from the tax code?
- What would happen if your customers were unable to afford the property insurance they need to qualify for a mortgage?

Partisan politics must be a thing of the past. Our allies in local, state and federal government span the political spectrum and we need to work with each one of them to make sure they continue to support the interests of the real estate profession. In fact, the REALTOR® party has been a leader in building the

bipartisan relationships necessary on both sides of the aisle in jurisdictions in every state. We need to build on that success and your involvement now can help make that happen.

The time is now to come together and fight for the interests of homeowners and the real estate profession. Here is what you as a REALTOR® can do:

- VOTE for candidates at the local, state, and national levels who support the REAITOR® Party and make the right decisions for your profession and your customers.
- ACT when called upon to support the REALTOR® Party at the local, state, and national level. It is important to recognize the importance of REALTORS® speaking with one voice by participating in Calls for Action and by brokers signing up for NAR's Broker Involvement Program.
- INVEST in your business by giving to the REALTOR® Political Action Committee (RPAC), and help RPAC build the bipartisan relationships necessary at all levels of government to ensure a sound and dynamic real estate market.

Derek Easley is MAR's Governmental Affairs Director.



We are the REALTOR® Party





We are the REALTOR® Party: An energized movement of real estate professionals fighting to keep the dream of homeownership alive for this country.

Don't forget to vote Tuesday, Nov. 2nd!



Gina Haug joins MAR staff



Gina Haug of Jackson recently joined the MAR staff as MCAR's Association Executive and as Meetings and Specialty Groups Director for CCIM, CRS, RLI and IREM. Gina brings a wealth of knowledge and experience having spent several years in the areas of sales, marketing and corporate training.

Haug

Jesse Lane to be installed to national office



Jesse Lane, ALC, of Jackson will be installed as 2011 President of the REALTORS® Land Institute on December 5, 2010 at the 2010 National Association of REALTORS® Conference and Expo in New Orleans. Lane will be honored with an inaugural celebration along with his 2011 national leadership team at the Omni Royal Orleans Hotel from 6:30

p.m. to 10:30 p.m. Iane is a founding member of the Mississippi Commercial Association of REAITORS® (MCAR), is a past president of the Mississippi Chapter of RLI and has held several other state and national RLI

positions. Tickets are required for Lane's inaugural celebration (\$95). They can be purchased at www.realtor.org/convention.nsf as a ticketed event or by calling RLI at 800-441-5263. You can also register for the Inaugural through www.rliland,com.

John Dean receives national Accredited Land Consultant networking award



John Dean of Leland, national RLI Past President was recently awarded one of two Accredited Land Consultant (ALC) National Transaction Networking Awards. Dean was recognized for his work on a networking deal with Florida ALC member Ben Crosby after they met at the 2009 National Land

Dean Conference in Nashville. As a result of their meeting, the two negotiated the sale of a 620-acre farm tract worth more than one million dollars. The Accredited Land Consultant designation is conferred to those REAITOR® Land Institute (RLI) members who achieve the highest level of education, experience and professionalism.



ASSOCIATION NEWS

2011 MAR Officers and Directors elected

The following 2011 MAR Officers and Directors were recently elected by the MAR REALTOR® *Membership:*

2011 MAR Officers and Directors

President: Dee Denton, Jackson

President-Elect: Watkins "Noggin" Wild, McComb

1st Vice President/Southern District Vice President: Ken Austin,

Pass Christian

Central District Vice President: Michele Rumbley, Madison Northern District Vice President: Norma Cother, Tupelo

Treasurer: Adam Watkins, Hattiesburg

Immediate Past President: Tony Jones, Olive Branch

Directors-at-large

District 1 Director-at-Large: Andrea Cummins, Oxford, term expires 2013 District 2 Director-at-Large: David Griffith, Cleveland, term expires 2013 District 3 Director-at-Large: Trish Fleming, McComb, term expires 2013 District 4 Director-at-Large: Martin Jones, Gulfport, term expires 2013

Applications being accepted for 2011 Class of LeadershipMAR

Applications are currently being taken for the 2011 Class of Mississippi Association of REALTORS® LeadershipMAR Program. Through this 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 participants work together in a training course which combines individual study, group sessions, and actual project experience in using leadership skills. Training sessions include identification of leadership skills, team-building exercises, procedures for goal setting, personal profile analysis, network building, and improving communications skills.

Objectives of the *Leadership*MAR Program are:

- To identify Mississippi REALTORS® who have demonstrated leadership potential through job-related and community activities.
- To train participants by developing leadership skills.
- To motivate participants by:
- -Increasing awareness of real estate and association management issues and challenges.
 - Involvement in problem-solving activities on issues of current interest; and
- -Providing a network of leaders across the state who are actively involved in improving our Association and profession

To apply, download an application at msrealtors.org/LeadershipMAR.php and select the "Apply" tab. The deadline for receipt of LMAR 2011 applications is Wednesday, December 15, 2010.

Recent Changes to MAR Standard Forms and ZipLogix®



MAR's Standard Forms Committee recently voted and approved the following form changes:

FORM F1: (CONTRACT FOR THE SALE AND PURCHASE OF

REAL ESTATE)

- Line 1 was deleted in its entirety and the following lines were renumbered.
- Line 240 was made bold and the following was added:
- (E) For purposes of this contract the effective date is the date the last necessary party signs.

FORM F22: (REFERRAL AGREEMENT)

- Line 25-Referring Broker changed to Referring Company and Receiving Broker changed to Receiving Company
- Line 27-Broker and Broker's Affiliated Salesperson were removed from both locations
- Line 27-Referring Broker and Receiving Broker were added Go to msrealtors.org/StandardForms.php to access the updated forms.

Real Estate Professionals Receive Allocation from BP Fund

Mr. Kenneth Feinberg, the claims administrator of the BP Gulf Coast ClaimsFacility (GCCF) has announced a special allocation from the fund for licensed real estate professionals in the Gulf Coast region, including Mississippi. The Mississippi Association of REALTORS® has contracted



MAR's REALTOR® Disaster Relief Fund. In addition, the Directors of the MAR REALTOR® Relief Fund sought ways to assist those families in need, including applying to receive funds from NAR's REALTORS® Relief Foundation. Many phone calls were made to identify possible avenues for funneling assistance, including calls to local boards, the state,

Habitat for Humanity and faith-based groups.

with a third party professional claims adjustment firm, Indiana-based National Catastrophe Adjusters, Inc., to ensure the timely, efficient and fair processing of all claims. The fund is intended to provide emergency payments to licensed real estate agents and brokers for losses relative to the spill, focusing first on known losses from the May, 2010 through July, 2010 time period. No waiver of future action against BP will be required to receive these emergency payments. Claim forms are available at www.MS.gulfreclaims.com, and a claims office has been set up at the Gulf Coast Association of REALTORS® office, 141 DeBuys Road, Gulfport, MS, 39507. You may complete the form and submit all documentation through their Web site from the privacy and comfort of your own home or office (www.MS.gulfreclaims.com). You may also submit a claim in person at the Mississippi Real Estate Claims office at 141 DeBuys Road. For questions or to schedule an appointment to meet with a Claims Adjuster, call 800/968-4456.

For Mississippi claims

- In Mississippi, real estate activity in Hancock, Harrison and Jackson counties will have priority eligibility under the prescribed protocol.
- All checks will be made payable to the designated broker, as per Mississippi License Law.
- Licensees are eligible to apply for lost income for ONLY those months for which they held an active Mississippi real estate license.
- Claims for May, 2010 through October, 2010, whether paid in one check or multiple checks, are subject to an initial aggregate \$12,000 cap.
- The deadline for filing claims covering losses for the period May, 2010 through October, 2010 is November 23, 2010. For additional information on eligibility, verification, documents and other information go to www.MS.gulfreclaims.com

MAR's REALTOR® Disaster Relief Fund receives grant from NAR



In April and May of this year, Mississippi was victim to two record-breaking storm systems which spawned destructive tornadoes and flooding. The extensive devastation, second only to hurricanes Camille and Katrina, impacted more than 1,064 households in 14 counties.

In the wake of the storms, MAR sought immediate response from its 5,700 members to make donations to

The MAR REAITOR® Disaster Relief Fund's request for \$50,000 was granted by the NAR REAITOR® Relief Foundation. As a result, the Directors of the MAR REAITOR® Disaster Relief Fund recently approved the contribution of \$52,235, which included the \$50,000 grant received from NAR as well as additional donated funds from MAR members. The contribution was made to the Lutheran Episcopal Services of Mississippi (LESM), the same group which MAR partnered with after hurricane Katrina to help many families on the coast with their housing needs. LESM, in conjunction with other groups, identified the need for assistance in having utilities re-connected, including sewer replacement and repair. The assistance provided also allowed permits to be obtained and work to begin on rebuilding and restoring damaged or destroyed homes and lives.

NAR launches new dental insurance plan



NAR recently announced the launch of the REALTORS® Dental Insurancedental plans designed exclusively for NAR members and their families. Plans provide coverage for preventive, basic,

and major dental expenses with the dentist of your choice. There are 4 plans to choose from and most plans include bonus benefits like orthodontia, cosmetic, dental rewards, and more. Learn more at www.realtor.org/realtor_benefits.

REALTORS® Dental Plan Benefits

Over 300 covered procedures. Highlights include:

- Preventive Dental Benefits (no deductible): Routine exams, cleanings, fluoride treatments, sealants, and more.
- Basic Dental Benefits: Full mouth X-rays, bitewings, filling restoration, simple and complex extractions, surgical removal of teeth, deep sedation/general anesthesia, and more.
- Major Dental Benefits: Available with Platinum, Gold, and Silver Plans only. Onlays, maxillary partial denture resin base, denture repair, endodontics root canal, periodontal scaling and root planning, crown and crown repairs, pontics porcelain fused to noble metal, and more.

Media socialites: Facebook,

Marshall

blogs and social sabotage

By Kathy Whitfield

o you remember when you dialed a phone to make a call, twisted a knob to change the channel and licked a stamp to mail a letter? When it comes to the world of technology, it can be a bit like attempting to drink from the ocean one teaspoon at a time. The types of products are as infinite as the stars, and growing attached to any of them is dangerous because they will be upgraded tomorrow. About the time we learn the mechanics of our mobile phone we learn that we are archaically missing the mark by not owning a smart phone. Our laptop is now considered cumbersome when compared to the Netbook or iPad. It can all be a little overwhelming at times.

Technology, on the other hand, has changed our lives and no profession has enjoyed and embraced technology's progression more than real estate professionals. With the introduction of Blackberries, iPhones and Androids, agents have enjoyed the mobility of answering email, searching the MIS, transferring documents, receiving faxes and posting to Facebook from the palm of their hand. The added convenience of multi-tasking and remote communication has added valuable time to the hectic schedule of a REAITOR®.

If you write it they will come

When Madison REAITOR® Jeanelle Marshall entered the real estate profession in December of 2007 she was no stranger to the mechanics of salesmanship. Marshall had previously enjoyed eight successful years as a top-selling luxury car specialist and understood the value of professionalism, hard work and knowing her product.

"It didn't take me long to figure out that there are many real estate agents," shares Marshall. "I had to decide what would make me the agent customers choose." After three years in the business, Marshall admits that what has helped her business grow is marketing, networking and internet presence including an active involvement with social media.

Marshall believes strongly that a solid grasp of internet technology is no longer an option for this generation of real estate professionals. "Today's buyers are the sawiest ever because there is so much information available via television and internet," she declares. "If you intend to maintain

and gain your fair share of the market you must adapt to instantaneous technology. It's not just enough anymore to have a PDA, laptop and a website. You must go the next step and put yourself in front of as many faces and places as possible at one time."

Over the past three years as a full-time REAITOR® Marshall has seen her business grow around twelve percent annually. She attributes that growth to yearly goal-setting including a thorough review and analysis of her internet presence via Facebook, Twitter, LinkedIn, e-newletters and websites. Since 2008, Marshall has begun to see both outgoing and incoming referral business as a result of her social media involvement and also uses her presence there to foster business idea exchange with fellow practitioners.

Facebook has often been compared to a virtual cocktail party being held in the middle of Time Square. Maintaining a balance between a strong professional presence and personal privacy can be a difficult undertaking. When asked about the responsibilities and risks involved in being heavily invested as a media "socialite" Marshall shared her thoughts concerning the transparency that is so fundamental to social media.

Marshall cites safety as the most important aspect of social media involvement. "The same instructions and precautions we give to our children are the ones we should live by ourselves," she says. "Too much information isn't always good. If you write it, someone will read it. If you say it, someone will hear it so think before you type or speak."

Another bit of advice that Marshall stresses is that REALTORS® need to always be

facebook

conscious of their commitment to professionalism and the REAITOR® Code of Ethics even when it comes to something like Facebook. "As REAITORS® we should make certain that we aren't violating our broker's policies as well as the privacy of our client," she says emphatically. "Before we speak real estate or make a post we should take a moment and reflect and make certain that in the midst of the desire to grow our business we are in compliance with our broker's wishes as well as our the Code of Ethics."

The rise and fall of adding machines, Pong and bag phones

Picayune REAITOR® Bruce Kammer readily admits that he's no technoguru. But then again, Kammer entered real estate in 1987 following a short career in dairy farming. Along the way, he became the company's owner and facilitated a franchise in 1993. Throughout the years the company has varied in size and has seen the addition of a branch office in nearby Poplarville.

When asked about his technology background, Kammer says he has never thought of himself as proficient in that area. "I never got into video games (except maybe Pong) and really never used anything fancier than adding machines," he declares. "I guess you could say it all began with a bag phone in my car."

Today, however, Kammer has embraced the fundamental necessity of internet marketing and media socializing to sustaining a healthy bottom line in a real estate business. Even though he isn't inherently "techy", Kammer believes that his willingness to adjust his business model in the area of marketing has been essential to his success.

"I've always been open to new things," he shares. "Back in the mid 1990's, I would go to conventions where someone would mention the internet and computers, and that was the beginning of my exposure to it all."

NAR and other advocacy sources have presented numerous studies and reports over the last few years indicating that the use of technology—internet, social media, digital photography and video—are no longer considered a cutting-edge niche for particularly savvy agents. Research indicates that technology as simple as texting is now considered the nuts and bolts of building a successful real estate career. The REAITOR® that finds a way to use those basic

Kramer

tools to enhance their marketing of properties and themselves will rise to the top of their chosen field and relate to multiple generations of consumers.

Kammer believes that agents today who don't learn and use basic technology will be out of business soon. "Or they may already be out of business and don't know it," he laughs. "With buyers going to the internet first or at some time during their home search, the presence of a company is important." Kammer has reduced newspaper advertising by around 75 percent, with his remaining print advertising focusing on company presence and image building.

Like so many other middle-agers, Kammer's catalyst for joining the ranks of Facebook and Twitter was to keep up with his busy son during high school. Now most of his interaction on Facebook is focused on reconnecting with past acquaintances, building relationships and marketing his image but rarely for the actual posting of listings. "I put real estate information on Facebook every once in a while, like when I have a new listing," Kammer adds. "I use it more as a tool for letting people know I am in the real estate business and network-

ing with other realtors. And then, of course, I use it for fun."

One bit of advice that Kammer offers to avoid social sabotage is to make sure that you don't inundate your page with too much of a good thing. "I think that if you put too much real estate information on a personal page, people will tend to skip over what you write," he says. "Then again, if you put too much personal info, you may not be taken seriously as a REAITOR." It is important to make sure the balance of information is good."

Media social savvy and Facebook friendly

Facebook, Twitter or MySpace it matters not because Southaven REALTOR® Corie Haynes is reigning media socialite when it comes to all three! Haynes has everything from MLS, email, texting, calendar and contacts, in addition to the social media sites, all in the palm of her hand from daylight to dusk. She loves her Blackberry, and she's not ashamed to tell you.

Having previously been a contractor, Haynes entered real estate sales ten years ago when she realized she enjoyed selling houses more than building them. Her warm and friendly personality has served her well, earning her professional success as a REALTOR®. Throughout the journey, technology has played an important role in the transacting of her business.

"My first social networking profile was a MySpace page about four years ago which I joined in an attempt to monitor my daughter and her friends' online activity," laughs Haynes. "I joined Facebook around three years ago and started a Twitter account about a year ago." She also has recently acquired an iPad that houses all of her socializing venues and it has joined her Blackberry

in her much-loved arsenal of technogadgets. "I think my iPad will be a big asset with all of the real estate related apps," she says, "and traveling with it will be much easier than with my laptop."

Haynes has seen tangible evidence of the importance of social media to a REAL-TOR®. Over the last couple of years she has closed several transactions that resulted directly from her interaction on Facebook. She has developed a personal style of giving her friends and sphere of influence an ongoing commentary of her daily real estate events, finding that her clients view her as being productive and busy with their transactions. Because she has seen industry peers use Facebook as only a property billboard of listings, she uses the site in other creative ways.

"I use Facebook to post articles on real estate, current market activity, tips on decorating and home maintenance from sites like Houselogic® and anything newsworthy and positive that I can find," Haynes shares. "It is important that I keep my name synonymous with real estate in the minds of those I want to reach." She has built such a large number of Facebook friends from across the country and abroad that she usually goes to her friends list first when choosing an agent for referring clients.

Along with all of the success that Facebook and other social websites has brought Haynes, she does recommend exercising caution to avoid risk. Some REALTORS® have experienced their Facebook profile being pirated and used to send others unseemly and inappropriate links. "The key to that is to change your password every few months and to make sure that the computer you are using to access your FB account is secure," says Haynes. "I think it's just like anything else we do - use caution, be aware of what's going on, and don't take unnecessary risks. I'm always careful of using other people's names, like clients, until I have their permission."

Kathy Whitfield, a Mississippi REALTOR® Institute instructor, a graduate of LeadershipMAR and LeadershipMAR's Honors Class, is MAR's Marketing & Communications Director.

Being socially-acceptable on social media

According to the 2009 REALTOR® Technology Report, 84 percent of REALTORS® are using social media, primarily to engage with consumers and other REALTORS®. Seventy-eight percent of REALTORS® are on Facebook and 58 percent are on LinkedIn. On a daily basis, 36 percent of real estate professionals use Facebook, followed by 13 percent who use Twitter and 7 percent who use LinkedIn.

The use of social networking sites by REALTORS® and consumers is growing, and these tips will help you understand and utilize social media like a pro.

Facebook



Allows users to post online profiles (including photos, information about themselves, etc.) and then connect to other users who share the same interests, experiences, etc. Facebook is built around "friends" and groups. It includes many networks of companies, regions, high schools, and colleges.

Twitter

A microblog that allows you to post messages 140 characters long. Every time you post a message, everyone who "follows" you receives it,



you post a message, everyone who "follows" you receives it, either on Twitter.com, on their cell phone, or via one of many Twitter reader tools. Twitter posts can include hyperlinks to blog posts or Web pages, which encouragespeople to engage with you. In addition, people can share (or "retweet") your Twitter

posts, expanding their reach.

LinkedIn

A professional network. Build a network of past colleagues, friends, and industry experts. The Answers section helps you build a reputation as an industry expert by answering ques-



tions that others ask. Ask people to write recommendations of your work and endorse you. And consider joining the National Association of REALTORS® group on LinkedIn to network and share ideas with other REALTORS®.

FACEBOOK-Dos and Don'ts

Havnes

DO Keep in mind that Facebook's Terms of Service states, "You will not use your personal profile for your own commercial rain." For commercial purposes, cre



cial gain." For commercial purposes, create a fan page rather than only a personal Facebook profile.

DO Treat your Facebook page as a conversation. Respond to all feedback whether positive, negative, or difficult.

DO Share your life and experiences. This is an opportunity to be social and share your interests. Adding personal items to your pages like photos of your family and pets allows current and prospective customers to learn more about who you are and engage with your interests and personality.

DO Socialize. Be on Facebook for the reason people are there. People are there to socialize, so you should do the same.

DO Use technology like your smartphone to multitask with social media. Log in to Twitter and Facebook on your phone to stay connected.

DO Make personal connections on social media sites. The sales will come later.

DON'T Go on to Facebook with a singular goal of selling. This will be looked at negatively and set you up for failure.

DON'T Write only about real estate. This will only cause people to be put off.

DON'T Outright ask for business on Facebook. You can offer services if people are looking but don't go over the top.

DON'T Force your conversations. If you aren't interested, don't fake it. People willknow when you aren't authentic.

Twitter-Dos and Don'ts

DO Use Twitter to stay informed about the latest market relevant



information by following real estate newsmakers. Use Twitter as the pulse of what is going on in your area.

DO Engage your followers. Ask your followers to participate in conversation by posing questions and asking for advice.

DO Retweet interesting and/or valuable information. This is just as good as creating your own content online.

DO Keep it personal with a picture. Let people see who you are by personalizing your profile pictures. Many people will not follow someone without a picture and/or avatar.

DO Reply to tweets. This engagement will potentially open you up to a greater audience.

DON'T Be passive. Twitter is constantly changing and moving. Stay attuned to what is going on and evolve with it.

DON'T Overdo the amount of your participation, or the amount of selling you do in your Twitter posts. Keep your tweets subtle and don't over promote yourself or your business.

DON'T Overuse links on Twitter and constantly direct your followers somewhere else.

DON'T Feel like you have to start conversations. It's okay to eavesdrop on Twitter - join in!

DON'T Spend all your time on Twitter talking about your open house and listings.

LinkedIn-Dos and Don'ts

DO Use LinkedIn as your networking site to ask for business and ask for real estate referrals.



DO Lean more towards a professional/business side versus personal/casual on LinkedIn.

DO Use a professional picture for your avatar.

DO Set up your profile as your online resume. List what type of homes you sell, and how you can be of benefit to people.

DO Grow your sphere of influence by making as many connections as possible with people you know. DO add a personal message with each request for a connection. The canned message often gets skipped over — change it! Remind the person how you know them.

DO Consider LinkedIn as your online resume. Focus on getting recommendations from past clients.

DO Ask your connections to help you make connections that might help your business grow.

DON'T Connect with people on LinkedIn that you don't know.

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FOR THE TECH OF IT



BY AUTUMN CALHOUN

Develop a social media policy for your office

or most brokers, one of the scariest parts of really utilizing social media is the idea of relinquishing control over content! A social media company policy is your plan of action so if your company does not already have a social media policy in place, now is the time to start one. It does not have to be long and tedious and can be formal or informal, depending on the general tone of your office or other office policies. The important thing is setting guidelines for your employees that will help make the use of social media easier and simpler.

Keep in mind that it's best to include both general principles and specific examples. Your employees will welcome explicit examples, even if they seem obvious to you.

Below is a checklist of things to consider when shaping your policy.

Social media policy checklist

Introduce the purpose of your social media use for your company, your employees, and your audience

• Try to focus on what you WILL do not what you WON'T do.

• Each company's purpose may be different. One example is: "Our company is eager to use social media to engage with members of our community, be a useful

resource about housing market information for buyers and sellers, and provide a respectful and cooperative environment for our clients – past, present, and future."

Emphasize that everyone is responsible for what they write – even on their personal pages during off time

- Consider how you want to handle 'official' social media communication for your office. For example, who will be the administrator for your Facebook business page or official Twitter handler? Who is allowed to decide which content to post? Who is not allowed to submit content?
- Remind agents that when they are writing/posting any content that is work related and could be considered advertising (included a Facebook status message about a listing!), they must include their company/broker name and disclose their status as a licensee.
- Consider whether employees should include their company information when not writing specifically for the company. As a general rule, full disclosure is the best path.
- Encourage your employees to be authentic in their writing/posting and to portray the company and themselves in a positive light.

Limiting social networking at work

- How much of each employee's job includes social networking for the company?
- How will you encourage your employees to use social media productively?
 One way to do this is by judging the quantity and quality of the content they're creating.
- Will you want to restrict access to certain sites at the workplace? Will you dis-

courage social network site usage for certain employees?

Point out that agents are expected to exercise good judgment for ALL posting.

• "Good judgment" is a great way to cover a lot of your bases, but don't forget to clarify what you consider to be "good judgment". Mention things like abiding by fair housing guidelines, avoiding curse words, applying the golden rule to comments made on other people's content, etc.

Remind agents that there will be repercussions if the social media policy is violated

• What is the punishment for violating your social media policy? Give more than one example of punishment, not just the "you'll get fired" ultimatum.

• How will you police the policy? Be up front about the kind of monitoring that you or the supervisor will be doing. If you monitor all of your agents' Facebook pages, make it clear that you expect new agents to allow you to "friend" them in order to view their content. Make sure your employees are aware of your watchful eye.

Copyright and fair use rules ALWAYS apply and should be respected.

•Sometimes when people get started creating their own content they may need a refresher course on what is off-limits, like copyrighted music or borrowing whole passages from someone else's blog or a news article.

Acknowledge the level of responsibility for user-generated content (content created by your audience, e.g. a spam comment, a negative review, an inappropriate remark)

• How will you deal with user-generated content that is negative or inappropriate? For example, if someone posts a negative comment on your Facebook business page, will you first try to respond to the person in a positive manner? If this creates even more negative feedback, will you try to end the conversation and leave it visible? Will you consider deleting the negative comment?

You don't have to re-invent the wheel – many corporations have already created and published their social media policies online. Check out some examples to get an idea of what your finished product might look like:

Examples

- Best Buy http://www.bby.com/2010/01/20/best-buy-social-media-guide-lines/
- Intel http://www.intel.com/sites/sitewide/en US/social-media.htm
- Harvard http://blogs.law.harvard.edu/terms-of-use/
- Yahoo http://jeremy.zawodny.com/yahoo/yahoo-blog-guidelines.pdf

Autum Calhoun is MAR's Information Technology Manager. Contact her at acalhoun@msrealtors.org



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But take advantage of this unprecedented member benefit soon— RIGHT TOOLS, RIGHT NOW® ends on December 31, 2010. www.realtor.org/righttools

Have I Become An Addict of Social Media?

1. We admented a support of the following state of the following sta

By Jeremy Williams

n a series I am teaching on social media to a group of agents at the Keller Williams Realty NE office in Kingwood, Texas, I have emphasized that social media should just be one of many components in an agents tool kit for lead generation. With all the new social media sites online, it can be overwhelming and it is easy to slip into the mindset of "I must be on all social media sites." Are you experiencing these feelings? Are you spending more time on social media sites than with people? Have you become an addict?

Here is a 12 step program for REALTORS® to remedy your situation:

- 1. We admit we are powerless over Facebook, Twitter, Linked, Wordpress and YouTube that our lives have become unmanageable after staying up until 2 in the morning to monitor status updates.
 - 2. Came to believe a power greater than ourselves could restore us to sanity, including lead generating using more archaic methods such as dialing a phone number or shaking a real, "not virtual," hand.
 - 3. Made a decision to turn off our computers thus stop sharing our personal photos of us in bathing suits at the lake and return to sharing our experiences in person.
 - 4. Made an inventory of the other items and techniques to lead generate and maintain relationships besides social media.
- 5. Admit to ourselves that we are social media addicts and can't function without experiencing a constant barrage of Tweets.
- 6. We are entirely ready to limit our time spent on social media to focus on running a real estate business. This includes limiting the "leisure time" spent playing Farmville.
- 7. Humbly ask our social media "friends" and "followers" to understand our shortcomings, and that with our limited time; they will no longer receive a status update from us that "I just had a cheesy rice and bean burrito at Taco Bell." We will from this point on only provide status updates containing value.
- 8. Made a list of all the "friends" and "followers" that we may have annoyed by sending them something through the apps iHeart or iHug, and became willing to make amends with them all.
- 9. Make direct amends to such people wherever possible, except when to do so would put you at risk of being blocked from their fan page or hidden on their wall.
- 10. Continued to take personal inventory and when we were wrong to think we could manage 20 blogs at one time admitted it.
- 11. Sought to realize that social media is only one tool in our kit as a real estate practitioner. Knowledge of how to interlink social media sites to reduce the time spent with status updates and posts to use time better spent to serve our clients and customers. Develop a social media plan to best utilize time spent while online.
- 12. Have a wake-up call as a result of these steps to place balance in our real estate business, to carry this message to other social media addicts, and to practice these principals in all our real estate business affairs.



Jeremy Williams of Keller Williams Realty NE in Kingwood, Texas specializes in the residential real estate market of Kingwood, Atascocita, and Humble, Texas. Visit his Web site at www.williams4yourhome.com. Posted by Erica Christoffer August 6, 2010 on NAR's YPN Lounge.



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

Real estate risk management

uring the years that I owned and managed real estate brokerage companies, I opened and closed weekly sales meetings with the three things I expected our salespeople to do every day. (1) make money, (2) stay out of trouble, and (3) have fun. Each one of these is as important as the other and they are all interdependent. You can't make money while you are preparing for a court appearance or a real estate commission hearing, and you can't have fun if you are in trouble or don't have money.

After years of training newly-licensed salespeople and reminding veteran salespeople of license law and code of ethics, I am convinced that risk management has to be part of everything we do as real estate licensees. MREC IV.A.1. states that "It shall be the duty of the responsible broker to instruct the licensees licensed under that broker in the fundamentals of real estate practice, ethics of the profession and the Mississippi Real Estate License Law and to exercise supervision of their real estate activities for which a license is required". That means for brokers that if one of their sales associates gets into trouble, the broker gets in trouble too. Brokers often defend themselves at Mississippi Real Estate Commission (MREC) disciplinary hearings by saying, "I didn't know my salesperson was doing that". MREC considers the brokers lack of knowledge of the salesperson's conduct an admission of guilt and a violation of MREC IV.A.1.

It has been said that a smart person learns from their mistakes, but a wise person learns from other people's mistakes. I prefer wise because the costs of making my own mistakes have been pretty expensive. How do we learn what other licensees have done that have cost them money or their real estate licenses? Real Estate License Law 73-35-21 is an excellent guide. Here you will find the 15 things that can cause you to have your real estate license either suspended or revoked. They include misrepresentation, advertising, agency disclosure, earnest money, felony, signage, giving copies, compensation, breaking contracts, and the unauthorized practice of law. 73-35-21 is a great sales meeting topic, and at least one of the 15 items should be part of every sales meeting. To make this section of law more interesting, go to www.mrec.state.ms.us then click on "Discipline." There you will find the names of licensees who have violated either the real estate license law or MREC rule/regulation and you will also see the penalty for their violation

Transaction files are, of course, very important and must be kept for three years. This requirement includes transactions that do not close and even those where the only record is an executed Working with a Real Estate Broker (WWAREB) form. Many times, the first knowledge a licensee has that a complaint has been made against them is a certified letter from the real estate commission telling them to send a copy of all documents pertaining to a transaction within ten days. If all necessary and required doc-

uments are not in the file that is sent to MREC, the licensee will then face additional charges. It is good practice to have a checklist in the folder to be sure that all documents are placed in the file folder that might be needed later.

Some of the most common problems that the MREC has to address are:

- Not executing a Working with a Real Estate Broker (WWAREB) form at the first substantive meeting. Many files do not have a WWAREB form placed in them, and some that have them in the file have the form dated the same date as the closing.
- Not giving copies when documents are signed. This is covered in license law 73-35-21 and in rule IV.B.1. which states in bold that documents are to be given to the client or customer "immediately (at the time of signing)".
- Salespeople not including the name of the broker or company in their advertising. This is addressed in 73-35-21 and in rule IV.C.Social media sites such as Craigslist and Facebook have vast numbers of these violations. Yes, the MREC does consider use of these sites by licensees telling of their listings as advertising.
- Brokers allowing their salespeople to manage rental properties on their own without broker participation or supervision. MREC rule IV.A.1. does not allow a broker to abdicate their responsibilities relating to training and supervising people licensed under them.
- Misrepresentation of material facts and making forecasts or predictions are found to be false. Misrepresentation accounts for most lawsuits against licensees as well as a large percentage of complaints made to the MREC. The easiest solution to not being caught up in this is to let other qualified professionals establish property lines, inspect for woodboring insects, inspect the structure and systems of a building, give specific information about loan products and give legalities of contracts.

There probably are not enough pages in this publication to address all of the ways we can get in trouble. Suffice it to say that risk management must be part of our business every day and every transaction, and learning from the mistakes of others in certainly the least expensive and most preferred method.

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





Don't miss nationally recognized keynote speaker Stefan Swanepoel, one of the leading visionaries on real estate businesss trends, change and social media.

He has penned 15 books and reports including the best-seller *Real Estate Confronts Reality*, the highly acclaimed annual *Swanepoel Trends Report* and the new *Swanepoel Social Media Report*.

Schedule at a glance

Tuesday, December 7th

8:00 am-5:30 pm Registration/Hospitality Booth Open

9:00 am-12:00 pm Downtown Jackson Trolley Tours

9:00 am-12:00 pm AE Forum

12:00 pm-3:00 pm
Local Board Management Conference
2:00 pm-3:40 pm
Continuing Education—2 hours elective

Larry Carroll-"Playing Nice with Competitors

and Other Aliens"

2:00 pm-3:40 pm Continuing Education—2 hours elective

(Commercial) Debbie Coe-"Commercial

Real Estate: The Final Frontier"

4:00 pm-5:40 pm Continuing Education-2 hours contract law

Larry Carroll-"A lawyer I am not"

7:00 pm-9:00 pm Leadership Dinner (invitation only)
7:00 pm-9:00 pm Commercial Real Estate Dinner

Wednesday, December 8th

7:30 am-8:30 am RLI Breakfast 7:30 am-8:30 am CRS Breakfast

8:00 am-5:30 pm Registration/Hospitality Booth Open

9:00 am-11:30 am MAR Board of Directors Meeting

9:00 am-10:40 am Continuing Education—2 hours agency law Debbie Coe—"Back to the Future, Part 1"

11:00 am-12:40 pm Continuing Education—2 hours agency law

Debbie Coe-"Back to the Future, Part 2"

11:30 am-5:00 pm EXPO Open 11:30 am-1:15 pm Lunch in the EXPO

1:15 pm-3:15 pm General Membership Meeting/Annual Awards

Presentation

3:40 pm-5:20 pm Continuing Education-2 hours elective

Stefan Swanepoel—"Real Estate Trends

and Strategies"

5:00 pm-6:00 pm YPN Reception (invitation only)

5:30 pm-6:15 pm Past Presidents Reception (invitation only)
6:30 pm-10:00 pm Installation Dinner/Dessert/Dancing at The South

Thursday, December 9th

8:00 am-2:00 pm Registration/Hospitality Booth Open

8:00 am-9:30 am Continental Breakfast in the EXPO 9:00 am-10:40 am Continuing Education—2 hours elective

Stefan Swanepoel—"Social Media Trends

and Strategies"

11:00 am-12:40 am Continuing Education—2 hours elective

Stefan Swanepoel—"Business Planning

for REALTORS®"

12:30 pm-2:00 pm Lunch in the EXPO

2:00 pm-3:40 pm Continuing Education-2 hours license law

Dee Denton-"20,000 Leagues Under the CE"

To register go to msrealtors.org/ConventionEXPO.php

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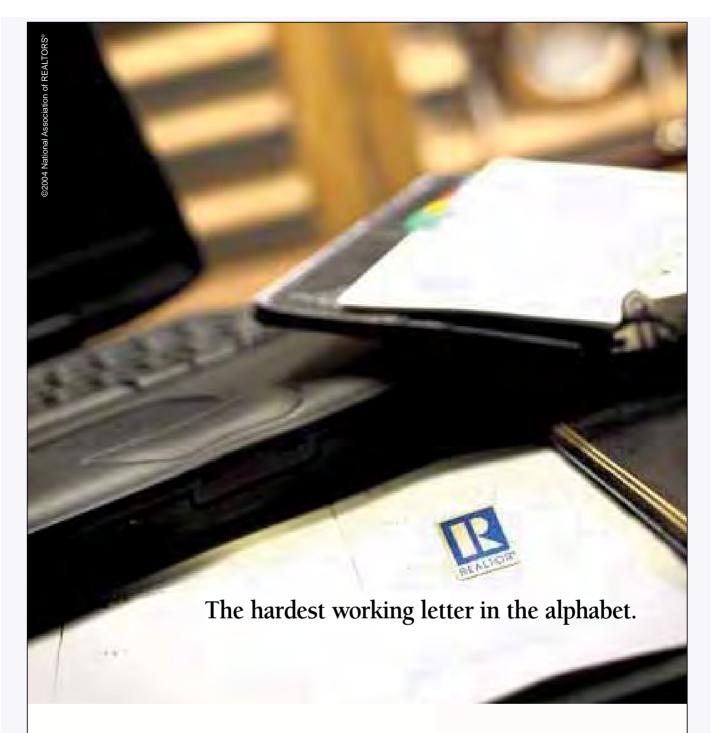
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In compliance with the ADA, MAR will make all reasonable efforts to accommodate persons with disabilities at its meeting. Please contact MAR if you have any special needs.

For advertising and sponsorship opportunities contact Kathy Whitfield at kwhitfield@msrealtors.org or 601-932-5241.

Hotel information for Downtown Marriott: Guest rates: \$109 per night for a Single or Double room Reservations for rooms should be made by individuals directly with Marriott by calling 1-800-256-9194.

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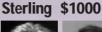
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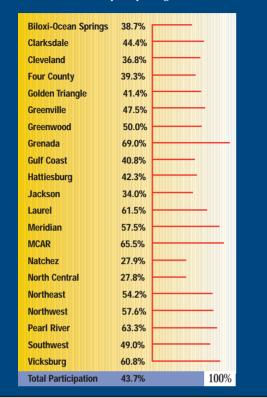
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20 / MISSISSIPPI REAL ESTATE LEADER / Fall 2010

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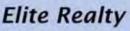




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CLASSROOM OFFERINGS FOR THE REMAINDER OF 2010:

Upcoming classrooom courses

GRI II Broker A Pre-License

10/18/2010 9:00 AM Jackson

State Exam Review (Night)

10/27/2010 6:00 PM Jackson

GRI I - Rookie Boot Camp (Salesperson Post-License)

11/8/2010 9:00 AM Jackson

GRI III - Broker B Pre-License

11/8/2010 9:00 AM Jackson

Quadrennial Code of Ethics

11/11/2010 12:30 PM Tupelo

Broker Boot Camp (Broker Post-License)

11/15/2010 9:00 AM Jackson

Agency Law

12/15/2010 9:00 AM Jackson

License Law

12/15/2010 2:00 PM Jackson

Contract Law

12/15/2010 4:00 PM Jackson

Risk Management

12/16/2010 9:00 AM Jackson

Technology Tour for Real Estate Professionals

12/16/2010 2:00 PM Jackson