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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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On the cover: Hats off to Sue Wilkinson as she shares how her accidental branding helped shape her success. Also read how Chester Harvey has made personal marketing a priority to build a sharper image.

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Summer is here, and with it comes the joy of family vacations, the smell of an outdoor grill and hopefully a flurry of buyers and sellers eager to relocate during the school year’s hiatus. As I travel across the state, I find that REALTORS® are braving the summer heat with a smile as they are enjoying an upturn in the market. Even though many are finding the availability of financing more difficult than in recent years, resilient Mississippi REALTORS® are educating themselves on foreclosures, short sales and other forms of financing.

No matter what the state of the real estate market, REALTORS® are always seeking a better way to market themselves and their services in addition to their property to successfully align themselves amongst their competition. All across the state, Mississippi REALTORS® demonstrate amazing creativity and personal branding in venues that best portray their abilities and personalities. Our cover story shares the delightful and successful ways in which two of these imaginative professionals have set themselves apart in a highly competitive marketplace. Read with enjoyment how these practitioners have made a name for themselves in their local markets.

Our IT extraordinaire Autumn Calhoun gives us the scoop on how to use blogging to build image marketing in her usual down-to-earth fashion in her column “For the Tech of It.” Be among the first to join this growing trend of remarkable personal marketing that costs virtually nothing except time and energy. In his column “Legal Ease,” MAR’s General Counsel Ron Farris shares a few cautionary risk management reminders to help us all as we embrace additional ways to market and advertise.

Some forty Mississippi REALTORS® were part of the recent NAR Mid-Year Legislative Conference in Washington D.C. While there they were the influential voice of REALTORS® across the state on Capitol Hill. In this issue, find a photo review of this very important week for REALTORS® and the future of the real estate profession.

Please mark your calendars for our MAR 2010 Convention and EXPO “Real Estate Reimagined” to be held December 7 – 9. Remember that you can get an early bird registration discount until August 31. You can’t afford to miss this exceptional convention to be held in Jackson this year.

I continue to be inspired by the optimism and creativity of our membership across the state. Their ability to be flexible, innovative and positive during challenging times sparks new ideas and ways to market their talents in a fast-paced and high-tech society. Hopefully, this issue will give us all some fresh new ways to have the sharpest image.

Tony Jones, President

**President’s Perspective**

The Mississippi Association of REALTORS® is pleased to announce the recent appointment of Beth H. Hansen as Chief Executive Officer of MAR. Hansen previously served on the MAR staff as Meeting & Specialty Group Director and Professional Standards Administrator. In addition, she managed the MS Commercial Association of REALTORS® and the state chapters of CCIM, CRS, IREM and RLI.

“I welcome the opportunities that this new position brings, and look forward to working closely with our state-wide membership and leadership team to build on MAR’s strong foundation of member service, professional development and promotion of our state’s real estate industry,” said Hansen.

Hansen holds over a decade of non-profit association experience. She holds B.S. and M.S. degrees from the College of Arts & Sciences at Mississippi State University.

**Joachim chosen as 2012 Region V Vice President candidate**

During NAR’s recent Mid-Year meeting in Washington D.C., Cynthia Joachim was introduced at the Region V Caucus as the recommended candidate for 2012 Region V Vice President. Joachim is a past MAR President, MAR Hall of Fame member, MAR MARPAC Hall of Fame member and a three-time recipient of MAR’s Instructor of the Year award. She has held numerous positions on both state and national committees. The official election will take place at the May 2011 Mid-Year meetings in Washington D.C.
Creative marketing: don’t get carried away

2010 is being classified by some as post-recession. Some markets are showing signs of rallying following the worst economic downturn since the Great Depression. REALTORS® everywhere are looking for signs of revival and marketing campaigns are ramping up. While creative marketing can be a good thing, it is critically important that REALTORS® not run afoul of legal or ethical restraints while casting their bread upon the waters. Here are a couple of key principles to keep in mind:

Avoid Inducements

According to the Mississippi Real Estate Commission, what may seem like new and innovative methods of marketing may, in fact, constitute prohibited forms of inducement that can cost a licensee their reputation, cause them to incur serious fines or other discipline or even cost them their license. Inducements are the offering by a licensee of any rebate, profit or commission to a non-licensee, the offering of which constitutes a violation of local, state or federal laws, rules or regulations.

Be especially careful with offers of “free” services or gifts. As to “free” services, the payment of any portion of a licensee’s fee or commission is a prohibited inducement ( MREC Rule IV A (5) and Miss. Code Ann., § 73-35-21 (j) ) and subjects the licensee to discipline and sanctions and possible loss of their license. The offering of gifts specifically to induce non-clients to use a particular broker’s services is likewise suspect.

In essence, licensees are prohibited from using any portion of their fee from a sale to pay for services related to that sale other than those performed by them as a licensee or performed by another licensee pursuant to a recognized professional relationship, such as a cooperating broker or a sales associate. This means that a licensee cannot offer to list a property and provide a “free” home inspection or provide a “free” home warranty or “free” moving services if the licensee or their broker cannot perform those services themselves without paying a non-licensee to perform the work. In addition, such services cannot be performed by another licensee properly associated with the sale.

Acceptable practices include the offering of a service over and above the normal scope of services performed by a licensee that can be performed by the licensee associated with the transaction without sharing of the licensees’ fees with non-licensees. The test is whether any part of the licensee’s fee goes to a non-licensee; any instance where it does – no matter how the transfer is structured – is a prohibited inducement.

The MREC says that the offering of gifts by licensees can amount to improper inducement when the purpose of the gift is to induce the recipient to use the broker’s real estate services. This includes rebates or gifts, such as “free” vacuum cleaners or similar items to induce members of the public to list property with the advertising licensee. However, courts have observed that licensees may distribute gifts to the public at large as part of an advertising campaign, such as T-shirts bearing the brokerage’s logo. The important issue is that the gifts are given to the public at large and not just to those who choose to utilize the broker’s services.

The Whole Truth . . .

Even though markets are tough and sales are still rare, brokers have no less duty to make full disclosure regarding the properties they market. Failing to disclose to a potential buyer a known fact that might affect their decision to buy or to pay a certain price may make the broker liable for misrepresentation if the feathers hit the fan later. MAR’s standard form contracts contain a disclaimer by the parties that they have relied upon statements by the salesperson, but this does not protect against allegations of fraud or negligence, which can occur when a licensee fails to exercise good professional judgment in recognizing apparent problems. Hidden or latent problems like structural defects that fell outside a broker’s expertise do not count, unless the broker missed apparent evidence that could be seen by anyone walking through the property. The rule is simple: “When in doubt, disclose.”

Remember that special rules apply when certain conditions exist that stigmatize the property. Mississippi law specifically protects brokers against criminal, civil or administrative liability for failure to disclose that property is the site of a death, suicide, homicide or felony crime (except for illegal drug activity that could affect the property). Mississippi’s disclosure law also offers protection for failing to disclose that the property was owned or occupied by a person affected or exposed to HIV or AIDS. When dealing with such properties, keep in mind that it is actually illegal to disclose that the current or former owner was or is HIV positive. Also, it is important to remember that the protection of the Mississippi disclosure law (Section 89-1-527) does not change or alter the common law duty to disclose any material fact concerning property that is known to the seller or their broker. What the Mississippi law does is declare that these categories of information are not material.

Real Estate professionals who keep these simple rules in mind and choose their words carefully should be able to carry out an aggressive and creative marketing program without ending up in court or before the MREC. As always, the best rule is to treat members of the public as one would want to be treated themselves if the roles were reversed – and always take the high road!

Ron Farris is MAR’s Legal Hotline attorney and general counsel.
The National Association of REALTORS® empowers broker-owners to alert their agents to key REALTOR® issues through NAR Calls for Action. NAR knows that when brokers alert their agents to key issues, agents listen and respond. You, as a broker-owner, should consider joining over 3,500 Brokers already in the program! With strong and united voices, Congress will pay attention to our important real estate issues.

The Broker Involvement Program offers you and your agents:

- An opportunity to bring a strong and united REALTOR® voice to Members of Congress.
- REALTOR® influence in determining outcomes of legislation.
- Key financial support for REALTOR® friendly campaigns through RPAC.
- An easy-to-manage solution: Broker approves, NAR does the work. Nothing needs to be downloaded and there is no cost to the Broker.

Frequently Asked Questions

How do I enroll in the Broker Involvement Program?

Sign up online at http://www.realtoractioncenter.com/realtors/brokers/enrollment.htm and NAR Political Programs staff will contact you to complete the enrollment process.

What does it cost to participate in the program?

There is no cost to join or participate.

What steps must a broker take to complete their enrollment?

Within seven days of NAR receiving the enrollment form, NAR Political Programs staff will e-mail the broker to confirm participation by asking the broker to:

1. Verify the numbers of agents in the office(s) so we can assure the Broker Call for Action is going to the broker’s correct agent(s).
2. E-mail company logo, if one exists. The broker must reply to this e-mail in order to complete the enrollment process. These two pieces authorize the broker’s message to be sent to all of their agents.

Do I need to have a logo to participate in the Broker Involvement Program?

No. It is optional. If you do not have a logo, just tell NAR Political Programs staff when they contact you. I signed up/my broker signed up.

What is the RVP BIG contest?

The Broker Involvement Goals (BIG) contest is being led by NAR Regional Vice Presidents and a cadre of advocacy leaders in each state, including the current and past Leadership Academy representatives, state RPIC Representative(s) and Federal Political Coordinators. They were charged with meeting President Vicki Cox-Golder’s Broker Involvement Program goals for 2010 of 6,000 brokers covering 500,000 agents.

Derek Easley is MAR’s Governmental Affairs Director.
Broker Involvement Program

An enormous breakthrough in how REALTORS® can more effectively lobby their Federal and State lawmakers through greater participation in Calls for Action (CFAs). NAR's Broker Involvement Program provides you with a quick and simple tool to rally your agents. Through the Broker Program, NAR discovered that when Broker Owners alert their agents to key issues, agents listen and take action.

Together we have the opportunity to bring a strong and united REALTOR® voice to members of Congress on issues of concern to the REALTOR® community and your real estate business.

Sign up online at www.realtoractioncenter.com/realtors/brokers/enrollment.html

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The National Association of REALTORS® today expressed thanks on behalf of America’s homebuyers to three Senators for introducing a measure to extend the present home-buyer tax credit closing deadline to Sept. 30. They are Senate Majority Leader Harry Reid, D-Nev., and Sens. Johnny Isakson, R-Ga., and Chris Dodd, D-Conn. The measure was offered as an amendment to H.R. 4213, a tax extension bill now in the Senate.

NAR estimates the number of home buyers who have qualified for the tax credit and met the contract deadline of April 30, but who would not be able to close their transaction by the June 30 deadline, could go as high as 180,000. REALTORS® have reported as many as one-third of qualified applicants have been notified by lenders that their mortgages will not close before June 30 due to the sheer volume of applications in the pipeline.

“These are not buyers who just entered into the market. These are buyers who previously met all the qualifications for the tax credit, but find themselves at the mercy of a work-flow jam with the lenders or other delays and might not be able to complete the purchase of their homes,” said Golder. “This amendment does not extend the deadline for home buyers to qualify for the tax credit; it extends the deadline for closing the transaction, from June 30 to Sept.30.

The National Association of REALTORS® applauded the House for overwhelming passage of FHA reform legislation that would allow the Federal Housing Administration to adjust monthly premiums on mortgage insurance. This bill, H.R. 5072, FHA Reform Act of 2010, would strengthen the FHA loan insurance program while keeping it available and affordable to responsible home buyers. Allowing FHA to raise the monthly insurance premium would let FHA lower the up-front premium that places a burden on cash-strapped borrowers at closing.

“As the leading advocate for homeownership and housing issues, NAR is very pleased that FHA will be allowed to play its intended countercyclical role to provide qualified borrowers with access to prime credit. FHA is a critical part of our nation’s economic recovery,” said NAR President Vicki Cox Golder, owner of Vicki L. Cox & Associates in Tucson, Ariz.

En route to passage, the House defeated an amendment that would have increased the FHA down payment from 3.5 percent to 5 percent, which would have disenfranchised more than 300,000 potential homeowners and would not have contributed significantly to FHA cash reserves.

“The current 3.5 percent down payment represents a significant financial commitment and sufficient investment to insure a borrower’s seriousness about homeownership,” said Golder.

Pullens graduates from NAR Leadership Academy

Sherry Pullens, ABR, ABRM, GRI ALHS, Elite Realty, Picayune, recently completed the National Association of REALTORS®’ Leadership Academy. The commencement ceremonies were held during the 2010 REALTOR® Midyear Legislative Meetings in Washington, D.C. The NAR Leadership Academy was formed to identify, inspire and mentor emerging leaders for the organization. The Leadership Academy develops the volunteer leader’s knowledge of the organization at the national level. The NAR Leadership Academy is a nine-month, five-session training and development program structured around national REALTOR® meetings. REALTOR® members who served leadership roles at the local and state level, but who have not yet been actively involved in leadership positions at NAR, are encouraged to apply. The Leadership Academy helps participants develop their leadership knowledge and abilities to eventually assume a national role.

Olive Branch REALTOR® Shelly Bookwalter featured on Animal Planet

REALTOR® Shelly Bookwalter, Century 21 #1 Realty Group, Olive Branch was recently featured as one of two very special people on a mission with a network of volunteers that fight to give dogs a second chance at life in the series Last Chance Highway. This series followed Bookwalter in her mission to give unwanted dogs across the South one last chance at survival. With the support of her family and friends, she devotes her time and money to saving stray and unclaimed shelter dogs from a tragic fate. She spends hours finding and placing them with foster families, posting the available pets on Petfinder.com and interviewing potential owners. She successfully places close to 650 rescued dogs with loving families every year. Read more about Bookwalter’s story at http://press.discovery.com/us/apl/press-releases/2010/volunteers-are-crusade-rescue-dogs-dire-need/
Real estate professionals often see themselves as unique to other kinds of business. The truth is that real estate is no different from other businesses in which consumers make choices. To be successful in any business, one must have an understanding of why a consumer chooses one product or service over another. You don’t have to be bigger and richer than your competitors today. The public must simply perceive you as better than the others.

As real estate professionals, we see evidence of appeals to consumers so often we don’t really think about them. For instance, why does someone in your local area choose one grocery store over another? How about ads on billboards, television, flyers in your local newspaper, and those in your mailbox? The words they use to entice consumers to their stores are not selected at random, but are specifically chosen to convey to consumers that their produce is fresher and their facilities are nicer, cleaner and safer. People who shop their store will get more value for their dollar and their store cares more about you than their competitors.

Real estate is not different. Real estate professionals deal in personal services to help our clients and customers dispose of or obtain a product--real estate. Consumers of real estate services have an abundant supply of licensees from which to choose in just about any market area. The question real estate licensees should ask themselves is “Why would someone who wants to buy or sell real estate choose me over the hundreds of other licensees out there?” Unfortunately, many buyers and sellers simply call the agent whose name and number are on the real estate sign, or they call an agent from an advertisement.

An important fact to remember as a real estate licensee is that the person with whom you are working, either buyer or seller, is usually making the largest financial transaction they will make in their lifetime. Keeping this central to the transaction makes it somewhat easier to decide what to do to become the agent of choice when consumers need real estate services. What do people look for when they are spending big money and making important decisions? Professional, knowledgeable, dependable and trustworthy are traits that come to mind. Building a relationship pays big dividends, and conveying the attitude that you care more for their needs than a commission will result in repeat and referral business.

One of the things I have used successfully with clients is “I’m not just working on this transaction. I’m also working on the next one”. Clients know that I’m going to do whatever it takes to make them satisfied so we can do business again in the future. Great agents know that repeat and referral business is the best and easiest business they can obtain.

It is essential that you differentiate yourself from other agents in your marketplace if you want to be the agent of choice. If you are a well-established top producer, it is pretty simple—you just refer to your record of achievement by telling clients you can do for them what you have done for many others.

If you are new in the business, or don’t yet have an enviable track record, you can differentiate yourself in other ways. One of those ways is to obtain as much training as possible to substitute for the knowledge and skill that comes with experience. Designation and certification programs such as CRB, CRS, RLI, CCIM, ABR, SFR convey to the public and other professionals that you are serious about your business and have obtained expertise in areas other real estate licensees haven’t.

Niche marketing is an important consideration for both novices and seasoned professionals. Choose a specialty and obtain so much knowledge and expertise in that specialty that you will be expert in that field. Market yourself as the agent of choice to those who want to transact that kind of real estate business. Short sales, foreclosures and REO’s are hot niches in today’s market, and those who learn how to handle them well will have lots of opportunities for years to come. Commercial, industrial and office properties each require a different expertise, as do apartments, shopping centers, subdivision development and a myriad of other types of specialized real estate. Choose one, become the best in your market in this field and let everyone know who you are.

We don’t have to invent the wheel on this subject. We just need to be aware of what McDonald’s, Southwest Airlines, Apple and Sony have spent billions on to gain public acceptance and do it for ourselves on a smaller and much less expensive scale. There is no substitute for working hard and working smart if you want to rise to the top of real estate or any other business.

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.
Marketing is a powerful tool. In the advertising world, the word “brand” means that your name is synonymous with a certain product or service. We all understand the concept of branding when we hear names like McDonald’s, Kleenex and Hallmark. These companies have mastered the art of building a positive image in consumers’ minds, and they have continued to do so consistently year after year.

When it comes to personal marketing, the objectives are the same – to generate a response from consumers as soon as possible while building personal brand awareness that stands the test of time. Branding implies not only a commitment to exceptional service, but creates an emotional connection for the consumer and an instantaneous association with you or your product.

Real estate professionals know that even though skills such as salesmanship and negotiating are important, the building and sustaining of relationships is the essential ingredient to long-term success. Buyers and sellers most often choose an agent they like and trust, even though things such as overall production and property marketing are also important.

A strong brand that captures your character and style of business is an excellent start. “Your brand should be about the person inside. It should be about what you’re made of that makes you unique,” says Anthony Fisher, a Yucaipa, Calif.-based personal branding coach and graphic designer. “Your business image tells the world who you are. But executing an effective brand requires much more than a new marketing tagline or a fresh wardrobe. While logos and personal appearance do factor into the equation, your brand won’t be meaningful unless you first have a clear understanding of yourself and your customers,” Fisher says. (Erica Christoffer, “Branding: Find Your Voice,” Realtor Magazine, June 2010).

Personal branding is not a new concept to Mississippi REALTORS®. Throughout the state, REALTORS® have mastered the art with creative campaigns using everything from newsletters to billboards. Experts have shown that the most effective personal branding campaigns are those that show not only the unique personality of the individual, a visible and memorable venue for consumers to recall, but also a consistent use of the campaign for an extended period of time. These two Mississippi REALTORS® have enjoyed a little local celebrity and tremendous success from their personal brand.

It is especially delightful to hear of the “accidental” branding that Brandon REALTOR®, Sue Wilkinson, has achieved with her iconic cowboy hat during her lengthy real estate career. “My family moved to Jackson in 1976,” Wilkinson shares. “I got my real estate license so that I could have a part time job. It was only part time until I sold my first house. That was 32 years ago,” she laughs.
Wilkinson's authenticity for hats comes from a childhood spent on a cattle ranch in Eastern Colorado. Her parents were second-generation cattle ranchers from West Texas, so Wilkinson holds fond childhood memories of horseback riding, herding cattle and being surrounded by people in cowboy hats. However, she never wore a cowboy hat after starting high school.

It was not until the mid-1990s that Wilkinson impulsively purchased a plain black hat to match her outfit while visiting a Gatlinburg flea market during a Thanksgiving vacation with a friend. She enjoyed wearing her new purchase so much that she packed it along with new business cards bearing the image of a cowboy hat as she readied for a real estate convention a few weeks later. "It was all just for fun and not intended as any kind of marketing tool," Wilkinson declares, "but I did start wearing my hat more and more."

"I began to realize that people recognized me because of the hat..."  

In 2001 Wilkinson opened her own real estate office, Sue Wilkinson Real Estate, LLC. It was then she decided she needed to be especially deliberate in subscribing to the building of a specific branding campaign since she didn't have the recognition that those in national franchises afforded. It was during that time that Wilkinson worked with professionals to develop the logo that now adorns her cards, yard signs, car magnets and advertising. She combined the logo with the advertising slogan "Recognize the hat. Remember the service."

"The selection of that logo was sort of lucky too," Wilkinson says. "It must have been short and catchy enough for people to remember. People in the grocery store, drive through fast food establishments and everywhere I went in the local area would say, 'I recognize the hat! You're the lady that sells real estate, right?'"

In spite of the overwhelming success of her "Hat Lady" celebrity, Wilkinson firmly believes that her involvement in the community during the years she was raising her sons played a vital part in her success as well. In addition, she consistently stays connected with her client base through several venues. Confiding that she was a loud soccer mom while her boys were growing up, she built a firm foundation with acquaintances and is now enjoying the rewards of second generation business.

"The hat recognition has been pretty surprising to me, but it has also been a lot of fun," confesses Wilkinson. "I get lots of gifts from clients and friends in the form of hat shaped pins, candles, desk ornaments. I had to have a contractor construct a hat wall in my house because I now have about twenty hats and am always looking for another when I have an opportunity."

Leading national marketing experts profess that a consistent use of personal branding should be evident in all aspects of your marketing to foster greater success. If you have a tagline, logo or recognizable image-builder similar to Wilkinson's cowboy hat, it should be used on everything from your print advertisement and direct mail pieces to your business cards.

"Consistency is also about making sure your marketing image carries through to your in-person meetings with prospects," says Chris Brogan, President of New Market Labs, a new media marketing agency. "If your brand sets an expectation that you are the go-to person for luxury homes, your appearance and knowledge must reflect that."

"People want to know that what you say and what you do mirror one another," personal branding coach and graphic designer Anthony Fisher says. "Service providers are a dime a dozen. To stand out, you need to have a personal brand image that exudes confidence, knowledge, experience, and effective past results." (Erica Christoffer, "Branding: Find Your Voice," REALTOR® Magazine, June 2010).

Consumers from the Mississippi Gulf Coast and across the state recognize REALTOR® Chester Harvey, of Ocean Springs for the charming and creative marketing campaign he has successfully utilized for some time. Harvey has been active in the real estate industry for over 30 years, and has served as President of the Biloxi/Ocean Springs Association of REALTORS®. He has also served on numerous committees for his local board and the Mississippi Association of REALTORS® and has served as President of the Mississippi chapter of Certified Residential Specialists (CRS). However, it is Harvey's personal brand that has made him synonymous with real estate to consumers.

Harvey has been a part of independent real estate companies since the continued on page 12

Harvey used his photo in a "Home Alone" movie parody theme as part of the "Talk to Chester" campaign.
beginning of his career, including the opening of his namesake company Chester Harvey REALTORS® in 1988. The real turning point in his personal marketing took place in 1994 after becoming a member of Harold Brinton’s Star Power Club.

“I would listen to the tapes of the Star Power Stars and tweak the ideas I heard to work in my market,” shares Harvey. “It was during this time that I started my ‘Talk to Chester’ campaign using humor along with ads to capture listings.”

The basis of Harvey’s “Talk to Chester” campaign involved the use of large, full-color humorous postcards featuring Harvey touting his professional abilities amongst the latest seasonal or other clever background. The database for the personal marketing project included over 5,000 names to which the attention-grabbing mail pieces were sent every five to six weeks consistently year after year.

Harvey’s “Talk to Chester” campaign was used across the board in his company and personal marketing from his business cards to print advertisements. During the progressing years, Harvey added a rolling reminder with the purchase of a 14-foot moving van complete with his image and company information to be used by clients during their move to a new home. A smaller, personal van which also displays an unmistakable likeness of Harvey is also part of the fleet and can be seen up and down the Mississippi Gulf Coast.

“Without question the ‘Talk to Chester’ campaign branded me in my real estate market,” declares Harvey. “During times when I didn’t do print marketing for a period of time, consumers told me they had missed seeing my ads. Recently, a woman said that she just realized that I was the man that was actually riding in the grocery cart pictured on my van,” he laughs.

Harvey estimates that ten to fifteen percent of his budget is spent on personal branding and advertising, and sees it as a necessity to agents wishing to secure long-term success in a competitive real estate market. “This type of advertising is unique and makes you stand out in the crowd,” Harvey shares when asked about the importance of the personal brand. “Have fun with your advertising. Let go and don’t take yourself too seriously!”

Kathy Whitfield, a Mississippi REALTOR® Institute instructor, a graduate of LeadershipMAR and LeadershipMAR’s Honors Class, is MAR’s Marketing & Communications Director.
Create an online image through blogging

One of the most important things about image marketing is consistency. It is important that customers recognize your logo, colors, typeface or slogan in order to differentiate you from your competitors. This also applies in the digital world and not just to your website. Your presence on social media sites will be more effective if you follow good image marketing strategies.

Choose which parts of your marketing image are most important and recognizable and be consistent in implementing them in your online accounts. Most social media sites will allow you to customize your profile or account page to some degree. Look into your account settings to find out what kind of options are available for each service. For example, Facebook allows a minimal amount of design change, but WordPress allows an almost infinite array of possibilities. Wherever possible use the same typeface and colors. Always upload your logo to a prominent position - make it your Facebook Business page’s or Twitter account’s picture, make it into a headlining banner for a blog, use it in your signature when you comment on forums or blogs, etc.

One of the best ways to brand yourself online is to create and maintain a blog. Use your blog to develop you or your company's image online by creating a recognizable schema, decreasing the emotional distance between you and your audience, and establishing yourself as an accessible expert.

Choose which site you want to use. Blog providers generally allow a large amount of layout customization, some of which requires knowledge of HTML or CSS. Your provider selection will largely be dependent on whether you want to host the blog on your own server or not and how much custom coding you want or need. If you don’t know any HTML or have a tech person to help you with it, you might want to start with a simple layout and hosting your blog on someone else's server. Some blog options, in no particular order, are:

**WordPress**

http://wordpress.com is a free, hosted option that allows advanced customization for a fee. It is able to import entries from other blogs for users who are looking to make a switch. WordPress also offers a downloadable software package that is free and open source. You will need to have your own webhost and domain name to run the WordPress software but it allows a high degree of control and customization.

**Blogger**

http://blogger.com It has a free hosted version which is easy to set up. For a fee you can also use your own domain name (a big plus!) or host the blog externally. Google owns this service and so users are able to take advantage of Google’s AdSense fairly easily.

**TypePad**

http://typepad.com - The basic membership is about $5 a month and can be used without much knowledge of HTML. It also boasts some advanced tools, such as statistics, and a Pro package that allows you to edit template code for further customization.

**Live Journal** -

http://livejournal.com - This is a popular free blog option that’s been around for quite awhile. You can choose to upgrade for a small fee, which opens up more advanced design and customization options.

Decide whether the blog will be updated by one person or as a group with rotating authors. If you have a very small company you may consider taking a more personal approach and emphasize the high level of personal contact your company and blog provides. If you are part of a larger company, a rotating authorship highlighting the expertise and individuality of different agents could paint your company as rich in resources and diverse in perspective.

Decide who your audience is - future clients, new home owners, current home owners, residents of a specific locale, sellers of hard-to-sell homes, commercial or residential buyers, other agents or brokers, etc. The audience that you are trying to reach will determine your overarching theme and subject matter. It’s great to include a diversity of content but try to tie individual posts to your overarching theme for the blog. If you’re blog is generally about residential home buying, a whole post about commercial contracts is likely to miss its mark.

Choose what kind of tone and style the content will have and stick to it! Your audience will be confused by sudden changes of perspective, tone, or subject matter. If you have a short and to-the-point writing style, don’t be afraid to embrace it. Not every blog (or reader!) needs flowery prose and 1,000 words. If you are a very casual person, your blog can reflect your laid-back attitude with more informal prose and revelation of nuances of your personality. If you don’t like to read or write large amounts of text but are fond of photography, post photos with insightful comments.

Include action driven content for your audience. This means things like “Download a PDF checklist of what to bring before you come into our office”, “Share your favorite part about your neighborhood in the comments section below”, “Watch this video of NAR’s Chief Economist’s economic forecast”. This will encourage your readers to engage with you. Keep in mind that when readers leave comments on your blog, it is good practice to respond to as many as possible.

Use your blog to develop you or your company's image online by creating a recognizable schema, decreasing the emotional distance between you and your audience, and establishing yourself as an accessible expert.

Autumn Calhoun is MAR’s Information Technology Manager. Contact her at acalhoun@msrealtors.org
Mississippi REALTORS® visit Capitol Hill

Over forty Mississippi REALTORS® recently gathered in Washington D.C. to attend NAR’s 2010 Mid-Year Legislative Meetings & Trade Expo. During their time in our nation’s Capitol, they attended a real estate summit, REALTORS® on the Rise: Stabilizing the U.S. Mortgage Finance Delivery System where they were addressed by David H. Stevens, assistant secretary of the U.S. Department of Housing and Urban Development. In addition, the Mississippi delegates shared a number of important issues with their Congressmen and Senators during visits to Capitol Hill.

Judy Glenn of Corinth, Cynthia Joachim of Biloxi, and Janice Shows of Madison

Ellen Short of Tupelo with Senator Roger Wicker

Mike Jordan and Association Executive Cheryl Jordan of Laurel with Mark Cumbest of Moss Point

Mississippi REALTORS® with Senator Roger Wicker and Senator Thad Cochran

NWMAR members Paul Shahan, Corie Haynes, Vicky Reel, Kay Jefferies and Amy Brown with Congressman Travis Childers

Russell Wilcox and NWMAR President-Elect Dee Denton, both of Madison with Congressman Gregg Harper

Mike Jordan and Association Executive Cheryl Jordan of Laurel with Mark Cumbest of Moss Point

Judy Glenn of Corinth, Cynthia Joachim of Biloxi, and Janice Shows of Madison
The most valuable square inch in real estate.

Why wear your REALTOR® pin? Because three out of four consumers would choose to work with a REALTOR® rather than an agent who is not a member.

Simply wearing your pin lets everyone know that you’re a REALTOR®, a member of the National Association of REALTORS®.

It makes a first impression that shows potential clients how knowledgeable and valuable you are to their real estate transaction. Proudly wear the pin and always place the REALTOR® logo on your materials. It’s a small thing, but it can make a big difference.

*2006 Public Awareness Campaign consumer tracking study

Tell them. Show them.
Wear your REALTOR® pin with pride.

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To register go to msrealtors.org/ConventionEXPO.php

**REALTOR® Early Bird Rate $149 until August 31**

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**Monday, December 6th**
- 3:00 pm – 5:00 pm Registration / Hospitality Booth Open

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**Tuesday, December 7th**
- 8:00 am – 5:30 pm Registration / Hospitality Booth Open
- 8:00 am – 5:00 pm CyberCafe Open
- 9:00 am – 12:00 pm AE Forum
- 12:00 pm – 1:00 pm Rookie REALTOR® Lunch
- 12:00 pm – 3:00 pm Local Board Management Conference
- 2:00 pm – 3:40 pm Continuing Education
- 2:00 pm – 3:40 pm Continuing Education (Commercial)
- 4:00 pm – 5:40 pm Continuing Education
- 7:00 pm – 9:00 pm Leadership Dinner (invitation only)
- 7:30 pm – 9:00 pm Commercial Real Estate Dinner

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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*. 
# Save the Date! Register NOW and SAVE!

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

**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
- 8:00 am - 5:00 pm: CyberCafe Open
- 9:00 am - 11:30 am: MAR Board of Directors Meeting
- 9:00 am - 10:40 am: Continuing Education
- 11:00 am - 12:40 pm: Continuing Education
- 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 (Stefan Swanepoel)
- 6:00 pm - 6:30 pm: Past President’s Reception (invitation only)
- 6:30 pm - 10:00 pm: Installation Dinner / Dessert / Dancing (@ The South)

**Thursday, December 9th**
- 8:00 am - 2:00 pm: Registration / Hospitality Booth Open
- 8:00 am - 2:00 pm: CyberCafe Open
- 8:00 am - 2:00 pm: EXPO Open
- 8:00 am - 9:30 am: Continental Breakfast in the EXPO
- 9:00 am - 10:40 am: Continuing Education (Stefan Swanepoel)
- 11:00 am - 12:40 pm: Continuing Education (Stefan Swanepoel)
- 12:30 pm - 2:00 pm: Lunch in the EXPO
- 2:00 pm - 3:40 pm: Continuing Education

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**Method of Payment**

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

Registration Fee: $________ Spouse/Guest Fee: $________ TOTAL: $________

Charge my: ___ Visa ___ Master Card ___ Discover ___ AMEX

Credit Card #: ____________________ Exp. Date: ____________________

Signature (required): ____________________

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

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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.*
Now that you’ve embarked on your new real estate career, one of the most important things to do is to let people know about it. Personal marketing is the process of getting your name “out there,” so that people think of you when they need to buy or sell a home.

How do you do that? The first step is to develop a Personal Marketing Plan, a written document that describes your business goals and how you plan to achieve them. The plan should include:

• Objectives and goals. Clearly state what you want to accomplish for yourself in your new career – is it letting all of your family and friends know that you’re in real estate, attaining 10 listings in your first year, or achieving name recognition in 50 percent of your target market area? Be sure to quantify your goals so you can measure your accomplishments.

• Audience. Who is your target market? Is it everyone within a particular geographic area? Is it a certain type of homes or a particular group of like-minded people? You shouldn’t try to be all things to all people. It’s a good idea to select one or two groups to target with your marketing efforts.

• Differentiation. What makes you unique? Setting yourself apart from other salespeople is essential in a crowded marketplace. Decide how you’ll approach real estate sales to set yourself apart from others in your market. Also determine whom you will appeal to, and tailor your message to this audience.

• Media. Determine which media—print advertising, brochures, Web site, in-person marketing, community involvement—you’ll use to get the word out about your services. Focus on two or three media initially to control marketing costs and determine effectiveness.

• Action plan and schedule. Establish a detailed to-do list to execute your marketing plan. You need to be consistent in your marketing and stick to a marketing approach for at least six months. Repetition is the key to having prospects remember you.

• Budget. Once you have a marketing plan, establish a budget. It may be tough to think about spending money when you may not have made much, or any, money in real estate yet. But most veteran practitioners agree that setting a marketing budget from the beginning of your career to promote yourself and your services is essential to achieving success in real estate.

Determine how much you need to spend to acquire the basic marketing materials by getting estimates from vendors. To get started, you can spend a small amount to have your business cards and personal brochures made now and then allocate, say, 10 percent of your commission in the first few years to develop other marketing materials.

Once you have a marketing plan and budget in place, be sure to re-evaluate it each year. It’s important to determine if you’ve met your goals for the year; and if you haven’t, decide what you need to do differently the following year to accomplish your goals. You also should increase your goals or set new priorities each year to ensure that you continue to grow your success.

~REALTOR® Magazine June 2010, National Association of REALTORS®
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www.bancorpsouthmortgage.com BancorpSouth Mortgage has always offered you the convenience of our local mortgage offices. But did you know that you can now enjoy the added convenience of exploring your mortgage options online? Visit us today at www.bancorpsouthmortgage.com, where you'll still deal with an actual person—the mortgage lender of your choice, in fact. You can apply for a mortgage within 15-20 minutes, or save it to finish it later. And your information is safe and confidential! Once received, your lender will contact you immediately. Visit our site and see how we can help you!

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Local Board MARPAC participation levels

As of June 19, 2010
MARPAC has reached 55 percent of its 2010 goal with $110,002.50 and 41.5 percent of its 50 percent fair share participation goal.

<table>
<thead>
<tr>
<th>Local Board</th>
<th>Participation Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biloxi-Ocean Springs</td>
<td>33.3%</td>
</tr>
<tr>
<td>Clarksdale</td>
<td>44.4%</td>
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<tr>
<td>Cleveland</td>
<td>36.8%</td>
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<tr>
<td>Four County</td>
<td>35.5%</td>
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<tr>
<td>Golden Triangle</td>
<td>40.0%</td>
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<tr>
<td>Greenville</td>
<td>49.2%</td>
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<tr>
<td>Greenwood</td>
<td>41.2%</td>
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<tr>
<td>Grenada</td>
<td>69.0%</td>
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<tr>
<td>Gulf Coast</td>
<td>39.5%</td>
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<tr>
<td>Hattiesburg</td>
<td>39.4%</td>
</tr>
<tr>
<td>Jackson</td>
<td>33.5%</td>
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<tr>
<td>Laurel</td>
<td>48.7%</td>
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<tr>
<td>Meridian</td>
<td>59.1%</td>
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<tr>
<td>MCAR</td>
<td>64.3%</td>
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<tr>
<td>Natchez</td>
<td>27.9%</td>
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<tr>
<td>North Central</td>
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<tr>
<td>Northwest</td>
<td>53.8%</td>
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<tr>
<td>Pearl River</td>
<td>54.9%</td>
</tr>
<tr>
<td>Southwest</td>
<td>48.0%</td>
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<tr>
<td>Vicksburg</td>
<td>60.6%</td>
</tr>
</tbody>
</table>

Total Participation 42.2% 100%

2010 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#
Address
City Zip
Work Phone
E-Mail

FOR CREDIT CARD CONTRIBUTION
- VISA - MC - AMEX - DISCOVER

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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Salesperson Pre-License
- Jackson July 12 - Aug. 9 (N)
- Gulfport Aug. 16 - 26
- Jackson Sept. 13 - 23
- Gulfport Oct. 4 - Nov. 1 (N)
- Jackson Oct. 4 - Nov. 1 (N)

GRI I - Rookie Boot Camp
(Salesperson Post-License)
- Jackson Aug. 9 - 12
- Gulfport Sept. 27 - 30
- Jackson Nov. 8 - 11

GRI II (Broker A)
- Jackson July 12 - 16
- Gulfport Sept. 20 - 24
- Jackson Oct. 18 - 22

GRI III (Broker B)
- Jackson Aug. 16 - 20
- Gulfport Oct. 11 - 15
- Jackson Nov. 8 – 12

Broker Boot Camp
(Broker Post-License)
- Jackson Nov. 15-18

Confirm dates & register on website at
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1-800-747-1103
REALTORINSTITUTE.ORG
The Mississippi Association of REALTORS® is proud to offer FREE technical support to its members in an effort to arm REALTORS® with cutting edge tools and timely solutions to technical questions.

Contact MAR’s Tech Helpline with your technical questions using the live chat feature at msrealtors.org during office hours or by e-mailing or calling Information Technology Manager Autumn Calhoun at acalhoun@msrealtors.org or 800-747-1103, ext. 27.

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• Let Sarah, The Duchess of York, get you jazzed up with her talk on motivation, risk and self-discovery
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