

In this issue: Special MARPAC section

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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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Winter 2010

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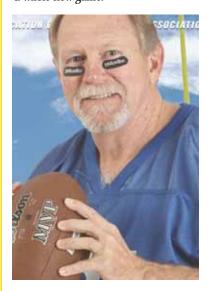
MAR Leaders recognized for achievement

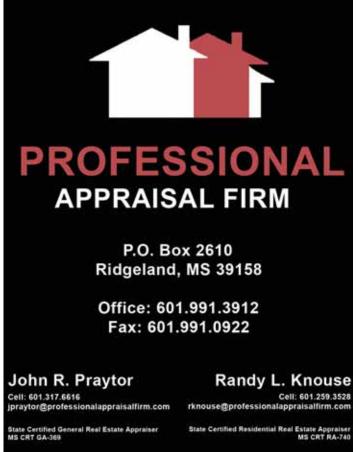
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On the cover:

MAR President Tony Jones calls the plays for the new year. Read about his gameplan and how he intends to coach us in a whole new game.









PRESIDENT'S PERSPECTIVE



appy New Year! I am excited and ready to serve as your President and know that our REALTOR® team is ready and deserving of a winning season! To learn more about my hopes and plans for 2010, see page 24.

Wrestler Dan Gable once said, "Gold medals aren't really made of

gold. They're made of sweat, determination, and a hard-to-find alloy called guts." That quote seems to fit perfectly with this issue of *Real Estate LEADER* as we honor our All-Stars....our award winners, Hall of Fame inductee, *Leadership*MAR graduates, MARPAC contributors and more. These are the folks whose sweat and determination have helped advance our profession and have given our state association its strong, united voice.

The pages of this publication are dedicated to recognizing our members' hard work and rewarding them for their accomplishments and service. This issue also focuses on our legislative priorities for the 2010 Legislative Session. Our legislative success is directly tied to our grassroots efforts, our fair share investments in our political action committee and our united voice at our state capitol. Mark your calendar! I hope to see you at our REALTOR® Day at the Capitol on February 4.

Please don't hesitate to call on me or any member of our leadership team or staff. We are here to serve you and are open to ideas on ways we can make 2010 a winning year.

Sincerly,

Tony Jones
President



Word on the Street REAL ESTATE NEWS BRIEFS

2010 NAR President Vicki Cox Golder reveals goals for new year

Vicki Cox Golder was installed in November as 2010 National Association of REAITORS® President at the annual Convention and Expo in San Diego. Golder revealed her theme "On the Rise" which defines the real estate organization, market and industry across the country. "Yes, we've had a difficult couple of years," Golder declared, "but I truly believe the worst is behind us and the best is yet to come." Golder further defined her 2010 goal to increase REAITOR® participation in advocacy and regulatory efforts in Washington. She cited the continued use of REAITOR® Calls to Action and the Broker Involvement Program, both of which helped in the recent victory concerning the extension of the \$8,000 Tax Credit. In addition, Golder has committed to the continued prioritizing of tools and resources to help REAITORS® remain viable in a difficult economy. NAR has will continue its efforts with the Right Tools, Right Now program through 2010, offering numerous resources to REAITORS® at little or no cost to them.

New Good Faith Estimate to take effect in 2010

Starting Jan. 1, lenders will be required to use HUD's new three-page Good Faith Estimate (GFE). It uses simplified language and requires lenders to state up front the loan amount, loan term, interest rate, and monthly payment. Armed with these clear and firm facts, consumers can compare lenders' offers. HUD's effort is also intended to protect borrowers from big surprises at the closing table. The department revised its HUD-1, so comparisons between the GFE and the final charges are also supposed to be easier to discern. In fact, HUD has imposed strict limits on how much the GFE figures can change. Some charges, like the origination fee, can't change at all. Others like the title search fee can change but not by more than 10 percent. If the alterations exceed what's allowed, the parties can still close but they have to fix the discrepancy within 30 days.





LEGAL EASE



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

2010: A whole new game

s 2010 rolls in, Mississippi REAL-TORS® have no illusion that the rules of play have not changed in residential and commercial real estate. The new year brings a glimmer of hope of revival in residential markets, but also brings new risks and sweeping changes in the way business is done.

The U. S. Census Bureau and the Department of Housing and Urban Development issued a report at Thanksgiving 2009 indicating that sales of

new one-family housing for October was at a seasonably adjusted rate of 430,000, 6.2 percent above the revised September rate and 5.1 percent above the October 2008 estimate. The median sale price for houses sold in October 2009 was \$212,200 with an average sale price of \$261,100. Supply was estimated to be 6.7 months at the October 2009 sales rate, with inventories of new homes for sale falling to the lowest levels since May 1971. This, combined with the first rise in estimated Gross Domestic Product growth following four quarters of decline, a discernable rise in October 2009 in national single-family housing starts and existing home sales (the highest since February 2007), coupled with the extension of the first-time home buyer tax credit, led prognosticators to suggest that the troubled U. S. economy is showing signs of recovery following a long, hard recession.

At the same time, projected weak job market recovery, inability of potential home buyers to fund large down-payments and/or qualify for reasonable mortgage terms, chronic problems with inaccurate appraisals, and the flooding of markets with foreclosures threaten to offset positive gains and keep markets reeling throughout 2010. This is the stark reality REAITORS® still on the field must master to survive the new year.

New rules on the legal front will require REALTORS $^\circ$ to dwell on the sharp side of the learning curve in 2010. A sampling of these include the following:

• RESPA (Real Estate Settlement Procedures Act) reforms take effect January 1, 2010, requiring use of new Good Faith Estimate (GFE) forms and HUD-1 closing statement forms in residential transactions covered by RESPA. While HUD has acknowledged a 120-day grace period in enforcement, the general consensus is that compliance should begin on January 1. The new rules will, among other things, place the burden on lenders to be certain that closing costs are ascertainable to a much greater



degree of certainty when the loan application is received and the GFE is issued.

• Tax credits up to \$8,000 for qualified first-time home buyers and new tax credits of up to \$6,500 for qualified repeat buyers are available for homes purchased after November 6, 2009 and through April 20, 2010. For homes under contract before the April 20, 2010 deadline, the tax credits can be claimed on transactions closing before June 30, 2010.

• The Home Affordable Foreclosure Alternatives (HAFA)

Program which was announced on November 30, 2009, is designed to help owners who are unable to retain their home under the Home Affordable Modification Program (HAMP) to avoid foreclosure utilizing short sales or deeds-in-lieu of foreclosure. Basic eligibility for HAFA includes borrowers' principle residence, liens originated before 2009, reasonably foreseeable mortgage delinquencies or defaults, unpaid principal balances of no more than \$729,750 (with exceptions for multiple-unit dwellings) and monthly payments exceeding 31 percent of a borrower's gross income. REALTORS® dealing with short sales covered by HAFA will need to become familiar with special rules that come into play which are intended by federal lawmakers to improve the short sales process, including set timelines, standardized forms, required provisions in listing agreements and restrictions on what servicers may require with regard to real estate commissions.

REALTORS® who survived 2009 should consider themselves blessed to remain in the game, but success in 2010 will require that they master the new rules of the game.

Ron Farris is MAR's Legal Hotline attorney and general counsel.

Call MAR's Legal Hotline

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



applications, including MAR Standard Forms and Contracts, to MAR members, and is available Monday through Friday, 8:00~a.m.-5:00~p.m. Calls received after 3:00~p.m. will be returned the following business day.

REALTOR® Day at the Capitol

Save the Date February 4, 2010

Moe Veissi 2010 NAR First Vice President featured lunch speaker

Maurice "Moe" Veissi, a REALTOR® from Miami, Fla., is the 2010 first vice president nominee of the NATIONAL ASSOCIATION OF REALTOR®. Veissi, a REALTOR® for 40 years, is broker/owner of Veissi & Associates Inc. in Miami, and specializes in land acquisition.

Veissi served as the 2008 Political Fundraising Chair for the REALTORS® Political Action Committee. He also served on the Strategic Investment Reserve Advisory Board for NAR as well as a regional vice president for Region V in 2005. Veissi has served on NAR's Board of Directors since 1999 as well as on numerous NAR committees.

Veissi The Florida Association of REALTORS® (FAR) elected Veissi president in 2002.

Over the years, he has had the opportunity to chair most of the association's committees. FAR named Veissi REALTOR® of the Year in 2003.

Veissi served as emcee for MAR's 2008 Raise the Roof event for MARPAC.

Events at the Mississippi State Capitol

9:00 a.m. - 9:30 a.m.

Check in / Continental Breakfast Mississippi State Capitol Rotunda, first floor

9:30 a.m. - 10:00 a.m.

Legislative briefing

MAR Governmental Affairs Director Derek Easley Rm 216, Old Supreme Court Chambers, Mississippi State Capitol

10:00 a.m. - 10:30 a.m.

Guest speakers and Legislators of the Year Awards presentation

10:30 a.m. - 11:30 a.m. Meet with your legislators

Events at the MAR Office 4274 Lakeland Drive, Jackson

11:30 a.m. - 1:00 p.m.
Political Advocacy Luncheon
Keynote speaker Moe Veissi, 2010 NAR First

1:00 p.m. - 1:30 p.m. General Membership Meeting

Vice President

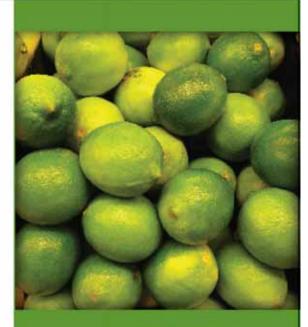




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MORTGAGE



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

The game of real estate

ood sportsmanship is an important aspect of doing business. Of course it is important to win not only at sports but in the real estate profession as well. Getting buyers and sellers to closing, building our

professional reputations, and picking up our check for winning the real estate game are all crucial to the real estate professional's success. You don't get these things by losing. In real estate, you show me a good loser, and I'll show you someone who is in the process of making a career change.



Whether we realize it or not, we are all members of several groups or teams where

each member playing his part, is vital to the success of our business. As a salesperson, it is very important to associate yourself with a company that demonstrates leadership and vision and that provides the tools you need to do your job. In addition, your company should offer quality training and support. If you are a broker, it is essential that you surround yourself with salespeople who are highly motivated, eager to learn, have loyalty to your organization and have competent staff to assist them.

Even if you work as an individual or in a small firm, you have lots of team members on whom you depend. Our business partners, the lenders, home inspectors, appraisers, closing attorneys, surveyors and all of the others who provide closing services are a necessary part of the process. The professionals who work with you in the roles become part of your team.

PREPARATION

Can you imagine what would happen if a sports team took the field without knowing the rules of the game, without practicing and without getting mentally and physically ready for the game? They would lose before the game even began.

The great real estate agent, like the great athlete, never stops learning, gets up and goes right back out there after defeats and disappointments. That agent knows that if he works hard and smart, he will succeed against any opposition.

I don't think that it is just a coincidence that the real estate agents we see in our classes year in and year out are the same agents who go to more closings and who are sought after by buyers and sellers. These agents understand that there are lots of real estate licensees in every market area, but only a few are exceptional and well compensated because they have an edge over their competitors by increasing their knowledge and skill.

BEING IN THE GAME

"Is what I am doing right now contributing to what I want to achieve in my real estate career?" is a question that should be asked several times every day. If an agent does not know what he will be doing at a given time later today, tomorrow or next week, his chances of doing anything that will move him ahead toward his goal is pretty slim. Blank space on an agent's calendar can only cost him money. When you get up in the morning know-

ing that you will be working all day on expireds, fsbo's, spheres of influence, or just knocking on doors in subdivisions, your life takes on a more positive attitude as you participate in activities that can turn into closings and money.

An athlete who enters the game without knowing where the goal is has little chance of having a victory. Even simple tasks such as answering the phone in a real estate office

provide an opportunity to go for the goal or wander all over the field. Too many agents just give out information and allow the caller to hang up. "How much is that house on Oak Street? How many bedrooms? What school district? Thanks. Goodbye". Successful agents learn to use that simple call to gather important information that might help lead to a sale.

Just as fouls on the field can interrupt a football game, violations of the real estate law and regulations of the real estate commission can cost time, energy and money. More importantly, these activities take your focus away from the activities you should be concentrating on to be successful in real estate.

AFTER THE GAME

Great real estate agents and great athletes build upon their victories and defeats with additional knowledge, skill and training so they continue to become better at what they do. When you are good enough in real estate, you build an expanding base of repeat and referral business that brings in many more opportunities and trips to the bank. It is especially important to stay in touch with current and past clients who already trust you to do your job well. Overlooking that major source of future business and revenue is certainly not a good business decision.

WHAT IS THE PLAN?

Difficult times always bring opportunity to those who make themselves prepared. Learning new skills in handling foreclosures, REO's and short sales as well as becoming comfortable with new technology are essential to success in today's market. Returning to the basics of prospecting and marketing, setting goals, having a business plan and constantly becoming better than your competitors will pay big dividends in your business and your life.

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



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

2010 MAR Legislative Priorities Announced

by Derek Easley

he Mississippi Association of REALTORS® legislative agenda for the 2010 state legislative session includes several items that are new for 2010 and ongoing issues carried over from the 2009 legislative session. Also included will be key issues that the association's legislative team will closely monitor for possible action.

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

Key items for the 2009 legislative session include the following:

- **Monetizing the \$8,000 first time homebuyer tax credit** MAR will seek legislation to monetize the extended and expanded homebuyer federal tax credit to make the money available to the homebuyer at the closing of a home sale. It would be repaid after the buyer's return is filed.
- Provide oversight and regulation of Appraisal Management Companies MAR will support legislation that provides the Appraisal Board with oversight and regulation of Appraisal Management Companies doing business in the state of Mississippi.
- *Education initiatives* It is the stated position that public education is a priority of the Mississippi Association of REALTORS®. MAR evaluates opportunities as they present themselves that support pro education/school initiatives pertaining to the betterment of quality of life in Mississippi communities.
- Charter schools During the 2010 Legislative Session MAR will support legislation allowing for the creation of Charter Schools in Mississippi.
- Eminent domain MAR will oppose any eminent domain legislation that could have a negative effect on future economic development projects. MAR believes that an exemption for the Mississippi Major Economic Development Act (projects such as Nissan and Toyota) should be contained in any eminent domain legislation.
- State income tax credit for 1st time homebuyers REAITORS® will continue to support efforts to provide a state income tax credit for first time homebuyers. Such an incentive would help more Mississippians turn the dream of homeownership into a reality.

- Financial literacy task force MAR will support legislation creating a task force to study how to improve financial literacy in Mississippi. The legislation will outline the task force's composition and require the task force to study the ability of certain consumers to understand financial concepts. The task force would make recommendations based on its findings to the Governor. MAR will also aim to further the education for youth at the high-school level in areas of budgeting, banking, borrowing, maintenance of credit, spending, saving and investin; realizing that personal financial knowledge is a life skill that will help give financial freedom through education.
- Tax incentives for green building- MAR will support establishing a tax incentive program that provides for tax credits or incentives when building to standards that are deemed to be energy efficient and/or environmentally friendly. This program will also allow for tax incentives for the purchase of energy efficient appliances and establish that the equipment is not subject to real property tax.
- **Section 42 housing ad valorem issues** MAR will work with other interested parties to find a compromise to the property valuation method with regards to ad valorem taxes of Section 42 housing. Section 42 is a tax credit system set up for owners and developers of low-income housing developments to encourage them to build and maintain housing for lower income families.
- Amending IREBEA statutes During the 2010 Legislative Session, MAR will support amending the IREBEA statutes to allow interests earned on escrow accounts to be directed to Habitat for Humanity.
- Support LLC reform and reform to Mississippi's trade name statutes During the 2010 Legislative Session MAR will support LLC Reform and supports changes to trade names statutes
- **Health Insurance Exchange Program** MAR supports legislation which will create a Health Insurance Exchange Program in order to allow employees to purchase a policy with pretax dollars and allow a policy to move with its owner to another business. Health insurance affordability and availability are top concerns for REALTORS®, most of whom are independent contractors.
- Sunshine legislation This legislation will bring oversight and accountability to contracts the attorney general's office enters into with private attorneys. Provisions include requiring the attorney general to get proposals from three law firms before signing a contract with a firm to represent the state and requiring the State Personnel Services Contract Review Board to review legal contracts with a potential of more than \$500,000 in fees.



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). NARs 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.

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REALTORS® accomplish much in 2009







MISSISSIPPI ASSOCIATION OF REALTORS® 2009

2009 MAR Convention & EXPO draws over 500 REALTORS®

With an emphasis on short sale, REO and foreclosure education, MAR held its

annual Convention & EXPO at the Beau Rivage on the Mississippi Gulf Coast December 1-3. The theme of the event was Lighting the Way: Keep the Wind in your Sales. Members had an opportunity to obtain all of their required and elective CE, network with col-



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

leagues and stroll through an EXPO featuring real estate-related products and services. Over 500 REALTORS® attended.

MARPAC raises over \$25,000 while raising the roof

MARPAC held its second annual Raise the Roof Revue, a REALTOR® talent show



where a member from each of the state's 21 local boards competed for \$25 votes from fellow members. The event raised \$15,000 in 2008 and raised more than \$25,000 at 2009's event. Arkansas REAITOR® and NAR leader Chris Polychron emceed the event.

MAR awarded \$60,000 Ira Gribin grant

MAR was awarded NAR's prestigious Ira Gribin grant in the amount of \$60,000 to fund a two-year initiative to raise awareness about employer down payment assistance legislation MAR passed in 2008. The initiative slated to begin in early 2010 includes the development of a statewide panel of trained employer-



assisted housing REAITOR representatives from each local board, employer outreach and regional town hall meetings targeting key businesses and community leaders. Employer-assisted housing is an emerging strategy that can help businesses stand out among competitors and promote affordable housing solutions for their workers. Mississippi is one of a handful of state that have passed legislation to encourage employers to offer EAH benefits.







Tech offerings increased in '09

MAR offered a new array of technology-related services at no additional cost to members, including a technology hotline, monthly virtual sales meetings, a lunch & learn webinar series, computer skills training courses and social networking opportunities on YouTube, Facebook and Linkedin.

NAR grant aids in foreclosure training

Thanks to a Foreclosure Prevention & Response grant from NAR, MAR offered a series of foreclosure, short sale and REO training courses to REALTORS® throughout the state. The widely successful program received rave reviews from attendees. Nationally recognized speakers included Steve Dillon and Chandra Hall.

Record turnout for REALTOR® Day at the Capitol

Mississippi REALTORS® turned out in record numbers for REALTORS® Day at the Capitol on Feb. 5. The annual event encourages REALTORS® from across the state to gather at the State Capitol and speak with one united voice on issues important to their business. Legislative briefings were conducted, state elected leaders addressed the REALTOR® crowd, Legislator of the Year awards were presented and REALTORS® met with their representatives and senators.

State legislature adjourns with victories for MAR



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

• Helped Governor sustain a veto of legislation that would have had a negative

impact on Mississippi's eminent domain laws

• Promoted public education through support of a bill that passed targeting underperforming school districts and holding them accountable

- Passage of legislation to extend homestead exemption for Hurricane Katrina
- · Passage of legislation to allow Wind Pool premium mitigation credits for homeowners
- Stopped efforts to prohibit Mississippians from agreeing to arbitration as a means of settling disputes.

10 great new member benefits announced

There are 10 new reasons it's great to be a Mississippi REALTOR® thanks to new affinity partnerships with companies aimed at saving money - and maybe even a life! In 2009, MAR announced Mississippi REAL-



TOR® discount programs with the following companies: Anytime Fitness, eFax, Steve Nowak Designs (graphic design/printing), Aflac, Office Depot, UPS, Future Plus 401k, RELAY Transaction Management, and Bass Pecan Company.

Mississippi call for action response exceeds national average

Mississippi REALTORS® exceeded the national response rate on the NAR call for action to expand and extend the homebuyer tax credit with 20.6% of our members responding.

Mississippi IREM chapter earns top honors

The Mississippi Chapter of the Institute for Real Estate Management (IREM)



was recognized in IREM's Chapter Star Recognition Program,

the highest honor an IREM chapter can receive. The chapter was recognized for a variety of initiatives it undertook in 2008 to provide leadership training in support of chapter and industry-wide goals.

MAR receives top RPAC honors



MARPAC, MAR's Political Action Committee was recognized by NAR with the following awards for 2009: first to reach goal, most money collected,

highest percentage of participation, most major donors, most new major donors and 1% of members are major donors

In case 🌉 thought optimism

was

dead...

Consider this:

The average pencil is seven inches long, with just a half-inch eraser.

> Without you, our members, MAR would be like a pencil without lead....POINTLESS!

Now more than ever, let the Mississippi Association of REALTORS®

help you....

- · Sharpen your skills
- · Erase the negativity
- · Write your own success story



20 great ways to draw on the resources your MAR membership provides:

- 1. Tune into a monthly Virtual Sales Meeting.
- 2. Join a monthly Lunch & Learn Webinar.
- 3. Sign up for the MAR Convention & EXPO.
- 4. Register for a Mississippi REALTOR® Institute course.
- 5. Become a fan of MAR on Facebook and LinkedIn.
- 6. Visit MAR on YouTube.
- 7. Read Real Estate LEADER magazine.
- 8. Learn about legislative & regulatory issues affecting your business.
- 9. Link your company's website to 411.msrealtors.org.
- 10. Use the MAR Legal Hotline.
- 11. Chat on the new MAR Tech Helpline.
- 12. Shop and save with an MAR affinity partner.
- 13. Download ZipForm software.
- 14. Get a Mississippi REALTOR® license plate.
- 15. Call or e-mail an MAR staff member.
- 16 Prepare for hurricane season at hurricaneguide.msrealtors.org.
- 17. Volunteer to serve on an MAR committee.
- 18. Apply to LeadershipMAR, MAR's leadership development program.

19. Invest your fair share in MARPAC.

Mississippi

OF REALTORS



HNNRS

Northwest Mississippi Association of REALTORS® chosen as one of America's "Game Changing" Associations



Northwest Mississippi Association of REALTORS® was recently honored at the NAR Convention & EXPO by the National Association of REALTORS® (NAR) for their idea on improving the functional processes of REALTORS® across

the country. Instituted in August by NAR, the Game Changers Challenge encouraged its 1,500 Local REALTOR® Boards, State Association of REALTORS® and Institutes to create cutting-edge and innovative ideas to assist its membership during current economic conditions. NAR received over 200 submissions, and NWMAR was among only 14 winners who will receive a total of over \$1.7 million to undertake their chosen projects. Full details the program can be found at www.realtor.org/gamechangers.

Mississippi names Joachim 2012 Region **5 Vice President candidate**



Cynthia Joachim, MBA, JD, ABR, ABRM, CRB, CRS, GRI, e-PRO, SRS, has been named the Mississippi candidate for 2012 Region 5 Vice President. The 2009 Chair of NAR's

Legal Action Committee has been active in the REALTOR® organization at the local, state and national levels for over 26 years.

Recognized in 2008, 1999 and 1995 as the Mississippi REALTOR® Institute Instructor of the Year, she also earned the high honor of Mississippi REALTOR® of the Year in 2000. Previous leadership posts at NAR have included NAR Director, 2004 Chair of the International Forum, 2001 Chair of the Education Committee, 1998 Chair of the License Law Committee and active membership on the International Operations Committee, Management Committee, Meeting & Convention Committee, Equal Opportunity-Cultural Diversity Committee, State & Municipal Legislation

MEMBERS IN THE NEWS

Committee, REALTOR® Community Service Committee, Legislative Working Group, Convention Program Advisory Group and Representation Liability PAG.

"I am honored to have the support of my state and welcome the opportunity to serve my friends and colleagues across the best region in NAR," said Joachim, a former state president. "My REALTOR® family has been good to me throughout my career, and I still have much to pay back through leadership and service."

Dean chosen as Mississippi World Trade **Center Vice President**



Leland REALTOR® John Dean. Mississippi Association REALTORS® Past President, will serve as 2010 Vice President of the Mississippi World Trade Center. The

Mississippi World Trade Center is a non-profit membership organization dedicated to assisting Mississippi businesses with all aspects of international trade.

MARPAC Trustees:

AE Forum:

Chair-David Griffith, Cleveland

Vice Chair-Ric Corts, Hattiesburg

2010 MAR Leadership



President Tony Jones Olive Branch



President-Elect Dee Denton Jackson



First Vice President/Southern District Watkins "Noggin" Wild, McComb



Central District Vice President Janice Shows Jackson



District 1 Director-at-Large **Kay Jefferies** Southaven



District 2 Director-at-Large Robert Andrews Greenville



Northern District Vice President Andrea Inman Cummins Oxford



Treasurer Adam Watkins Hattiesburg



At Large Member Ken Austin Pass Christian



Immediate Past President Lynette Praytor Jackson



District 3 Director-at-Large Dorothy Thompson Jackson



Director-at-Large Lisa Hollister Ocean Springs

2010 Chairs and Vice Chairs

Association Operations Committee:

Chair-Adam Watkins, Hattiesburg Vice Chair-Keith Henley, Tupelo

Professional Development Committee:

Chair-Lisa Hollister, Ocean Springs Vice Chair-Corie Haynes, Hernando

Chair-Cheryl Jordan, Laurel Vice Chair-Jo Usry, Jackson

Legislative & Regulatory Affairs Committee:

Chair-Dee Denton, Jackson Vice Chair-Noggin Wild, McComb

LeadershipMAR Trustees:

Chair-Allison Spencer, Southaven Vice Chair-Trish Fleming, McComb

Member Services & Technology Committee:

Chair-Sandy Richardson, Olive Branch Vice Chair-Phield Parish. Greenville

Standard Forms Committee:

Chair-Lee Garland, Jackson Vice Chair-Karen Glass, Gulfport

Grassroots Involvement Committee:

Chair-Paul Blacksmith, Ocean Springs Vice Chair-Brandon Morris, Corinth



ASSOCIATION NEWS

MAR offers speakers' bureau as new local board service

Need a speaker for a local board event? The staff at the Mississippi Association of REALTORS® can speak on a variety of topics offered to your local board free of charge. To request or schedule a speaker, contact William Fulton at 601-932-5241 or wfulton@msrealtors.org.

Kathy Adkins, Marketing & Communications Director Getting the Most Out of realtor.org & msrealtors.org ZipForm: Using MAR Standard Forms & Contracts

Angela Cain, Chief Executive Officer

Spokesperson/Media Training: A Crash Course Making Your Membership Work for You: Key MAR Benefits & Services

Autumn Calhoun, *Information Technology Manager* 30 Tech Tips in 30 Minutes
Social Networking: The Risks & Rewards

Derek Easley, Governmental Affairs Director
Legislative Affairs or Statewide Election Briefing
Why REAITOR® Political Involvement & Investments Matter

William Fulton

Organizational Standards, Structure & Policies for Associations (Ideal for Officer Training)

Beth Hansen, *Meeting & Specialty Group Director/Professional Standards Administrator*Understanding the Professional Standards Process
Alphabet Soup (CCIM, RIJ, IREM, CRS, MCAR): A Recipe for Success

John Phillips, Vice President of Professional Development Risk Management: How NOT to Lose Your License Mississippi Real Estate Issues & Trends

Professional Standards Training for Grievance Committees & Hearing Panels* (4-hour CE course taught jointly with Beth Hansen & John Phillips)

Local Board leadership gathers for training

Local Board Presidents, Presidents Elect, and AE's recently gathered at the Mississippi Association of REAITORS® building in Jackson for Parliamentary Procedure and Spokesperson training. Lucien Salvant, NAR Managing Director of Public Relations & Communications and Former Alabama Secretary of State Nancy Worley led the one-day training session aimed at sharpening spokesperson, media relations, interviewing, parliamentary procedure and meeting leadership skills.

Broker Roundtables scheduled statewide in 2010

The Mississippi Association of REAITORS® will embark on a year-long initiative to reach out to brokers in each local board for roundtable real estate discussions. Information discussed will aid MAR in serving members even better. Details on the events will be distributed with the assistance of local boards.

Hansen honored for 10 years of service



Beth Hansen, Meeting and Specialty Group Director, was honored at the MAR Convention & EXPO for her 10 years of dedicated service to the organization.

Hansen

MAR REALTOR® Hall of Fame Members

1994

*Hugh C. Bailey, Sr., Jackson
James A. Brewer, Senatobia

*W. P. Bridges, Sr., Jackson

*Edith D. Dantagnan, Gulfport
Lavelle M. Dragula, Hattiesburg
George Gilmore, Jackson
Harry J. Joachim, Biloxi
John H. McArthur, Hattiesburg

*Elaine H. Nix, Jackson
Nelda B. Parrish, Cornith

*Simon A. Rosenbaum, Meridian
James W. Underwood, Jackson

1.995

*H.C. Ashcraft, Jackson Moody Grishman, Biloxi *J. Ed Turner, Hattiesburg

1996

*Michael Stetelman, Hattiesburg W.P. Bridges, Jr., Jackson *W.F. Tate, Tupelo

1997

Cecil Cost, Clinton

1998

*Randall Craft, Jackson Don Grantham, Hattiesburg Thomas Gregg, Jackson

1999

Mark Cumbest, Pascagoula

2000

John Phillips, Gulfport

2001

Robert Praytor, Jackson Sue McCormack Tate, Tupelo

2002

Judy Glenn, Cornith
*B.E. "Corky" Grantham, Jackson

2003

Wallace Neal, Southaven Clarence A. Wilkinson, Pascagoula

2004

Brenda Berg, Montgomery, AL Sonja Dunaway, Jackson

2005

Sue Gallaspy

2006

Carlene Alfonso, Gulfport Tommy Morgan, Tupelo Bob Ridgway, Jackson

2007

Ernie Clark, Brookhaven Larry Edwards, Ridgeland Belva Pleasants, Greenwood

2008

John Dean

2009

Cynthia Joachim

*indicates recipient is deceased



2009 MAR convention highlights



Emerald Sponsor The First, A National Banking Company assists with the ribbon-cutting at the grand opening of the 2010 EXPO and cocktail reception.



Sherry Pullens of Picayune, 2010 MAR President Tony Jones of Olive Branch, and Bethany Harless of Madison check out the Cyber Café sponsored by Best Buy's Geek Squad.



Mary Swoope, Michele Rumbley, and Eva Hunter of Madison at the General Membership Meeting and Awards Presentation.

Jimmy McKay of Madison and David Stevens of Clinton grab a few minutes to exchange laughs between committee meetings.



2010 MAR Officers & Directors are installed into office by NAR Region 5 Vice President Russell Grooms.



REALTORS® talked with various vendors about the latest products and services.



Cindy Holt, Janice Shows, Carla Palmer Allen, and John Jenkins of Jackson head to continuing to education classes.



Marvis James and Dorothy Thompson of Jackson and Gwen Tatlor of Madison enjoying food and fellowship at the All-Star Gala dance/installation ceremony



Ron and Jane Smith of Columbus pose at the Promenade Christmas tree for a photo op.



Grand Bank enjoyed giving away lots of loot including cruises to two lucky people.



The Ocean Springs High School drum line wows the crowd as they lead Mississippi REAITORS® into the Camellia Ballroom for the All-Star Gala Dance/Installation Ceremony.



Newly-installed MAR District 2 Director-at-Large Robert Andrews and wife Gail getting ready to enjoy a dance at the All-Star Gala Dance/Installation Ceremony.



Gary Rees, Sonja Dunaway and Parham Bridges are all smiles at the All-Star Gala Dance/Installation Ceremony.



Bill Hetrick of Clinton gives 2009 President Lynette Praytor a congratulatory hug.



2008 LeadershipMAR Honors alums Keith Henley of Tupelo and David Griffith of Cleveland get caught up at the EXPO Grand Opening Cocktail Reception.



Cliff and Anna Kathryn Stewart with MAR Affinity Partner AFLAC enjoy their first MAR Convention &

EXPO.

Terminator Teddy Bear showed us his muscles and worked the room at the EXPO.

Thank you 2009 MAR Convention and EXPO sponsors

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Attorneys at Law



Emerald Sponsorship





Sapphire Sponsorship

Jackson Association of REALTORS® V









Ruby Sponsorship





Other Event Sponsors

Expo Grand Opening and Cocktail Reception



Installation Ceremony and Dinner







Leadership Dinner



ROBINSON, BIGGS, INGRAM SOLOP & FARRIS, PLIC















Massage Booth:



Exhibitors

#1 Bonded Builders 360 My House Aflac America Home Shield **Bancorp South Mortgage** Bank of America Blake Publishing **Blue Sky Auctions Brit Kennedy Signs Broadband Voice** Catylist

Crye-Leike Franchises

Exit Realty First American Home Buyers Protection Franklin American Mortgage Co The Girlie Boutique Grand Bank Mortgage Center **Gulf Coast Homes Magazine** Hancock Bank Home Warranty of America **Hope Community Credit Union** Keesler Federal Credit Union Keller Williams Realty **Luckett Land & Title**

Mississippi Department of Environmental **Quality Lead Certification** Mississippi Department of Environmental Quality Project Mississippi Home Corporation Mississippi Valley Title Insurance Group **Old Republic Home Protection** Pnp Clark Therapeutic Jewelry Prime Lending Realty Executives Mid South Regions **RDS** - Remote Data Security

Sears Commercial Sales SentriLock Southern Ag Credit State Farm Insurance **Systems Engineering Tennessee Valley Signs Terminator Pest Control** Trustmark Veterans' Home Purchase Board **Visual Tour** Wells Fargo Home Mortgage ZipLogix

Mississippi Association of REALTORS®

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We're a proud partner in NAR's REALTOR Benefits® Program so you can trust that we're friendly to REALTORS® — after all, we were created just for you. At REALTORS® FCU you'll experience real partnership and unrivaled service.

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All REALTORS® and their immediate family are eligible for lifetime membership. Visit REALTORSFCU.ORG and click "Membership" to get started.

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Wère here for you

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Governme NCUA

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Leaders recognized for achievement in

Joachim inducted into MAR Hall of Fame



2009 Hall of Fame Recipient Cynthia Joachim with her father Harry Joachim, Hall of Fame member.



Joachim is congratulated by Hall of Fame member Judy Glenn of Corinth.

Recognized by her peers for her professionalism, commitment to her profession and her ability to be an inspiration to her colleagues in the midst of adversity, the 2009 MAR Hall of Fame Award went to Cynthia Joachim of Biloxi.

Joachim MBA, JD, ABR, ABRM, CRB, CRS, GRI, e-PRO and SRS is a leader in all aspects of the REAITOR® community. She is the Mississippi candidate for Region 5 Vice President within NAR and currently serves as the 2009 Chair of NAR's Legal Action Committee. Active in the REAITOR® organization for more than 26 years, she was recognized in 2008, 1999 and 1995 as the Mississippi REAITOR® Instructor of the Year. She was also Mississippi REAITOR® of the Year in 2000 and served as MAR president in 1998.

Previous leadership posts at NAR have included NAR Director, 2004 Chair of the International Forum, 2001 Chair of the Education Committee, Risk Management Committee, Meeting & Convention Committee, Equal Opportunity-Cultural Diversity Committee, State & Municipal Legislation Committee, REALTOR® Community Service Committee, Legislative Working Group, Convention Program Advisory Group and Buyers Representation Liability PAG.

Outside of the REALTOR® organization, Joachim has accomplished much for her community and has even traveled to Russia, Latvia and China on real estate trade missions. She was recognized by the Mississippi Business Journal as one of Mississippi's 50 Leading Business Women and has been a participant in the Jerry Lewis MDA Telethon.

Joachim was joined on stage by MAR Hall of Fame members, including her father, Harry Joachim.

The Hall of Fame award is the most prestigious honor bestowed on a Mississippi REAITOR®. Established in 1994, the Hall of Fame honors Mississippi REAITORS® who have made extraordinary and distinguished contributions to the real estate profession in Mississippi over a period of at least 20 years. Hall of Fame inductees have been an exemplary representative of the REAITOR® organization at all levels of the organization and in service to the local board and community.

Affiliates of the Year honored for their support

This year MAR was delighted to recognize three affiliates for their contributions in supports of REALTORS® and their local boards. From the Northeast Mississippi Association of REALTORS® Tonya Hensley from Community Bank of North Mississippi was chosen as Northern District Affiliate of the Year for her tremendous REALTOR® support by assisting her local board with their public awareness campaign and being a MARPAC contributor. In the banking industry for more than 15 years, she is a professional mortgage originator who is active in her local board's open house projects and active in her community serving on the boards of the United Way, Police Athletic League and 4H. 2009 President of the Northeast Mississippi Association of REALTORS®, Tina O'Quinn, President of the Northeast Mississippi Board of REALTORS® was on hand to assist in Hensley's recognition.

2009 President of the Gulf Coast Association of REAITORS® Keiko Palmero recognized Chris Davis of Davis Title as MAR's Southern District Affiliate of the Year. Members recognized Davis' willingness to participate above and beyond the call of duty. "Helping people make one of their most important decisions in life is a serious responsibility but something that I truly enjoy doing," said Davis. "Hopefully, my enthusiasm and hard work benefits others, helping to reduce the stress and anxiety associated with real estate transactions."

The winner of 2009 Mississippi Affiliate of the Year Award was Lori Parkman, Vice President of The First, A National Banking Company in Hattiesburg. Parkman was instrumental in helping add the local touch to the 2008 MAR convention in Hattiesburg and helps make the ride to our REAITOR® day at the Capitol event more enjoyable for members of her local board by providing snacks and drinks for the attendees. She sold the most tickets for a fundraiser to help raise money to pay for the medical expenses of a REAITOR's® son. Debbie Sinopoli, 2009 President of the Hattiesburg Area Association of REAITORS® presented her award.



MAR CEO Angela Cain and Tina O'Quinn, President of the Northeast Mississippi Board of REALTORS® prepare to present the Northern District Affiliate of the Year Award to Tonya Hensley from Community Bank of North Mississippi.



Gulf Coast Association of REALTORS® President Keiko Palmero presents the Southern District Affiliate of the Year Award to Chris Davis of Davis Title.



2009 Mississippi Affiliate of the Year Lori Parkman of The First, A National Banking Company is presented her award by Debbie Sinopoli, President of the Hattiesburg Area Association of REALTORS®.

convention awards presentation

Austin awarded MAR's REALTOR® of the Year



2009 MAR REAITOR® of the Year Ken Austin of Pass Christian has been a REAITOR® member since 1997. Austin has served in numerous leadership positions at the state and local level. He holds the CRS and GRI designations and has served as President of the Gulf Coast Association of REAITORS®. Austin has also served as a member of the MAR Executive

Committee, Chair of the Member Services & Technology Committee, a member of MAR's professional standards committee and as an instructor with the Mississippi REALTOR® Institute. He regularly attends NAR conferences and is very active in his community and church. Involvements include the Rotary Club, Boys & Girls Club and Chamber of Commerce. He won the REALTOR spirit award from his local board in 2004. Austin has been a driving force in keeping natural disaster insurance reform top of mind with the National Association of REALTORS® and members of our Mississippi Congressional Delegation, he is a key part of his local board's leadership development program.

MAR's REAITOR® of the Year is a top honor recognizing one REAITOR® for outstanding contributions made throughout the year. This includes active involvement in local, state, and national levels of the REAITOR® Association combined with civic involvement and business accomplishments. Austin was surprised at the convention's general session when his agents whom he calls his family appeared on stage to present his award.



Sadler receives President's Award

2009 MAR President Lynette Praytor presents Charlotte Sadler of Biloxi the coveted President's Award.

Denton named Instructor of the Year



Dee Denton of Jackson was awarded the 2009 Instructor of the Year award. The recipient of this award is chosen by the students who fill out an instructor evaluation on every instructor in every class. The instructor who receives the highest student score on an annual basis receives the coveted Instructor of the Year award. Denton teaches ABR, SRS, Agency, Contracts, License Law,

Brokerage management and Broker Post-License as well as other curriculum for the Mississippi REALTOR® Institute. Denton was presented the award by Cynthia Joachim, 2008 Instructor of the Year.

2009 LeadershipMAR class graduates

MAR recognized 11 graduates of the prestigious *Leadership*MAR class. Applicants of the program are chosen to undertake a year-long study of leadership and service. The LMAR class has four retreats that involve team building, spokesperson training, personality profiling, networking and fun. The 2009 LMAR class project was a statewide focus on NAR's Broker Involvement Program.



Pictured left to right: Pam Schaefer, Biloxi; Debbie Benoit, Picayune; Pam Blacksmith, Ocean Springs; Ric Corts, Hattiesburg, Norma Cother, Tupelo; Amanda Edwards, Starkville; Tony Jones, Olive Branch; Tess Mason, Tupelo; Brandon Morris, Corinth; Corey Smith, Picayune; Tanya Gollott-Swoope, Biloxi.

Praytor has the time of her life

Lynette Praytor, 2009 MAR President, received a extra-special farewell from friends and family during the General Membership Meeting and Awards Presentation. Video of friends Bruce Kammer, Ellen Short, Nancy Lane, son Jarrett Magee and granddaughter Ella wearing their own renditions of Praytor's signature ebony hair and sunglasses was the highlight of the event. Each video recalled Praytor's years of service to the REAITOR® association and her accomplishments during her 2009 presidency. Friends and family honored her with kind words of encouragement and thanks for her hard word and achievement.

Praytor was joined on stage by past presidents Chris Wilson, Bruce Kammer, Gwen James, Pam Powers and Nancy Lane wearing their presidential "send off" attire in her honor. They then passed a pair of ceremonial sunglasses to Praytor as she waved to the crowd to the song "I've Had the Time of My Life."



At the Board of Directors meeting Praytor is presented a crystal statue of a hand holding a globe commemorating her 2009 theme Engage, Explore, Evolve



Former MAR Presidents, wearing their "send off" costumes from previous years presented Praytor with souvenir sunglasses.



Praytor thanks Mississippi REALTORS® following her send-off.



Tanya SwoopeBiloxi-Ocean Springs Association of REALTORS®



Sonja Dunaway Mississippi Commercial Association of REALTORS®



Marian Miller Clarksdale Board of REALTORS®



Glenn GreenNatchez Board of REALTORS®



Robert WilliamsFour County Board of REALTORS®



The Fergi Crill Team (Fergi & Ken Crill)North Central MS Board of REALTORS®



Angela LasterGolden Triangle Association of REALTORS®



Tina Boyd O'QuinnNortheast Mississippi Board of REALTORS®



Betsy AlexanderGreenville Area Board of REALTORS®



Corie Haynes
Northwest Mississippi Association of REALTORS®—



Ken AustinGulf Coast Association of REALTORS®



Sherry PullensPearl River Board of REALTORS®



Debbie SinopoliHattiesburg Area Association of REALTORS®



Bonnie HolmesSouthwest Board of REALTORS®



John Praytor Jackson Association of REALTORS®



Remy MasseyVicksburg Warren County Board of REALTORS®



Cassie Kauerz Meridian Board of REALTORS®



Joe Stedman Mississippi Land REALTOR® of the Year

Congratulations to 2010 NAR committee appointees

NAR recently announced the appointment of 23 Mississippi REAITORS® to various committees. Those appointed were :



Ken BroomProfessional Standards Committee



Amelia (Lovorn) BrownAppraisal Committee



Ric Corts Research Committee



Mark Cumbest
Land Use Property Rights
and Environment Committee



Andrea CumminsFederal Taxation Committee



John Dean
International Operations Committee
Public Policy Coordinating Committee



Dee DentonProfessional Development Committee



Derek EasleyState and Local Issues Committee



Larry EdwardsREAITOR® Party Coordinating Committee



Andy Glenn Chairman of REALTORS® Relief Foundation



Keith HenleyCommunications Committee



Kay JefferiesFederal Housing Policy Committee



Tony JonesHousing Opportunity Committee



Bruce Kammer
Public Policy Coordinating Committee
Land Use Property Right and Environment Committee



John Praytor
Appraisal Committee, Research Committee
Multiple Listing Issues and Policies Committee



Lynette PraytorRisk Management Committee



Ellen ShortREALTORS® Political Involvement Committee



Janice ShowsMembership Policy and Board Jurisdiction Committee



Noggin WildHousing Opportunity Committee



Cynthia Joachim Immediate Past-Chairman of Legal Action Committee



Jesse LaneAffiliate President-Elect RLI, Business Issues Committee



Nancy LaneChairman of Real Property Operations Committee
Chairman of Finance Committee



Chris WilsonChairman of Housing Opportunity Committee
Chairman of Smart Growth Program Advisory Group



Angela Cain
Finance Committee
Chairman of the AEC-State EO Forum
Director, REALTORS® Relief Foundation

REALTORS® New Year's Resolutions



My mission this year is to show our community I care. I am planning several benefits and fundraiser events through various committees that will get our board and our finances out there where we work and play! I want our board to show we really do care and want to be a benevolent entity. I have learned that by helping others we are the ones that receive the greatest blessings.

Debbie Benoit
Broker Plantation Properties, Picayune



As with most 'tough times' in real estate, a lot of success (and survival) depends on getting back to the basics – being more proactive with recruiting, prospecting, farming, and (most of all) reconnecting with friends who have contributed to past success.

Noggin Wild ERA Wild Realty, Inc., McComb



My resolution is to have a positive attitude every day of the year and to remember that we get by giving and doing for others. In doing so, I hope to set an example for my office as their broker.

Melanie Mitchell Prudential Starkville Properties, Starkville



My New Year's resolution for my business is to stay up to date with the changes that are occuring so rapidly in our market, the lending industry, and the political arena.

Dianne Brown Hudson & Brown Real Estate, Ridgeland



I will approach this challenging market with a positive attitude and get back to the basics of marketing myself extensively, and following up for referrals from past clients that did not make a decision to purchase and the clients that did purchase.

Carla Palmer Allen CPA Realty, Ridgeland



I plan to remain vigilant in doing business the right way by not succumbing to shortcuts and quick fixes. I will look at new ways to promote and operate my business in this new economy and lending era. In addition, I plan to work on organizing my office and prioritizing my days to be more productive.

David Griffith
Griffith Real Estate & Appraisals, Cleveland



With buyers, I am asking for more patience. The consumer confidence is so low, and with so many changes when it comes to mortgage loans, the buyers are taking longer to make decisions. I want to step back and give them time to make their move. I hope with sellers to have more compassion. With all the short sales and losses, the stress level is running high. Walking is on top of my list to keep my energy level high to go the extra mile or TWO it takes this next year. Instead of trying new things to stay on the cutting edge, I am getting back to basics.

Debbie Sinopoli Debbie Sinopoli & Assoc. Real Estate, Hattiesburg

2010 MAR President Tony Jones inspires convention attendees with rousing words of encouragement

fter his ceremonial installation as MAR's 2010 President, Tony Jones shared an energetic and motivating speech with convention attendees regarding his positive and inspiring goals for 2010. Based on his year-long theme titled "It's a Whole New Game," Jones compared the task before Mississippi REALTORS® with the game of football.

The theme of my presidency is going to be "It's a Whole New Game." And boy is that an understatement! Everything about how we conduct business is changing, and to remain competitive we've got to keep our eye on the ball and remember that real estate is a team sport.

Coach Vince Lombardi once said: It's not whether you get knocked down, it's whether you get up." I know many of us, including myself, have been knocked down in this past year during what has been the toughest economic crisis of our generation. We're working harder and making less. We're struggling to understand new rules and regulations. We may have fewer competitors, but we also have fewer fans. We're fighting every day to get to the goal line. The game has changed. It's our job to change with it. And I believe the Mississippi Association of REALTORS® can help us lead the way.

As I take over the helm of this organization I understand the tremendous weight and responsibility I have to each of you, our members, and our profession. Coach Bear Bryant once said, "In order to have a winner, a team must have a feeling of unity; every player must put the team first – ahead of personal glory." I hope to do exactly that for MAR.

I want to be your team coach, your team captain, your team player and your cheerleader all rolled into one. In the words of another famous football coach Knute Rockne, "One man practicing sportsmanship is far better than a hundred teaching it." I want to be an example of inclusive leadership. I want to hear from you on how we can make this association even better, how we can add value for our members and how we can keep our head in the game.

In conclusion, I'd like to leave you with some final words once again from the great Vince Lombardi... "We know how rough the road will be, how heavy here the load will be, we know about the barricades that wait along the track, but we have set our soul ahead upon a certain goal ahead and nothing left from hell to sky shall ever turn us back."



"It's a Whole New Game"



STATS:

President Tony Jones

Broker Associate Century 21 #1 Realty Group Owner, Cherokee Development Co. Inc.

- REALTOR® for over 30 years
- President of Northwest Mississippi Association of REAITORS®, 1992 and 2003
- Northwest Mississippi Association of REALTORS® REALTOR® of the Year, 1993 and 2004
- Sterling R
- Northern District MARPAC Trustee, 2008
- Mississippi REALTORS® Disaster Relief Fund Board of Directors
- NAR Housing Opportunity Committee
- Graduate of LeadershipMAR, 2009
- President of Olive Branch Chamber of Commerce, 1990
- Rotary Club Paul Harris Fellow Award, 1995
- Board of Directors Security Capital and First Security Bank
- BS, Mississippi College

2 010 Mississippi Association of REALTORS® President Tony Jones of Olive Branch was installed on December 2 at MAR's annual convention in Biloxi. Jones' theme for 2010 *It's a Whole New Game* was unveiled amidst the sounds of the Ocean Springs High School drum line and executive committee cheerleaders. As he prepares to coach Mississippi REALTORS® and tackle the tough assignment ahead of him, *Real Estate Leader* talked with him about his 2010 goals. Here's what he shared:

REL: What does the theme "It's a Whole New Game" mean for Mississippi REALTORS®?

TJ: REAITORS® now have to do business in an environment that is one of the most challenging I've experienced in my career. With a troubled economy, stiffer loan policies and fluctu-



2010 Executive Committee members cheer Jones as he gets ready for his installation.

ating home values, REAITORS® don't even know what properties are worth anymore. Even though real estate is local, in many places appraisals are as much as 30 percent lower than they were last year. Job security, unemployment and low consumer confidence have frightened many buyers into either postponing their home purchase or abandoning the idea all together. The theme It's a Whole New Game signifies that there is a new environment and new economy, but it also signifies our efforts as Mississippi REAITOR® leadership to give our members the tools they need to have success in these difficult times. I think the shock and awe of the sudden

downturn of the market is beginning to sink in and agents throughout the state are beginning to adapt to the difficulties and change their way of doing business. Many have gone back to the basics of building a client base and securing the limited amount of real estate business available. Others have had to change the area of real estate in which they specialize. For example, some developers are now doing property management. Others are making the move from residential to other specialties and many investors who have flipped houses as their primary income are finding that property values aren't stable enough to sustain that business model.

REL: What would you say are the most important and pressing issues for you as 2010 MAR President?

TJ: First of all, I don't think I've ever seen as much urgency in REAITORS® as I see today. The real estate deal they are working on right now may be the most important deal they will ever have. That deal may mean keeping their office open another month, keeping their home or

even their ability to pay their REAITOR® expenses. Many agents have to run an obstacle course to get their deals closed and transactions are falling through due to buyers' inability to secure financing. REAITORS® are also experiencing more buyers' remorse from clients than ever due to the influence of negative press or their concern over the possibility of losing their job. My role is to help Mississippi REAITORS® obtain the tools they need to sustain their business and to keep the doors open.



Jones and grandson Mason do a victory dance following the installation ceremony

In addition, I believe more than ever that our *dance following the installation ceremony* members need us to reach out to them and find out

what their needs are. We need to urge our members to foster relationships with other REAL-TORS® and work together to get through the tough times. It is important to address their need to talk to other members—not just when they have a problem—but to share business mod-

with Jones focused on the goal

els, brainstorm ideas and to simply build a united front.

Consumers have access to more information than they have ever had. With the internet allowing them the capability of finding properties and



viewing interiors, many of the tasks that REALTORS® have been utilized for in the past are now do-it- yourself services. Because of that, I think another issue of importance for my 2010 presidency is to help Mississippi REALTORS® foster knowledge, ability and professionalism. As clients are more and more able to access information, REALTOR® traits such as cus-

tomer service, knowledge of the industry and negotiating skills are going to be what sustains them in the real estate profession. These are vital and intangible and what set REAITORS® apart from being simply sources of information.

Iastly, as I travel across the state I plan to continue to expose Mississippi REAITORS® to the vast amount of information, technology and member services from MAR that are available to them at little or no cost. Each service is designed to either education them, make their life easier or to provide them with advocacy in matters of legislative or regulatory concern. Where REAITORS® are unaware of the tools available through MAR, I want to show them what the tools are and where to find them.

REL: How would you describe the forecasted real estate market for 2010 and how do you think it could impact Mississippi REALTORS®?

TJ: I don't think Mississippi REALTORS® will experience any real economic growth until 2012. Even though we are bouncing along the bottom, I do think the economy is slowly improving. In my efforts to represent Mississippi REALTORS® across the state, I like to point out the positive aspects of a struggling economy. It is a wonderful time to purchase property and interest rates are extraordinarily low. In addition, agents will see many part-time or uncommitted agents leave the business, creating less competition for those remaining in real estate. I also believe that difficult times make us stronger and remind us of the hard work it took to achieve in real estate. Of those surviving the difficult times, the cream will rise to the top.

REL: You just graduated from *Leadership*MAR. How did that program affect your leadership and other aspects of your life?

TJ: One of the main benefits I received from *Leadership*MAR was that it helped me to get out of my comfort zone and look at myself through the eyes of a leader. I learned that it is OK not to have all of the answers, but to surround myself with other leaders and sometimes simply be the source of directing others to the answer. I learned that we all have something to offer and that even though leadership is often a personality trait, it is also a lifelong learning process and discipline. My ten classmates gave me a great deal of hope for the future of our organization. I found the talent, ability, integrity and caliber of leadership that my teammates possessed to be mind-boggling. Since I am a little older than many in the leadership class, I was delighted to find that you can teach an old dog new tricks.

REL: Who would you say has been your greatest "coach" or "cheerleader" as you've grown in your profession?

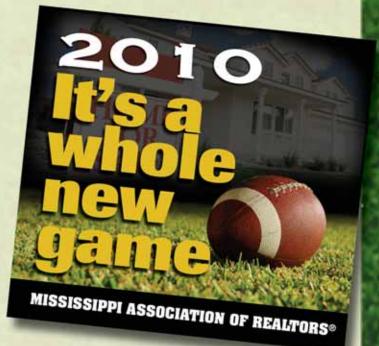
TJ: You simply can't be in the real estate business without the support of your family. Even though I have had a couple of mentors through the years, the cheering from the sidelines I received from



my family was essential to my success. My kids grew up in real estate, and sometimes REALTORS® don't always go home in a good mood. They endured my 24/7 schedule and the vacations where I had to stay on the phone the whole time.

REL: What similarities to sports can Mississippi REALTORS® draw for success in their profession?

TJ: I think the fundamentals of sports and the fundamentals of real estate success are identical. Someone cannot achieve greatness in either field without discipline, dedication and commitment. I was involved in martial arts for over 20 years as an instructor and school owner. I saw these traits exhibited in martial arts and I'm certain those traits have contributed to my success in real estate. I also think, as in sports, that REAITORS® need the ability to change their game plan to meet the opponent. Currently, the fiercest opponent that Mississippi REAITORS® face is the difficulty of the economic climate. In addition, I think a positive attitude both on and off the field applies to the professional REAITOR® more than ever. Putting on our game face in the midst of the game of our lives is a daily ritual we should all adopt.



Video contest winners announced at convention



Autum Calhoun and first place winner Trish Fleming



Second place winner Caroline Upthegrove



Autum Calhoun and second place winner Mathew David Johnson



The Buy NOW Mississippi Video Contest winners were announced during the General Membership Session at MAR's Annual Convention & EXPO on Wednesday, Dec. 2. Many creative and exceptional videos were submitted and the winners were enjoyed by Mississippi REAITORS® during the convention's General Session. Third place and a Flip Mino video camera went to Matthew David Johnson of Crye Leike Properties Unlimited in Columbus. Caroline Upthegrove of Bob Langner Realty in Tupelo took second place and \$500. Trish Fleming of REMAX Southland Real Estate in McComb won \$1,000 and first place with her video "The For Sale by Owner Blues." View the winning videos at http://buynowmscontest.blogspot.com/.



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FOR THE TECH OF IT



BY AUTUMN CALHOUN

Tackle the latest tech trend

t's a new year, and it's time for a new gadget. This year's must have tech toy is the netbook.

What is a netbook? Netbooks, also called ultraportables, are a category of laptops. They are characterized by weighing under four pounds, being less than one and a half inch thick, and having a display that is 14 inches (diagonal) or less. In order to achieve ultraportability, netbooks generally sacrifice some performance for increased mobility. They are designed with common tasks (creating documents, spreadsheets, and emails) and Internet-based activities in mind. A netbook will not replace your main desktop/laptop or smart phone, but you might find that it's the perfect solution to fill the gap between the two.

Why do you need a netbook? REAITORS® define the term "mobile professional". On any given day you're making phone calls and sending texts to clients from the road; you're taking pictures of listings in several different neighborhoods or development areas; you're sending and receiving documents at all hours of the day and in many locations. You're probably using a smartphone for some of these tasks. What you can't do with your smart phone, you put off for later or you do on a heavy laptop that takes forever to boot up and drains its battery in two and a half hours.

A netbook allows you most of the functionality of a full computer without the hassle and the extra performance that you can't get from a smartphone. With a 10 to 14-inch screen, you can browse web pages in their entirety instead of only viewing a page optimized for mobile devices. You can create, view and save documents, PDFs, spreadsheets, and emails like you would sitting at your desk. And since a netbook weighs less than four pounds, generally has a battery life of between four and six hours, and is about the size of a book, you can tote it around town without feeling like you're shackled to a ball and chain.

What to look for in a netbook? I recommend these minimum technical specifications: an Intel Atom N270 processor, 1 GB of RAM, a 150 GB hard-drive, and Bluetooth capability. The better the processor (an Intel Atom N280 or better) and/or more GB of RAM, the better the machine will run so be sure to keep an eye on those numbers!

The operating system will either be Windows XP or Windows 7, depending on the manufacturer. Be sure to check what operating system comes preinstalled if you have old software that you need to run on Windows XP.

Bluetooth will be very helpful for synchronizing with your smart phone or for tethering your smart phone to the netbook for mobile broadband access. If you are often in areas where there is no available wireless internet, you may want to look into investing in a mobile broadband card and account with a phone carrier. These cards allow you access the internet anywhere that you have a phone signal. But beware – the connection will generally be very slow unless you have a 3 or 4G connection.

Other considerations to keep in mind when buying are that keyboards are often shrunk to fit onto the smaller chassis. Make sure that the keyboard is comfortable for your hands – some of them can be uncomfortably squished. Also, you will not find many (or any) netbooks that have a CD/DVD drive. Instead, take advantage of the cheap and reliable flash memory used in thumb/flash/USB drives. Most netbooks have two or more USB ports for this

reason. Lastly, choose a screen size (from 10 to 14 inches diagonally) that suits you. Some find that reading long documents or scrolling through long webpages can be tiresome on such small screens.

Recommendations? In my order of preference, I have listed several netbooks that I like below. Keep in mind that you can buy cheaper netbooks (some netbooks are sold at \$99 when you buy a two year activation of a mobile broadband account with a specific phone carrier), but be careful to check the specs, the keyboard, and touchpad configuration before jumping on a deal.

You could end up with a shiny paperweight

rather than a mobile command center!

Asus Eee PC 1005HA \sim \$350 HP Mini 311 \sim \$400 Dell Inspiron Mini 10v \sim \$300 Samsung Go N310 \sim \$400

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



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As of December 15, 2009

MARPAC has reached 101.2 percent of its 2009 goal with \$202,338.07 and 52.1 percent of its 50 percent fair share participation goal.

Biloxi-Ocean Springs	51.1%	
Clarksdale	57.1%	
Cleveland	41.0%	
Four County	37.9%	
Golden Triangle	54.3%	
Greenville	50.9%	
Greenwood	57.9%	
Grenada	82.8%	
Gulf Coast	55.0%	
Hattiesburg	46.8%	
Jackson	44.2%	
Laurel	81.3%	
Meridian	58.6%	
MCAR	66.3%	
Natchez	40.2%	
North Central	33.6%	
Northeast	51.5%	
Northwest	58.9%	
Pearl River	75.5%	
Southwest	72.3%	
Vicksburg	55.8%	
Total Participation	52.1	100%

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against your limits under 2 U.S.C. 441a.

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 _ Work Phone___ E-Mail ____ FOR CREDIT CARD CONTRIBUTION __VISA ____MC Amount \$___ Card#_ Exp. Date_ Signature (required) ____

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ical 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

MARPAC Hall of Fame inducts first members

MARPAC inducted 19 outstanding major donors who have invested more than \$10,000 to MARPAC. The inductees were:



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MARPAC recognizes Dragula posthumously

Hattiesburg REALTOR® Lavelle
Dragula who passed away in 2009
lived her life committed to



MARPAC. Her strong belief in the value of political involvement spread throughout the REAITOR® community. She was a pioneer in her high level of MARPAC involvement, and MARPAC recognizes her for having investing more than \$10,000 during the course of her career.

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Joyce Bernardini, Germantown LYNDA BERNHARDT, Southaven Autumn Bernich, D'Iberville Debbie Best Mccomb Robbie Bexley, Lucedale Stacy Billings, Collinsville Janell Billiot, Picayune Vincent Bingham, Ridgeland Diana Bird, Meridian Dixie Birdsall, Bay Saint Louis Julie Bishop, Ridgeland Cindy Black, Tupelo Rhonda Black, Vancleave Paul Blacksmith, Ocean Springs Brenda Blackwell, Hattiesburg Don Blackwell, Brandon John Blackwell, Pearl Vicki Blackwell, Memphis Barbara Blades, Metairie Gary Blair, Brookhaven Janie Blaize, D'Iberville LaSonya Blankenship, Olive Branch Susan Blanton, Southaven Alanna Bledsoe, Senatobia Deborah Blocker, Meridian Harold Blossman, Mccomb Janice Blue, Ridgeland Marvin Bobinger, Lucedale Jane Bobitt, Cleveland Larry Bobo, Senatobia Lydia Boggan, Jackson Connie Bohlke, Oxford Marquitta Bolden, Madison James Boley, Olive Branch Shauna Bolin, Biloxi Fran Boling, Sarah Janice Boling, Brookhaven Brian Bolis, Gulfport Clint Bolton, Hernando Alicia Bomar, Southaven Travis Boone, D'Iberville Miriam Bost, Senatobia Cheryl Boudreaux, Biloxi Joseph Boudreaux, Biloxi Lisa Boudreaux, Carriere Lisa Bourgoyne, Brandon Nancy Bourn, Jackson Bobby Box, Baton Rouge Lori Box, Greenwood Robert Boyd, Gulfport Cynthia Boyer, Southaven Lee Boyette, Laurel Shawn Boylan, Southaven Deborah Braden, Hernando Sharon Bradford Natchez Lisa Bradley, Tupelo Oquien Bradley, Tupelo Lori Bragg, Madison Lex Brame, Biloxi Joe Bramlett, Mccomb Stacey Bramlett, Mccomb Richard Brandt, Ocean Springs Darla Branton, Leland Susan Brashier, Laurel Robin Breazeale, Petal Melissa Breedlove, Brandon Brian Breithaupt, Vicksburg Harlyn Breland, Picayune Stacy Breland, Gulfport Lincoln Brent, Greenville Heather Brett, Starkville Barbara Brewer, Gulfport Elaine Brewer, Brookhaven Linda Brewer, Senatobia Steve Brice, Southaven Arthur Brickey, Olive Branch Billy Bridges, Coldwater Carolyn Bridges, Oxford David Bridges, Jackson Debby Bridges, Madison Barry Bridgforth, Olive Branch Brian Bridgforth, Olive Branch Rebecca Briggs, Madison James Briscoe, Jackson Kevin Briscoe, Hernando

Becky Brister, Ridgeland Bettie Britt, Hernando Craig Britt, Olive Branch Cynthie Britton, Biloxi Joseph Britton, Waynesboro Beverly Bronc, Olive Branch Ann Brooks, Jackson Becky Brooks, Gulfport Teresa Brooks, Starkville William Brooks, Starkville Adrian Brown, Vicksburg Anita Brown, Sardis Brandon Brown, Jackson Charlotte Brown, Madison Cynthia Brown, Starkville James Brown, Slidell John Brown, Ridgeland Julia Brown, Ridgeland Lisa Brown, Magee Mimi Brown, Pass Christian Oscar Brown, Sardis Renee Brown, Ridgeland Ronald Brown, Hattiesburg Ryan Brown, Jackson Susan Brown, Madison Wavor Brown, Cordova Diane Bruce, Jackson Lewis Brumfield, Mccomb Kathy Bryan, Madison Joe Bryant, Hattiesburg Karen Bryant, Columbus Sharon Bryant, Picayune Rebecca Buchanan, Southaven Patricia Buckner, Starkville Corinne Buehler, Greenville Judith Buford, Diamondhead Don Buisson, Waveland Peggy Bullion, Hattiesburg Cecilia Bullock, Jackson Cheryl Bullock, Pascagoula Kim Bullock, Clinton John Bunch, Greenwood Karen Bunker, Southaven Frank Bunnell, Germantown Marsha Buras, Pass Christian Michelle Burford, Ridgeland Darlene Burge, Picayune Rosiland Burge, Lumberton Delia Burgess, Gulfport Julie Burks, Hattiesburg Martha Burnett, Oxford Rhonda Burnett, Madison Janet Burnette, Hernando Richard Burnette, Hernando Christle Burnham Gulfnort Brent Burns, Southaven Jake Burris, Mccomb Gavle Burton, Olive Branch Danny Busby, Laurel Alice Busick, Ocean Springs Marilyn Butcher, Germantown Mike Butler, Ocean Springs Alfred Butterworth, Gulfport Hugh Byrd, Taylorsville Margaret Byrd, Mary Byrd, Hattiesburg Nancy Byrd, New Albany Stacey Byrd, Hattiesburg Stacey Byrd, Hattiesburg William Byrd, Oxford Sabra Cable, Southaven Myrtle Cain-Berry, Hattiesburg Harley Caldwell, Vicksburg Richard Caldwell, Vicksburg Angel D Callahan, Meridian Harris Callum, Ridgeland Betty Campbell, Tupelo Robin Campbell, Amory Scott Campbell, Mccomb William Campbell, Madison Yolanda Campbell, Columbus Rebecca Campeau, Tupelo Caroline Cannada, Jackson Lisa Cannon, Pascagoula Vincent Cannon, Oxford

Carole Cantrell, Brandon Jacob Cantrell, Tylertown Andrea Caraway, Jackson Tom Carey, Hernando Jeanette Carlisle, Olive Branch RHONDI CARLISLE, Southaven Alan Carlson, Sumrall Haley Carlson, Hernando Ann Carlton, Natchez Peggy Carman, Madison Patti Carmichael, Meridian Melissa Carney, Michelle Caron, Mccomb Dianna Carr, Horn Lake Billy Carroll, Ocean Springs Stacy Carroll, Tupelo Carl Carson, Vicksburg Jennifer Carson, Starkville Jimmy Carson Jackson Aleicha Carter, Brandon Buck Carter, Olive Branch Nedra Carter, Laurel Sonya Carter, Ocean Springs Teleah Carter, Columbus Ellen Carty, Hattiesburg Anthony Carver, Long Beach Terryl Carver, Lumberton Michael Casavechia, Greenville Christopher Cassidy, Oxford Chris Castleberry, Columbus Jerry Cater, Biloxi Michael Cater, Biloxi Michael Cates, Natchez Teresa Cates, Olive Branch Mara Cathey, Olive Branch Valice Cathey, Hattiesburg Jennifer Catledge, Olive Branch Gene Cavaco, Biloxi Terry Caves, Laurel Pamela Cayten, Hattiesburg Kathy Cesare, Columbus Rosemary Chambliss, Southaven William Chambliss, Hattiesburg Karen Chance, Ocean Springs Jamie Chandler, Laurel Jonathan Chandler, Flowood Loretta Chapman, Flowood Ron Chapman, Ridgeland Cynthia Chappelear, Madison Brenda Chapuis, Saucier Lynn Chapuis, Saucier Lavonne Chase, Jackson Barry Chatham, Hernando Anthony Chatman, Gulfport Channing Cheramie-Switzer, Jackson Martha Chesser, Starkville Tina Chianelli, Meridian Kevin Childers, Amory Sharon Chiniche, Biloxi Chris Chrestman, Olive Branch Larry Chrestman, Olive Branch Whitson Christy, Waveland Patrick Chubb, Gulfport Nelda Church, Byhalia Tonya Cialona, Picayune Martin Clapton, Ocean Springs Paula Claret, Hattiesburg Bobby Clark, Greenwood David Clark, Brandon Ernie Clark, Brookhaven Ernie Clark, Brookhaven Phillip Clark, Oxford Darrell Clay, Southaven Robert Clay, Coldwater Sylvia Clayborn, Olive Branch Kelli Clearman, Hattiesburg Gina Clement, Ocean Springs Prentice Clement, Holcomb Barry Clemmer, Jackson Paula Clifford, Ocean Springs Sandra Clifford, Diamondhead Betty Cline, Crystal Springs Emma Clingan, Tupelo Mary Clisby, Ocean Springs

Gloria Clyatt, Madison Shirley Coakley, Pascagoula Gloria Coats, Grenada Betty Cobb, Pascagoula Curtis Cobb, New Albany Derwin Cobb, Southaven Laurie Cobb, Meridian Vickey Cobb, Marion Robert Coburn, Greenville Ann Cody, Southaven Frances Coffin, Laurel Charles Coggins, Tupelo David Coggins, Tupelo Diana Cole, Jackson Racheal Cole, Ridgeland Chrystal Coleman, New Albany Don Coleman, Carthage Keith Coleman, Columbus Larry Coleman, Rolling Fork Renae Collier, Gulfport Trisha Collier, Meridian Dottie Collins, Greenville Margie Collins, Olive Branch Mindy Collins, Madison Daniel Colofranson PA, Cape Coral Delois Colvin, Germantown Teresa Comer, Olive Branch Mark Connors Lois Conry, Ocean Springs Carrie Cook, Hernando Chris Cook, Petal Sandy Cook, Starkville Gale Cooley, Laurel Charles Coombs, Blue Mountain Johnnie Coombs, Blue Mountain Sharon Coon, Picayune Bryan Cooper, Picayune Myssi Cooper, Flowood Robert Corley, Jackson Richard Corts, Hattiesburg Chanda Cossitt, Tupelo Norma Cother, Tupelo Brian Couch, Hernando Duayne Coulter, Mccomb Eric Coulter, Vicksburg Lee Countryman, Gautier Angela Courtney, Flowood Patricia Courtney, Ocean Springs Buck Covington, Madison Susan Coward, Brandon Pam Cox. Madison Samuel Craft, Moss Point Melanie Crain, Starkville Cheryl Cranford, Hattiesburg Teresa Cranford, Ridgeland Shane Crausby, Tupelo Joel Craven, Hattiesburg Katherine Crawford, Vicksburg Maggie Crawford, Cleveland Reatha Crear, Vicksburg Mindy Creech, Germantown Sheri Creel, Byram Susan Crell, Holly Springs Janice Crespo, Slidell Ken Crill, Oxford Myra Crill, Oxford Patricia Crosby, Ocean Springs Billy Cross, Madison Stephanie Crosslin, Southaven Donna Crump, Moss Point Jerveda Crutcher, Olive Branch Monica Cryer, Meridian Andrea Cummins, Oxford Searcy Cunningham, Greenville Lynn Curry, Hattiesburg Shirley Curry, Tupelo Amanda Dabbs, Hattiesburg Doug Damico, Cordova Rowena D'Angelo, Gulfport Karl Daniel, Clarksdale Hazel Daniels, Jackson Sonny Daniels, Hernando Lee Darnell, Senatobia Raymond Dauenhauer, Gulfport

Jeffery Daughdrill, Mccomb

Regina Daughdrill, Gulfport David Daugherty, Biloxi Susan Dauro, Long Beach Bill Daves, Greenwood Jennifer Davi, Biloxi Roy Davidson, Jackson Adrian Davis, Tupelo Althea Davis, Ridgeland BEN DAVIS, Hernando Beth Davis, Iuka Bonnie Davis, Hattiesburg James Davis, Oxford Jill Davis, Ridgeland Kendall Davis, Yazoo City Larry Davis, Ridgeland Mae Beth Davis, Southaven Michael Davis, Columbus Nils Davis, Jackson Robert Davis, Booneville Robin Davis, Biloxi Sherry Davis, Brookhaven Steve Davis, Ovett Tonya Davis, Diamondhead Summer Davis-Inman, Ocean Springs Truman Dawson, Corinth William Day, Olive Branch Allen Deal, Biloxi Jean Deal, Long Beach John Dean, Leland Beth Ann DeAngelis, Natchez Mark DeAngelis, Natchez Annette Deason, Clinton Adams Deborah, Collinsville Jackie DeCamp, Flowood Jenifer Decker, Tupelo Lesley Deddens, Madison Patricia Dedeaux, Gulfport Joel Deer, Pearl Krista Deering, Ocean Springs Melinda Dees, Flowood Nancy DeFazio, Biloxi Stephen DeFazio, Long Beach Barbara Delano, Biloxi Cole DeLong, Madison Frances Dempsey, Tupelo Jerry Denham, Hattiesburg Doris (Dee) Denney, Columbus Patricia Dennis, Picayune Dee Denton, Jackson Mary Frances Denton, Ridgeland Katy Denton-Bomar, Ocean Springs Timothy DeRossette, Vicksburg Margaret Derryberry, Brandon Renee DeWeese, Jackson Maria DeWitt, Ocean Springs Darlene Dickerson, Brookhaven Edwin Diez, Madison Anthony DiFatta, Madison Kendra Dismukes, Columbus Angela Dobbins, Olive Branch Leslie Dobbins, Ocean Springs Teena Dodd, Columbus Tracey Dooley, Meridian ClaudeAnn Doolittle, Kiln Nancy Dorroh, Ocean Springs William Doughty, Jr., Starkville Johnathan Douglas, Petal Rachel Douglas, Petal Dianna Douglass, Ridgeland Joe Dove, Jackson Susan Dowdy, Hattiesburg Edward Downey, Columbus Carol Downing, Hattiesburg Helene Doxey, Bay St. Louis Lavelle Dragula, Hattiesburg Sylvia Drake, Flowood Betty DuBard, Greenwood Herbert Dubuisson, Bay St. Louis Jim Duckworth, Magnolia Vanessa Dudley, Biloxi GINNY DULANEY, Hernando Kara Dulaney, Tunica Travis Dunn, Greenwood Lynn DuPont, Picayune Lou Ann Durfey, Madison

Mickey Dutil, Ocean Springs Susan Dye, Olive Branch Michael Eadie, Cape Coral Tammy Eakes, Biloxi Joseph Easley, Ocean Springs Janice Easom, Natchez Susan East, Nesbit Brenda Easter, Southaven Paige Eaves Thomas, Jackson Sonya Edmond, Jackson Larry Edwards, Ridgeland Paulette Egler, Picyune Andrew Eiland, Ocean Springs Patricia Elam, Tupelo Kathy Elias, Gulfport Elizabeth Elliott. Biloxi Rebecca Elliott, Tupelo Caffie Ellis, Vicksburg Fav Ellis, Southaven Shannon Ellis, Jackson Sue Elmore, Oxford Patricia Elrod, Southaven Bowdre Emerson, Hernando Chad Engelke, Southaven Ed Engelke, Southaven Rodney England, Brandon Jim Engle, Ridgeland Jim Engle, Ridgeland Becky English, Hattiesburg Elizabeth English, Biloxi Phyllis Enis. Columbus Terry Escue, Carthage Andy Estes, Tupelo Christa Estes, Tupelo Brenda Eubanks, Southaven Felia Eubanks, Ocean Springs Christopher Evans, Clinton Deloris Evans, Vicksburg Holly Evans, Ridgeland Kathryn Evans, Vicksburg Leigh Ann Evans, Starkville Marie Evans, Brandon Mitch Evans, Ridgeland Cynthia Everett, Pascagoula Harriott Expose, Madison Anne Fair, Oxford Jill Fairchild, Morton Yvette Fairchild, Picayune Dolores Fairley, Hattiesburg Charles Falconer, Jackson Garrett Falls, Clarksdale Christopher Farm, Olive Branch Sarah Farr, New Albany Dottie Farris, Hattiesburg Tonya Farris, Mantachie Stella(Joan) Farrow, Olive Branch John Fasler, Biloxi Mac Fawcett, Hickory Valley Melissa Fayard, Biloxi Pamela Fayard, Gulfport Ashley Fears, Oxford Caroline Felker, Oxford Bronwen Fell, Biloxi Desmond Felsher, Biloxi Kevin Felsher, Ocean Springs Brad Feltenstein, Oxford Cathy Feltenstein, Meridian Barbara Ferguson, Senatobia Joan Ferguson, Hernando Stacey Ferguson, Vicksburg Camille Ferriss, Brandon Joel Ferriss, Brandon Bridget Ferrucci, Ocean Springs Chris Fettinger, Meridian Anise Fiello, Biloxi Olivia Fight, Brandon Frank Fillingham, Madison Gwen Finch, Jackson Kevin Firth, D'Iberville Chad Fischer, Water Valley Paul Fischer, Water Valley David Fisher, Indianola Cloteal Fitzpatrick, Senatobia Michael Flannes, Jackson Mary Fleming, Carriere

Betty Cloar, Laurel

John Fletcher, Pascagoula Sally Fletcher, Jackson Harry Flouhouse, Tupelo Patrick Floyd, Brandon Vinnie Flynn, Memphis Frances Follis, Southaven Bethany Foote, Madison Jerry Ford, Ellisville Jill Ford, Ridgeland Martha Ford, Picayune Sam Ford, Gulfport Gary Fordham, Hattiesburg Merri Fortenberry, Columbia Gloria Fortinberry, Tylertown Helen Fortner, Diamondhead Diane Fortwengler, Collierville Win Foshee, II, Ridgeland Kimberly Foster, Ocean Springs Kassandria Fowler Mccomb Sarah Fowler, Columbus Michelle Fradella, Picayune Kelly Frady, Columbus Agnes Franco, Ocean Springs Beverly Franklin, Columb Carrie Franklin, Gulfport Ellen Franklin, Meridian James Franklin, Bay Saint Louis Sheila Franklin, Tupelo Cathy Franks, Tupelo Kevin Franks, Tupelo Tiffany Franks, Tupelo Vicky Franks, Theodore Charlotte Fransted, Hattiesburg Darline Freebury, Oxford Judy Freeman, Gulfport Mary Frelix, Columbia Casheu Frey, Yazoo Daniel Frisella, Long Beach MaryAnn Frisella, Gulfport Michael Froncek, Naples Jamie Frye, Meridian Dianne Fuller, Brandon Arthur Funderburk, Olive Branch Lynn Gaddis, Terry Susan Gaffney, Pass Christian Evelyn Galloway, Gulfport Johnette Garcia, Picayune Jerry Gardner, Clarksdale Edward Garey, Germantown Abigail Garner, Ridgeland Monica Garner, Mc Comb Ti Garner, Brandon Peggy Garrison, Southaven Gloria Gasaway, Tupelo Philip Gattuso, Hattiesburg Memorie Gaughf, Gulfport Angie George, Gulfport Olivia Gerald, Starkville Debbie Germany, Jackson Caroline Getter, Gulfport Gianna Giambelluca, Biloxi E. Benton Gibson, Mccomb Patrick Gibson, Gulfport Helene Giles, Bay Saint Louis Maureen Gillespie, Germantown Lee Gilliland, Brandon Ayanna Gill-McGee, Brandon Charles Gilpin, Slidell Gale Gilpin, Biloxi Bob Ginn, Southaven Billie Gladney, Petal Karen Glass, Gulfport Roger Glass, Gulfport Judy Glenn, Corinth Deidre' Glorioso, Wiggins Marjorie Glouner, Ocean Springs Karen Godfrey, Clinton Rvan Goldin, Gulfport Robert Goldman, Lucedale Lisa Gollott, D'Iberville Sue Golmon, Tupelo Deborah Gomila, Gulfport Brian Gomillion, Walnut Grove Paul Gonwa, Madison Janelle Good, Macon

Rebecca Goodell, Columbus Krista Goodhart, Gulfport Tish Goodman, Greenwood Taylor Goodnight, Southaven Jane Goodson, Jackson Kimberly Goodson, Flowood Linda Goodwin, Gulfport Tia Goodwin, Tupelo Janna Gordon, Olive Branch Robert Gordon, Vicksburg Peggy Gore, Biloxi Rhonda Goss, Starkville David Gosselin, Madison Danny Gowen, Hernando James Graeber, Clarksdale Alvin Graham, Biloxi Diane Graham, Ridgeland Hazel Graham, Brandon Mark Graham, Hattiesburg MARY GRAHAM, Senatobia Leslie Granberry, Gulfport Freddy Grant, Tupelo Johnny Grant, Ridgeland Sandra Grant, Columbus Candace Graves, Poplarville James Graves, Jackson Leigh Graves, Southaven Lisa Graves, Arabi Stephen Graves, Madison Lisa Graves-Mulloy, Ridgeland Curtis Gray, Laurel Irene Gray, Madison Mason Gray, Brandon Patricia Gray, Hattiesburg Stephanie Gray, Ocean Springs Teri Gray, Oxford Christi Green, Hattiesburg Kellie Green, Hattiesburg Natalie Green, Flowood P GREEN, Natchez Marilyn Greene, Meridian Melissa Greer, Tupelo Michael Greer, Tupelo Patricia Greer, Collierville Debra Gregory, Bay St. Louis Matthew Gregory, Ridgeland Sue Gregory, Grenada Danny Grehan, Horn Lake Chip Grenn, Hattiesburg Charlotte Gresham, Columbus Gregory Gresham, Holly Springs Jannelle Griffin, Jackson Max Griffin, Pontotoc Pamela Griffin, Madison Susan Griffin, Tupelo David Griffith, Cleveland Yvonne Griffith, Bay St. Louis Frances Grimes, Pascagoula Jackie Grimes, Gulfport Julia Grimes, Tupelo Dan Grimmett, Ridgeland Brandi Grissom, Lucedale Connie Gross, Gulfport David Grubbs, Tupelo Rick Grubbs, Tupelo Valerie Grubbs, Collins Robert Grush, Bay St. Louis Margaret Guerrero, Waveland Donny Guest, Oxford Jim Guest Oxford Mary Guest, Oxford Marcella Guidroz, Picayune Carol-Thuy Guillory, Gulfport Linda Guillotte, Biloxi Malinda Gullick, Horn Lake Kathy Gustafson, Hernando Susan Gutierrez, Southaven Anthony Guy, Hattiesburg Nancy Guy, Germantown Reid Guy, Madison Barney Guyton, Tupelo Emily Guyton, Tupelo Kerri Guyton, Tupelo Orlando Guzman, Biloxi

Kenan Gwin, Natchez

Jacqueline Haarala, Meridian Palmer Hacker, Olive Branch Irvin Hailey, Starkville Sam Haire, Southaven Albert Haley, Southaven Andrea Haley, Gulfport Jerry Halford, Liberty Donald Hall, Laurel Holly Hall, Hernando Stephanie Hall, Flowood Rita Hallum, Bartlett Barbara Ham, Brookhaven Steve Ham, Tylertown J. Max Hamidi, Germantown Gilbert Hamilton, Biloxi Mike Hamm, Southaven Myra Hampton, Olive Branch Jerry Hanberry, Sumrall Denise Haney, Olive Branch William Hankins, Jackson Kimberly Hanna, Southaven Todd Hannaford, Tupelo Richard Hansen, Gulfport Jan Kerr Hanson, Southaven Tina Harbour, Summit Ollie Hardaway, Vicksburg Susan Hardin, Ridgeland Carol Hardison, Madison Bethany Harless, Madison Jessica Harless, Hattiesburg Jan Harlow Laurel Candace Harper, Poplarville Debra Harper, Laurel Pearline Harper, Memphis Peggy Harper, Hattiesburg Linda Harper-Jones, Madison Amanda Harpole-Snowden, Meridian George Harrell, Flowood Judy Harrell, Vicksburg Robin Harrigill, Madison Benjamin Harrington, Natchez Carolyn Harrington, Natchez Melanie Harris, Greenwood Michael Harris, Tupelo Ronnie Harris, Gale Harrison, Hernando John Harrison, Southaven Margaret Harrison, Ocean Springs Tiffany Harrison, Columbus Andrea Harter, Ocean Springs Frank Harter, Kentwood Amy Hartley, Madison Alton Harvey, Tylertown Chester Harvey, Ocean Springs Nora Harvey, Ocean Springs Tim Harvey, D'Iberville James Harwell, Meridian Diane Haskett, Hernando Betty Hatcher, Southaven Kimberly Hatcher, Cyndi Havens, Southaven Barbara Haviland, Ocean Springs Susan Hayes, Southaven Idella Haynes, Hernando Alyssia Healy, Gulfport Jack Healy Gulfport Cynthia Heard, Madison Jennifer Hebert, Columbus Karen Hedleston, Hernando Waurene Heflin, Tupelo Marie Hellums, Flowood Darly Helm, Gulfport Pamela Hemphill, Ridgeland Lisa Hendrix, Byhalia Becky Henley, Rossville Keith Henley, Tupelo Debbie Henning, Biloxi Robert Henry, Ocean Springs Susan Henslee, Brandon Tonya Hensley, Tupelo William Hester, Laurel Marilyn Hetrick, Clinton Raymond Heun, Olive Branch

William Hewes, Gulfport

Beverly Hickey, Jackson

Jenifer Hickman, Ocean Springs Lori Hickman, Biloxi William Higdon, Gautier Briana High, Cordova Betty Hill, Gulfport Cheryl Hill, Laurel Janet Hill, Gulfport Julia Hill, Madison Myra Hill, Hattiesburg Norma Hill, Hattiesburg William Hill, Hernando Willie Hill, Brookhaven Patricia Hillyard, Ocean Springs Anne Hindmarch, Ocean Springs Mary Hitt, Tupelo Jim Hobson, Vicksburg Kay Hobson, Vicksburg Kay Hodge, Hernando Mildred Hodge, Lucedale Mike Hoffman, Jackson Beverly Hoge, Byram Thad Hoke, Diamondhead Julie Holcomb, Tupelo Pamela Holcomb, Tupelo Peggy Holder, Oxford Rachel Hole, Gautier Connie Holifield, Laurel Jackie Holifield, Bay Saint Louis Sandy Holifield, Ellisville Danny Holland, Oxford Gloria Holliday, Tupelo Jennie Holliday, Southaven Peggy Hollier, Bay Saint Louis Daniel Holliman, Gulfport Geraline Holliman, Columbus Daryl Hollingsworth, Vicksburg Sandra Hollingsworth, Vicksburg Kimberly Hollins, Hernando Sha Hollis, Flowood Lisa Hollister, Ocean Springs Dave Holloway, Meridian Debora Holloway, Columbus Bonnie Holmes, Brookhaven Judy Holmes, Mccomb Cindy Holt, Ridgeland Donald Holyfield, Cori Honea, Mccomb Gary Honea, Mccomb Gerald Honea, Magnolia Dianne Hood, Tupelo Steven Hood, Starkville Gert Hoover, Jackson Dina Hope, Hattiesburg Carol Horne, Tupelo Kristi Horne, Madison Ellen Horton, Ridgeland Ronald House, Hattiesburg Debbie Houston, Grenada Patricia Howard, Lucedale Bobbie Howell, Corinth Mary Howes, Gulfport Peggy Howse, Ocean Springs Helen Hua, Biloxi Wendy Hubbard, Petal Leon Hubert, Biloxi Christine Hudson, Vancleave Rayford Hudson, Jackson Royce Hudspeth, Columbus Sharon Hudspeth, Columbus Larry Huff, Ocean Springs Steffanie Huffman, Tupelo Cheryl Huffstickler, Picayune George Hughes, Booneville Geri Hughes, Diamondhead Jill Hughes, Summit John Hughes, Laurel Karen Hughes, Madison Nancy Hungerford, Natchez Eva Hunter, Madison James Hunter, Tupelo Melissa Hunter, Tupelo Danny Hurdle, Olive Branch Thomas Hurdle, Oxford John Hurt, Starkville Tracy Hurt, Gulfport

Tommye Hurtt, Jackson Marie Hutcheson, Meridian Mary Lou Hutchinson, Collinsville Sandra Hutchinson Biloxi Jerrell Hutson, Ridgeland Jane Hyde, Ridgeland Randy Inman, Brandon Lorie Irby, Madison Norman Isbell, Corinth Betty Jo Ison, Hattiesburg Cynthia Ivey, Southaven Lawana Ivey, Southaven Alicia Jackson, Ocean Springs Connie Jackson, D'Iberville Donna Jackson, Tupelo Eric Jackson, Meridian Irene Jackson, Madison Jacqueline Jackson, Ridgeland James Jackson, Greenwood James Jackson, Ocean Springs Kathy Jackson, Vidalia Mary Jackson, Cleveland Teresa Jackson, Madison Virginia Jackson, Meridian Audrey Jacobi, Hernando Rebecca Jaffe, Olive Branch Charisa James, Madison Delaina James, Ocean Spring Gwen James, Hattiesburg Randy James, Jackson Robin James, Nesbit Ross James, Madison Sharrie James, Mccomb Bryan Jameson, Madison Roberta Jamison-Ross, Senatobia Richard Jarrell, Diamondhead Cynthia Jaudon, Diamondhead Pat Jefcoat, Hattiesburg Kay Jefferies, Nesbit John Jenkins, Jackson Nan Jenkins, Southaven Nikki Jensen, Jackson Rita Jensen, Brandon James Jerden, Madison Patricia Jermyn, Cecil Jernigan, Hernando Cynthia Joachim, Biloxi Elizabeth Joachim, Ocean Springs Harry Joachim, Biloxi David Johns, Hattiesburg Amy Johnson, Olive Branch Bettye Johnson, Holly Springs Beverly Johnson, Magnolia Dalton Johnson, Jackson James Johnson Taurel Jane Johnson, Southaven Jean Johnson, Laurel Jeannie Johnson, Wavnesboro June Johnson, Ridgeland Katie Johnson, Olive Branch Miklynn Johnson, Hernando Patricia Johnson, Columbus Gregory Johnston, Ridgeland Michele Johnston, Hernando Ronnie Johnston, Vicksburg Titus Johnston, Horn Lake Angela Jones, Hattiesburg Carolyn Jones, Sumitt Herbert Jones, Vicksburg Herbert Jones, Vicksburg Jimmy Jones, Southaven Keith Jones, Jackson Kenneth Jones, Gulfport Lea Jones, Southaven Marianne Jones, Vicksburg Mary Jo Jones, Gulfport Mishi Jones, Ridgeland Mitch Jones, Madison Rebecca Jones, Clarksdale Ron Jones, Madison Samuel Jones, Hernando Sarah Jones, Brandon Sinnana Jones, Hattiesburg Stephen Jones, Columbus Tony Jones, Olive Branch

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Lisa Ladner, Picayune Patricia Ladner, Gulfport Sonja Ladner, Kiln Ronald Lafon, Hattiesburg Angela Laiche, Brookhaven Lois Laird, Columbus Lisa LaMartina, Carriere Sandra Lambert, Corinth Wanda Lambert, Olive Branch Keshia Land, Ridgeland Phil Landers, Flowood Martha Landis, Brandon Julie Landrum, Portland Lauren Landrum, Madison Kathy Landry, Picayune Richard Landry, D'Iberville Tracy Landry, Ocean Springs David Lane, Jackson Larry Lane Starkville Nancy Lane, Jackson Pat Lane, Starkville Margaret Laney, Oxford Joe Lang, Brandon Mary Lang, Greenville Kenneth Langlinais, Ocean Springs Dottie Lanier, Biloxi David LaPointe, Moss Point Jean Larroux.III. Bay Saint Louis David Laster, Columbus Gina Latham, Ridgeland Ann Lauman Jackson Missy Lavender, Madison Mary Lavinghouse, Picayune Steve Lawler, Picayune Janet Lawrence, Biloxi Stephanie Lawson, Olive Branch Tarzan Lawson, Memphis Vicki Lawson, Southaven Amy Lay, Southaven Suzanne Layel, Diamondhead Lois Leaghty, Ocean Springs Philip LeBlanc, Long Beach Robert LeBlanc, Olive Branch Stephanie LeClair, Grenada Deborah R. Lee, Poplarville Jason Lee. Tylertown Martha Lee, Hattiesburg Russell Lee, Picayune Stephanie Lee, Ocean Springs James Leech, Vicksburg Leigh Anne Leech, Flowood James Leggitt, Oxford Kathy Leggitt, Oxford Jennifer Lehr, Biloxi Peggy Leigh, Hernando Timothy Leonard, Mc Comb Alfred Lewando, Long Beach Andrea Lewis, Vicksburg Dana Lewis, Flowood John Lewis, Olive Branch Kelly Lewis, Hernando Mary Lewis, Ridgeland Michael Lewis, Olive Branch Sheila Lewis, Laurel Vernell Lewis, Ridgeland Amanda Liddell, Biloxi Jennifer Lidman, Westminster Jan Liles, Grenada Phillip Lindley, Natchez Jana Lindsay, Jackson Gloria Lindsey, Southaven Leonard Lindsey, Olive Branch Scott Lindsey, Smithdale Janey Linley, Starkville Sonya Lipsey, Tupelo Robbie Little, Olive Branch Scotty Little, Corinth Patsy Livers, Olive Branch Lynda Lloyd, Madison Tabitha Locke, Meridian Janis Locklin, Gulfport Cindy Loftin. Florence Dean Loftis, Columbus Frank Loftis, Columbus Rose Loftis-Yates, Batesville

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