

REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

Fall 2011



The *Leadership*MAR
experience:
MAR's key to
lasting legacy

Why is there an NAR?
Deciphering the Code
MCAR rolls out CIE

SPECIAL 2011 Convention & EXPO Edition



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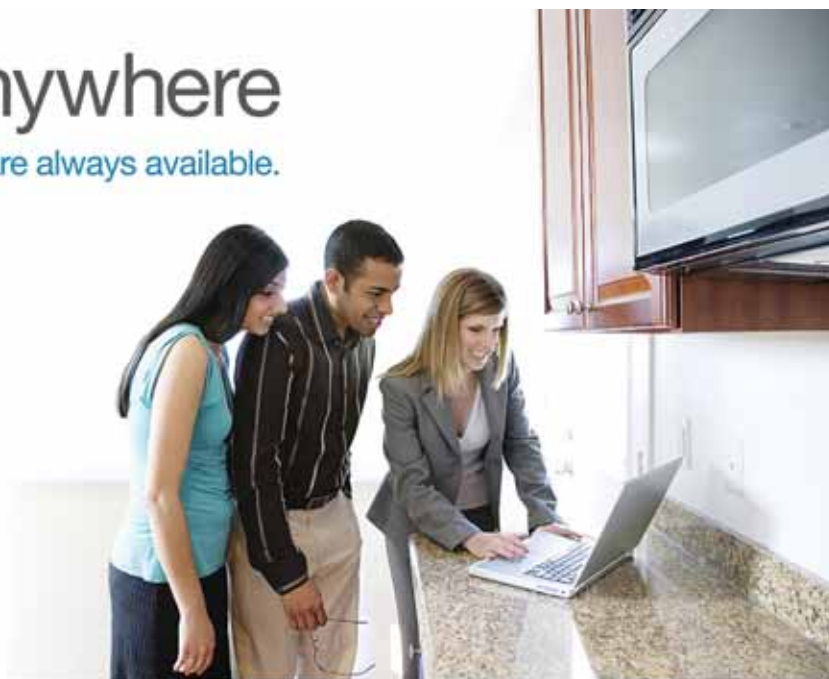


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Real Estate LEADER is the official publication of the Mississippi Association of REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional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

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REAL ESTATE LEADER

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Mississippi REALTORS® Phil Landers and Stephanie Nix are part of MAR's future leadership and share their experiences in *Leadership*MAR's Class of 2011.

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PRESIDENT'S PERSPECTIVE

I love fall! With it comes cooler temperatures, football frenzy, changing foliage and rejuvenated buyers and sellers hoping to make a move to a new home for the upcoming holidays. In our fall issue of *Real Estate LEADER*, I know you will enjoy reading about our distinguished *LeadershipMAR* program. This nationally-recognized course of study is in its 15th year and has been adopted across the country by other state and local boards as the benchmark in leadership recognition and grooming. I personally participated in this outstanding leadership program in 2005 and laud its affecting curriculum. Our cover story tells of the program's inception as well as the events which shaped the lives of both the current and former class members.

Also in this issue, our quarterly contributors give us priceless information on risk management and technology. Our Legal Ease column features a special contribution on the pitfalls to avoid when handling foreclosures and the issues relating to property condition disclosure and MAR's Internet Technology Director Chris Adcock shares ways to speed up our computers in his recurring For the Tech of It column. This issue also includes a special feature from MCAR about the new Commercial Information Exchange or CIE.

We have included enlightening correspondence from NAR's 2011 President Ronald Phipps who shares with members "Why is there an NAR?" In this letter to REALTORS® Phipps gives insight and perspective concerning NAR's new Political Survival Initiative and its importance to the REALTOR® profession and brand well into the future.

Our MAR 2011 Convention and EXPO "Full Steam Ahead" to be held November 30 - December 2 is fast approaching. You can't afford to miss this exceptional convention to be held in Natchez at the Natchez Convention Center with keynote speaker David Knox. Acclaimed across the globe, Knox motivates with energy, immense knowledge and humor. Get ahead of your competition with education on selling, listing and buying, Mississippi law, technology and economic trends. Sign up to attend today! You won't be disappointed.

In this last column, as your MAR President, I want to briefly reflect on how you "Set the Stage" this year in what I consider the best profession in the world. I have sought to be accessible, encouraging and innovative in my leadership of Mississippi REALTORS® in a less-than-stellar economy. As 2011's last quarter begins, I find that REALTORS® throughout the state have dropped the curtain on out-dated business practices and scripted new business plans for effective change. Thank you Mississippi REALTORS® for the opportunity to serve. See you at convention!



Dee C. Denton
President



WORD ON THE STREET REAL ESTATE NEWS BRIEFS

Seize the Day



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affordable price.

There's still time to register to attend the National Association of REALTORS® Conference & Expo in Anaheim, CA, this November 11-14. There is simply no other experience where you can learn so much, in so little time and at such an

In addition to an extensive list of educational opportunities, an award-winning EXPO and networking with REALTORS® from across the globe, you'll enjoy a special concert starring the legendary Diana Ross, a dazzling Inaugural Celebration party and the second REALTORS® GOT TALENT contest, brought back by popular demand. Visit REALTOR.ORG/CONFERENCE for full details including speakers, events, the EXPO, and special hotel and air discounts.

NAR's Public Advocacy Campaign: What Matters Most

The National Association of REALTORS® is confronting the challenges faced by the real estate industry head on through the new Public

Advocacy Campaign. Formerly the Public Awareness Campaign, NAR's national advertising efforts are now focused on the advocacy issues that affect REALTORS® and their clients' ability to buy, sell and own real estate.

The Public Advocacy Campaign will allow NAR to deliver messages quickly and effectively to consumers and public policymakers about issues that matter to REALTORS® and their clients – issues like access to affordable mortgage financing, tax incentives to home ownership, overly stringent credit requirements and cumbersome short sales and foreclosures.

The campaign's title "What Matters Most" reminds homeowners, buyers and sellers alike that homeownership remains the foundation of the American Dream. The advertising materials underscore the value that REALTORS® bring to communities and their clients, and explain that REALTORS® are prepared—to show you options, answer your questions and guide you home.

Go to <http://www.realtor.org/pac.nsf/pages/pachome> to do the following:

- Learn about the strategy behind the current campaign and the results of past efforts
- View campaign materials for association and member use
- Order materials and contribute to the campaign's success within local markets.



LEGAL EASE

Disclosure rules on foreclosure properties: REALTOR® Beware!

Ron Farris, Esq., MAR General Counsel

In challenging economic times, many REALTORS® are working with banks and others that have taken title to property by virtue of a foreclosure or deed in lieu of foreclosure. When working with these properties, it is imperative that REALTORS® be on their toes with regard to disclosure law in Mississippi.

All REALTORS® know that the Informational Statement for Mississippi Property Condition Disclosure Statement must be executed by the seller, the buyer and their representatives in every transaction where disclosure is required by Miss. Code Ann., § 89-1-501. As REALTORS® also know by heart, the Property Condition Disclosure Statement ("PCDS") must be delivered by every transferor of real property to a prospective transferee through the broker obtaining the offer whenever a licensed real estate broker or salesperson is involved in a sale, exchange, installment land contract, lease with option to purchase, any other option to purchase or ground lease coupled with improvements of real property on which either a dwelling unit is located or where there is a residential stock cooperative containing 1 to 4 units unless the transaction falls within the exclusions listed in § 89-1-501(2). A PCDS is not required in transactions which include:

- Transfers pursuant to a court order, a writ of execution, a foreclosure sale, a bankruptcy, an eminent domain proceeding, transfers from a decree for specific performance, transfer by the administration of a decedent's estate, a guardianship, a conservatorship or a trust
- Transfers from one co-owner to another
- Transfers from one spouse to another, transfers to spouses as a result of a divorce or separation, transfers to a person in the lineal line of consanguinity
- Transfers by a mortgagor who is in default, any sale pursuant to a decree of foreclosure or by means of a deed in lieu of foreclosure
- Transfers to or from governmental entities or transfers on which no dwelling is located

It is important to note what MREC's forms and existing disclosure statutes DO NOT DO:

They DO NOT remove common law disclosure requirements applicable to all transferors of interests in real property. As always, failure of a seller or its representative, including its salesperson or broker, to fully disclose known material defects remains a ground for an aggrieved buyer who discovers defects post-closing to seek damages for fraud, misrepresentation or deceit by the seller, his agent or both, depending on who knew what.

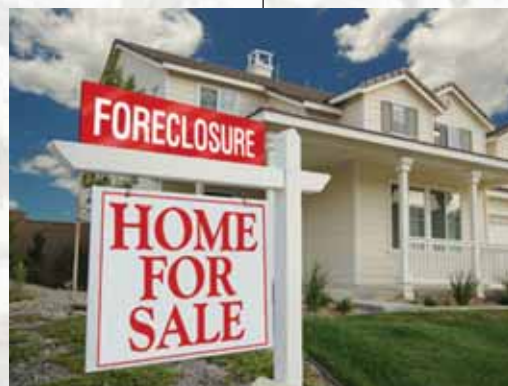
Suppose a local bank repossessed a home, "buying it in" at its own foreclosure sale. The bank then hired a contractor to come in and cover up cracks in the exterior and interior of the building to hide evidence of what

the bank knew to be a serious foundation problem. The bank then hired a REALTOR® to interface with the public. The bank did not have to provide a PCDS to interested buyers because it is exempted from § 89-1-501. What duties and what exposure does the bank's REALTOR® have in this situation?

Mississippi law very clearly requires any seller of real property to disclose known "latent defects" – a defect that cannot be discovered by the exercise of ordinary diligence. A seller, including a bank owning property by virtue of a foreclosure that has already occurred, and their REALTOR® can be accused of fraud, negligence, gross negligence, misrepresentation, breach of warranties of habitability and marketability, and breach of contract when they know of hidden defects and do not disclose them to a buyer. In such instances, remedies can include rescission of the contract, damages and, in egregious cases, punitive damages.

Real estate licensees in Mississippi have a legal duty to refrain from making any substantial misrepresentation in connection with a real estate transaction. Breach of this duty can cause a licensee to have their license suspended or revoked (Miss. Code Ann., § 73-35-21), and can lead to steep fines and penalties (§73-35-31). It is also unethical and can lead to serious consequences, including reprimand, fines, membership probation or suspension at the state, regional or local level (including MLS privileges) and, in the worst cases, expulsion and termination of REALTOR® privileges under the Code of Ethics.

Don't be caught without an excuse if dealing with a bank with few scruples or a misunderstanding of Mississippi's disclosure law – it could destroy your life's work.



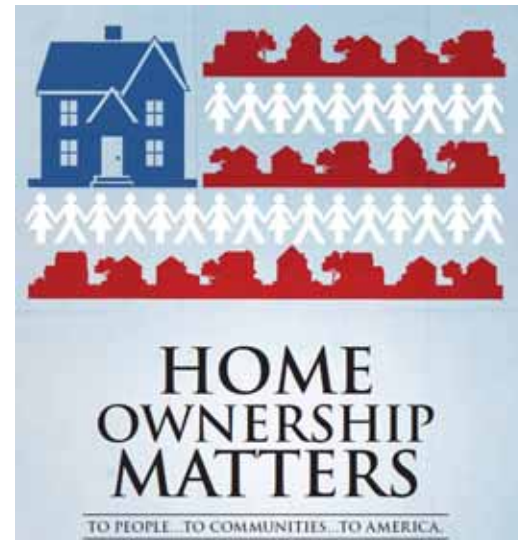
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Call MAR's Legal Hotline
800-747-1103, ext 25

MAR's Legal Hotline 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. Voice mails are picked up at 3:00 p.m. M-F and are generally answered by the following business day.

Home Ownership Matters Bus rolls into Mississippi Gulf Coast



The Home Ownership Matters bus

The Gulf Coast Association of REALTORS® and the Mississippi Association of REALTORS® were recently host to NAR's Home Ownership Matters Bus Tour at the GCAR Building in Gulfport.

As home ownership continues to be under attack in Washington DC, NAR organized the national bus tour to help REALTORS® to educate themselves on these issues and on the fact that home ownership shapes communities and strengthens the nation's economy. Information on issues like the mortgage interest deduction, foreclosures and short sales, affordable financing and credit were available for Mississippi REALTORS® who were on hand to greet the bus.

Designed to raise awareness of the importance of homeownership among REALTORS® and their clients, the NAR's Home Ownership Matters Bus Tour will be making stops in over 30 states in 2011, ending with an appearance at NAR's Annual Convention and EXPO in Anaheim in November.

Cynthia Pritchard, Gautier;
John Phillips, MAR's VP of Professional Development;
Lorraine Krohn, AE Gulf Coast Association of REALTORS®;
Dottie Lanier, Biloxi;
Lucien Salvant, NAR; and
Mark Cumbest, Moss Point



The plush interior of the bus



Ashley Endris and Sue Durbin of Gulfport



Stephanie Shaw and Sue Durbin of Gulfport



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

Why Is There an NAR?

Perspective on NAR's Political Survival Initiative from
2011 NAR President Ronald L. Phipps

The vigorous debate within the family of the NATIONAL ASSOCIATION OF REALTORS® over our Political Survival Initiative has forced us to look in the mirror and reflect on some fundamental questions: What is the value of NAR? Why does it exist? And what's expected of its—leaders—and you, its members—for the sake of our industry?

The most important question is the why because if we don't have a strong reason to exist, no amount of value will convince you to be a member of our team. You may join because you have to—a phrase I've heard a lot these past several weeks—and if that's the case, you probably don't see your membership as a reflection of your core values. It won't be something you carry with you as a badge that helps define who you are or who you want to be.

But speaking from the vantage point of a working broker and an —elected leader (not a paid, but a volunteer position), my answer is that NAR exists to advocate for the conditions and policies that will keep our businesses —vibrant.

The association also is the de facto advocate for the 75 million Americans who own homes and the 310 million Americans who require shelter. NAR is the champion of private property rights, and to our global partners around the world, it is a role model and a facilitator of international business. NAR exists because, as contentious as things sometimes get within our association, without organized real estate, both our industry as we know it and the —concept of private ownership in this country would be diminished.



That sounds very noble during good times, but it feels like a big burden to have on our shoulders during difficult times. However, it's our unity that enables us to carry the burden.

Our REALTOR® brand, our scale, and our leadership on issues that cross state lines have helped us thrive through many difficult times in the past. Today, in the face of serious challenges from all corners—from the banks making lending and short-sale decisions to the regulators and legislators who set our tax and housing policies to the companies that would like to commoditize what we do for their profit—our unity is more important than ever.

Thank you for being a part of the REALTOR® organization and for engaging in the political survival debate. The debate has been highly charged, but it will make us stronger as we continue to proactively engage with today's challenges. Chief among our goals: Helping to establish a successor to Fannie Mae and Freddie Mac that will preserve the secondary mortgage market; protecting the mortgage interest deduction and other tax incentives that drive home ownership; and defending the principles of sound underwriting versus government-imposed mortgage qualifications.



Ronald L. Phipps, 2011 NAR President

From REALTOR® Magazine, June 2011. Used with permission of the National Association of REALTORS® 2011.

DECIPHERING THE CODE

by Kathy Whitfield, MAR's Professional Standards Administrator



Since 1913, the Code of Ethics has served soundly as the foundation of all-things REALTOR® and as an instruction book or ethical "GPS" for real estate professionals. As our world evolves and change inevitably comes, the Code of Ethics is continually reviewed, tested and amended to meet the needs of REALTORS® and consumers.

Listed below are some of the 2011 changes to the Code of Ethics adopted by NAR. (Additions and changes to the Code of Ethics underlined.)

Article 10 revised

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin, or sexual orientation. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin, or sexual orientation.

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin, or sexual orientation. (Amended 1/11)

Standard of Practice 10-3 revised

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or sexual orientation. (Amended 1/11)

Standard of Practice 12-5 revised

REALTORS® shall not advertise nor permit any person employed by or affiliated with them to advertise real estate services or listed property in any medium (e.g., electronically, print, radio, television, etc.) without disclosing the name of that REALTOR®'s firm in a reasonable and readily apparent manner. This Standard of Practice acknowledges that disclosing the name of the firm may not be practical in electronic displays of limited information (e.g., "thumbnails", text messages, "tweets", etc.). Such displays are exempt from the disclosure requirement established in this Standard of Practice but only when linked to a display that includes all required disclosures. (Amended 1/11)

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FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

REALTOR® Leadership in Mississippi

There is a famous quote concerning leaders. "Some people are born leaders, some become leaders, and some have leadership thrust upon them." If you have served as an elected officer or on a committee at your local board or association or in a similar capacity with the Mississippi or National Association of REALTORS®, you have had ample opportunity to see all three kinds.

We all know people who are "born leaders". They seem to excel when given a job in their organization or church by effortlessly doing those things many of us find uncomfortable or daunting. This is an example of the Trait Theory of Leadership where intelligence, extroversion, fluency and other factors reside in the individual and can be called up when needed to apply to concerns and problems as they arise. Since the individual already has many of the traits we see as benefits in our leaders, it can be simple to sharpen or add to their existing skills. Sometimes these people are so self-assured that they tend to focus on their own goals rather than the best interests of the organization. Many politicians exhibit these leadership characteristics.

A crisis or important event may cause a person to rise to the occasion, which brings out extraordinary leadership qualities in an otherwise ordinary person. This type of leadership is called the Great Events Theory. The stress or adrenaline rush seems to release dormant characteristics that cause a person to step up and respond to an event in an unexpected manner. An example of this leadership style is Captain Sully, the pilot who landed the airplane in the Hudson River and saved numerous lives.

One of the most interesting leaders is the one who is chosen because it is simply their turn. They believe they just can't be passed over another time or they insist so loudly that they cannot be denied. Surprisingly, sometimes these people actually learn to become good and effective leaders. However, many don't want to take the time to become better leaders so they either jog in place or actually cause harm to their organization. Some of these people want to add this job to their resume, without any intention of working to improve the organization.

Some of the most effective leaders are those who have some natural talent and a desire to work with others to make things better. They seek self-improvement, become technically proficient, take responsibility for their actions, share their vision, and work with other members of the team. Much of the work of REALTOR® associations is done by this kind of leader, and in many cases, they get little personal recognition for doing the job.

LeadershipMAR (LMAR) is a program that was put in place several

years ago to develop leaders for Mississippi REALTOR® organizations. Over the years members of local boards and the state association have been chosen to lead as elected officers and directors or to serve on committees in a variety of ways. Many are selected because they served successfully in other positions, exhibited specific talents for specific jobs and or were chosen to serve because they asked for the job. The success of the REALTOR® organizations at the local, state and national levels attest to the fact that qualified leaders are usually chosen, or those chosen quickly became qualified.

LMAR is charged with identifying REALTOR® members in Mississippi who were either already leaders or who demonstrated the willingness and ability to become leaders in their organizations.

Once identified, the candidates participate in a series of retreats at locations around the state where they learn new leadership skills and enhance those they already had. In addition to becoming better informed about how REALTOR® organizations work, the participants learn about personality types of themselves and those they work with, how to speak in public and be a spokesperson for their organization and how to work

together for a common goal.

Since its inception and the charter class in 1997, LMAR has been instrumental in providing a pool of individuals from which REALTOR® organizations can select leaders who bring skills that help the organizations grow and prosper. The program has been so successful that it has been packaged and sold to other state REALTOR® associations so they could form their own leadership programs. Much of the knowledge and many of the skills that make one a better leader in a REALTOR® association also makes that person better prepared to interact at home, church and in social groups.

The current LMAR class is about to graduate, and applications will soon be taken for the 2012 class. If you might be interested or if you know another REALTOR® who has shown ability, interest and dedication to serving in our associations, we are always searching for our best and brightest.

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.



"Some people are born leaders, some become leaders, and some have leadership thrust upon them."



ASSOCIATION NEWS

Congratulations to our MAR 2012 Officers and Directors

President	Watkins "Noggin" Wild, McComb
President-Elect	Ken Austin, Pass Christian
First Vice President/Central District	Janice Shows, Ridgeland
Northern District Vice President	Andrea Inman Cummins, Oxford
Southern District Vice President	Lisa Hollister, Ocean Springs
Treasurer	Stephanie McConnell, Bay St. Louis
Immediate Past President	Dee Denton, Jackson

District 1 Director-at-Large	Norma Cother, Tupelo
District 1 Director-at-Large	Phield Parrish, Greenville
District 1 Director-at-Large	Carla Palmer-Allen, Ridgeland
District 1 Director-at-Large	Stephanie Shaw, Gulfport

Mississippi Association of REALTORS® Endorses Lynn Fitch for State Treasurer



The Mississippi Association of REALTORS® Political Action Committee recently endorsed Lynn Fitch for State Treasurer in a formal presentation at the Mississippi Association of REALTORS® Building on Lakeland Drive in Jackson.

"The Mississippi Association of REALTORS® Political Action Committee is excited to endorse Lynn Fitch in her effort to become Mississippi's next State

Treasurer" said Derek Easley, Governmental Affairs Director for the Mississippi Association of REALTORS®. "We believe Lynn has the experience and leadership necessary to keep the State of Mississippi moving forward."

"I'm honored and proud to have this important endorsement from the REALTORS® Association," Fitch said. "These hard working men and women across Mississippi are the ambassadors who stand on the front line of promoting our economy and economic growth." Fitch further shared that she looks forward to working with Mississippi REALTORS® to address the issues that will encourage real estate—one of the state's top economic engines—to regain strength and lead the recovery of Mississippi's economy.

HEADLINERS

Members in the news

MAR mourns passing of Ashcraft



Ashcraft

Mississippi REALTOR® Donald Ashcraft of Madison passed away on September 6, 2011. Ashcraft's years of service to the REALTOR® Association included serving as President of the Jackson Association of REALTORS® in 1977 and President of the Mississippi Association of REALTORS® in 1981.

Joachim inaugural planned for NAR Convention



Joachim

Cynthia Joachim will be sworn in as Region V Vice President at the "Denim and Diamonds" Inaugural Party on Thursday, November 10, 6:30pm-11:00pm at the NAR Convention in Anaheim, CA. For additional information on the 2011 NAR Convention and the events go to www.realtor.org/convention.nsf.

Wilson appointed to RPAC Trustees



Wilson

Chris Wilson has received an appointment as a Regional Representative to the RPAC Trustees Committee for 2012 and 2013. This is a very prestigious appointment and we're pleased to have Chris serving as one of Region V's representatives. The RPAC Trustees Committee serves to support the NATIONAL ASSOCIATION OF REALTORS® by collecting voluntary political contributions and making expenditures for the purpose of assisting real estate-supported candidates win election to federal office to enhance the effectiveness of NAR's grassroots lobbying by mobilizing REALTORS®, as well as targeted segments of the general public, to gain the support of key federal legislators for the REALTORS® position on a specific legislative objective.

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FOR THE TECH OF IT

BY CHRIS ADCOCK



Top 5 ways to speed up your computer

Remove viruses and spyware

Viruses and spyware are the most common cause of computer slowdowns. Millions are infected and don't even know it. These unwanted programs run in the background, using your computer's resources for their evil deeds. Not only are they a major annoyance, but they can also put you at risk. Some of these intrusive programs include keyloggers which can copy passwords or credit card numbers as you type them and forward them on to be used for malicious purposes. Recently, we have seen a rash of "fake-AV", that is, fake antivirus software. These viruses typically pretend to be legitimate anti-virus software. They will randomly pop up and appear to be scanning your computer. It likely will be a program you have never heard of, and definitely one you haven't installed. It will inform you that your computer is infected with viruses and that you must upgrade to the paid version to remove them. In those cases, the money you pay goes straight to the virus makers. And now that they have your credit card information, you may be facing future problems.

Make sure you have trusted antivirus software that is up-to-date. It never hurts to run frequent virus scans, as virus definitions change day-to-day.



files, you inadvertently cause files to become fragmented. Parts of a file may be on one particular spot on your hard drive, while other parts of the same file can be somewhere else entirely. Accessing that file causes your drive to work harder than it needs to, and if you have enough fragmented files, your computer will slow to a crawl. It is simple to check the status of your file fragmentation. In Windows, go to Start, Programs, Accessories, System Tools, and open the Disk Defragmenter. There is an

Analyze tool that will scan your drive for fragmentation and let you know if you need to run the Defragmenter. Depending on how bad your drive is, the process could take several hours, so it would be a good idea to start at the end of the day. If you have Windows Vista or 7, you should have automatically scheduled defragmentation. Make sure to open Disk Defragmenter and make sure it is running. For those interested, SSD (solid-state drives) will be replacing our magnetic drives in the coming years. These drives have no moving parts or file fragmentation problems. You can buy these drives now, but they are much more expensive. The price is coming down slowly, and eventually all new computers will be equipped with SSD.

Turn off unnecessary startup programs

Too many programs think they need to run all the time. All these programs take a small amount of your computer's memory that you can't use for something else. Add up all the programs running in the background, and it can take a real toll on your computer's ability to run the programs you want. Check your Tray (that is the area to the bottom right of your screen where the clock is) and browse the icons. Most programs will have an option in their settings or preferences to start with Windows. Make sure to turn that off on programs you don't use.

Disable browser add-ons and toolbars

There are hundreds of browser add-ons and toolbars you can install to make your internet browsing more efficient. Most aren't installed for this reason, but rather are automatically installed, sometimes without your knowledge. I have seen people with 6 or more toolbars, not knowing what they were or how they got there. They are often bundled with legitimate software you install, but are sometimes the result of spyware. These toolbars can cause your browser to open and run slower, and they reduce the amount of a website you can display on your screen. Disabling these unwanted toolbars is simple. In Internet Explorer, click on Tools, and Manage Add-Ons. Click and disable any toolbars or add-ons you don't use. The process is similar in other browsers.

Defragment your drive

This is a problem I still run into quite often when troubleshooting a slow computer, particularly if it is several years old. As you create, edit, and delete

Upgrade your RAM

RAM (Random Access Memory) is used by your computer to run the software you are using at the moment, and anything running in the background. Most computers have between 1 and 4 gigabytes of RAM. To see how much you have, go to your Control Panel and open System. You will see your RAM at the bottom. If you have less than 2gb, you would probably benefit from an upgrade. As software updates, it often gets bigger and more memory intensive. Unfortunately, your computer can't automatically upgrade its hardware to keep up. RAM prices have been steadily dropping, making this a cheap upgrade. You could get away with a nice speed boost for less than \$50. There are different types of RAM, and your computer only takes one type, so check your computer specs to see what type you need. It will be something like SD, DDR, DDR2, or DDR3.

If you are suffering from a slow computer, hopefully the suggestions above will help! If your computer is several years old, you might consider upgrading to a newer machine. A new computer might not be in your budget, but if it is going to improve your efficiency and make your life simpler, it might be worth it. One of the best times to buy a computer is leading up to the November shopping season. Many local electronics stores and online retailers will likely have some good deals on computers and laptops. For the deal watchers, I recommend you check out DealNews.com/tech/. Visitors submit deals at local and online retailers so you can make sure you don't pay too much.

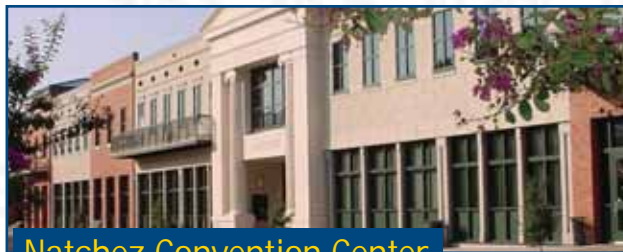
Chris Adcock is MAR's Information Technology Manager. Contact him at cadcock@msrealtors.org



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Nov. 30 - Dec. 2 • Natchez, MS

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Natchez Convention Center



MAR is excited to announce that this year's keynote speaker will be internationally-known real estate trainer David Knox

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For more information or to register visit www.msrealtors.org/ConventionEXPO.php



Tim Grooms



Ken Austin



David Knox



Dee Denton

Tentative Schedule of Events

Wednesday, Nov. 30:

8:00 a.m.-5:00 p.m.	Registration desk open
8:00 a.m. -5:00 p.m.	Hospitality booth open
8:00 a.m. -5:00 p.m.	CyberCafe open
9:00 a.m. -12:00 p.m.	Local Board management conference
11:00 a.m.-12:30 p.m.	MCAR meeting/Lunch
1:00 p.m. -2:40 p.m.	"Current Cases & Topics Affecting MS Licensees"-- Tim Grooms (2 hours elective CE)
1:00 p.m.-3:00 p.m.	Board of Directors
3:00 p.m.-4:40 p.m.	"Contract Law Concepts, Forms & Disclosures"-- Ken Austin (2 hours required CE)
3:00 p.m. -4:40 p.m.	"Current National Trends Affecting Real Estate Brokerage"-Tim Grooms(2 hrs com.CE)
5:30 p.m. -6:30 p.m.	RLI Reception
5:30 p.m. -6:30 p.m.	CRS Reception
7:00 p.m.-8:30 p.m.	Leadership dinner (by invitation only)
7:00 p.m.-8:30 p.m.	Commercial dinner

Thursday, Dec. 1:

8:00 a.m. -5:00 p.m.	Registration desk open
8:00 a.m. -5:00 p.m.	Hospitality booth open
8:00 a.m. -5:00 p.m.	CyberCafe open
8:30 a.m. -10:10 a.m.	"Pricing Listings in a Buyer's Market: Part I"-- David Knox (2 hours Elective CE)
9:00 a.m. -1:15 p.m.	EXPO open
10:30 a.m. -12:10 p.m.	"Pricing Listings in a Buyer's Market: Part II"-- David Knox (2 hours Elective CE)
12:00 p.m. -1:15 p.m.	Lunch in the EXPO
1:30 p.m. -3:00 p.m.	General Membership Meeting/Annual Awards
3:00 p.m. -4:40 p.m.	"Value Added Selling"-- David Knox (2 hours Elective CE)
3:00 p.m. -5:00 p.m.	EXPO open
5:30 p.m. -6:30 p.m.	Past Presidents reception
5:30 p.m. -6:30 p.m.	YPN reception
6:30 p.m.-8:00 p.m.	Dinner in the EXPO
8:00 p.m.-10:00 p.m.	Installation Gala/Dessert/Dancing

Friday, Dec. 2:

8:00 a.m. -2:00 p.m.	Registration desk open
8:00 a.m. -2:00 p.m.	Hospitality booth open
8:00 a.m. -2:00 p.m.	CyberCafe open
8:30 a.m.-10:10 a.m.	"License Law Concepts, Forms & Disclosures"-- Ken Austin (2 hours required CE)
9:00 a.m. -12:00 p.m.	EXPO open
10:00 a.m.-12:00 p.m.	AE Forum
10:30 a.m. -12:10 p.m.	"Agency Law Concepts, Forms & Disclosures"-- Dee Denton(2 hours required CE)
12:00 p.m. -1:30 p.m.	Lunch in the EXPO
1:30 p.m.-3:10 p.m.	"Agency Law Concepts, Forms & Disclosures"-- Dee Denton (2 hours required CE)

Sponsor & Exhibitor Opportunities

Contact Kathy Whitfield at kwhitfield@msrealtors.org or 601-932-5241



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

2011 Convention & EXPO Registration Form

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Company _____

Address _____

City/State/Zip _____

Day Phone _____ Fax _____

E-mail address _____

NRDS# _____

Real Estate License # _____

Appraisal License # _____

Spouse/Guest Name _____

Check all that apply

- ☐ **Rookie REALTOR®:** \$129 by Nov. 21; \$159 after Nov. 21/onsite (open to REALTORS® licensed on or after Dec. 1, 2010).
- ☐ **REALTOR®:** \$179 by Nov. 21; \$199 after Nov. 21/onsite
- ☐ **Non-REALTOR® Licensee:** \$229 by Nov. 21; \$249 after Nov. 21/onsite
- ☐ **Non-Licensee Spouse/Guest:** \$99 by Nov 21; \$119 after Nov. 21/onsite Non-education events only.
- ☐ **Affiliate Member:** \$199 by Nov. 21; \$229 after Nov. 21/onsite

Method of Payment

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

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

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

Credit Card #: _____ Exp. Date: _____

Signature (required) _____

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

Send your completed form with payment to:

MARCVN 2011, P.O. Box 321000, Jackson, MS 39232 or fax it to 601-932-0382

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

Registration Cancellation Policy

All cancellations must be submitted in writing or by email. Refunds minus a \$50.00 processing fee will be granted until November 21, 2011. No refunds will be issued after November 21, 2011 and the exhibitor or sponsor will be liable for any unpaid balance if cancellation is received after that date.

MCAR rolls out new Commercial Information Exchange (CIE)

Two years ago, members of the Technology Committee of the Mississippi Commercial Association of REALTORS® (MCAR) decided to be proactive in providing tools to deal with a possible recession. We searched for ways for MCAR to provide services that would enhance the membership's ability to produce more income by being more competitive. After much research, rebranding and relaunching the existing MCAR CIE became the Committee's focus. With the leadership of Presidents Dianne Brown and Bill Gamble, that effort came to fruition on April 1st of this year.

A CIE (Commercial Information Exchange) is a platform used by a commercial and industrial real estate community to share lease and sale availabilities, recent transaction details, tax records, tenant information, demographics, market statistics, aerial imagery, GIS mapping layers, leads and contacts, and more. It's established by a local community (usually an association of REALTORS®) and controlled by the participants who establish the rules – they're not handed down from some company's shareholders. It's a grassroots effort resulting in greater flexibility, security, and utility for everyone in its market. Over 100 markets from around the country share information and do business with each other on a CIE platform. It allows communities to join hands and take back their market. This is why CIEs exist and the reason our CIE vendor, Catylist, started their company over a decade ago. Which leads to why MCAR contracted with Catylist? Very simply, Catylist is the #1 provider of Commercial Real Exchanges for real estate associations nationwide.

MCAR's Technology Committee is comprised of typical pragmatic Mississippians; consequently we studied the success of Louisiana's statewide Commercial and Industrial CIE (www.lacdb.com). It started not too long ago with "0" members and now enjoys a position of dominance with an 800± membership and 7,481 listings in their system.

On April 1st, www.mcar.ms was reintroduced as a statewide Commercial and Industrial CIE for MCAR members and Non-MCAR members. To qualify for CIE membership, an applicant must be a Mississippi Real Estate Licensee or a Mississippi Certified State Real Estate Appraiser. Through a new contract with Catylist that expires in 2016, the CIE is able to offer active memberships at \$35 per month for MCAR members or \$100 set-up fee/\$45 per month for Non-MCAR members. Both memberships allow unlimited listings and search, with free access to the comparables library. Without belaboring a point, suffice to say this fee structure/service compares favorably to other products such as LoopNet and CoStar in all categories (please compare for yourself). To find a plausible example to demonstrate the immediate success of www.mcar.ms, on August 31 Google was searched for "Mississippi Commercial Real Estate" and found MCAR's

CIE to be at the top of the search results. This is a direct result of the activity generated by 1,125 listings being in the system and more being added daily.

There's strength (note preceding Google search) in numbers: The only way to avoid reliance on national services is to join together with other professionals in our market. Working as a group, you will have access to better information in terms of quality and quantity, while maintaining control of the information. You own your data: It's incredibly valuable, and without it, your options are limited.

As a commercial or industrial professional, technology has become central to your business or in even stronger language; it is the life-line for you to survive the current economic environment. The MCAR CIE affords its members the opportunity for a small firm in a

secondary market to compete with and provide the same professionalism as the large out-of-state firms. It also allows our larger in-state firms to do business in the smaller markets, a task that has previously been cost prohibitive. By visiting the CIE, sellers in Mississippi (and out-of-state) are now able to objectively review the large/small real estate firms and their expertise before selecting

a firm to represent them. Needless to say, the MCAR CIE has created a level playing field for any member that is trying to better him or herself.

Following are some additional noteworthy facts that have been and will continue to be most important to the administration of our CIE. Webmaster: The MCAR Technology Committee assumes the responsibility at this time and will hire a full-time webmaster. Transparency: As a CIE member, you are considered a part-owner and will always have the ability to make suggestions or report any suspicious activity. Go to www.mcar.ms and click on "About MCAR", then "Documents & Links". There you will find the By-Laws establishing the CIE and the CIE Rules and Regulations. Advertising: The MCAR Technology Committee applied for and received a \$3,000 grant from the National Association of REALTORS® to start/promote our CIE. The preceding mentioned By-Laws, specifically Section 16 of the Amendment to MCAR By-Laws dated 4/18/11 directs up to \$6,000 from available CIE funds be spent per year on prudent public advertising. Education: On a continuing basis, Catylist will provide webinars and live programs to educate the membership on basic marketing tools and technology upgrades as they occur.

Please take the time to seriously consider joining MCAR's CIE so that you will have access to accurate information about commercial listing's state-wide plus the ability to promote your listings in the Mississippi market. For details, see <http://mcar.ms>.

MCAR Technology Committee



**To find
Mississippi commercial
& industrial real estate
for sale or lease
go to
www.mcar.ms**

Accomplishment Growth Building Relationships

The *Leadership*MAR experience: M

If you build it they will come.

It was a mundane strategic planning retreat in late 1995 that former MAR CEO Scott Brunner described as involving “too much coffee and too little sleep” in which the first concept of some type of leadership development for emerging Mississippi REALTORS® became part of MAR’s Strategic Plan. It was during the following spring that Leland REALTOR® John Dean who was serving as MAR’s First Vice-President approached Brunner about his upcoming year of service as MAR’s President. “The idea was sparked as I looked at what I wanted to focus on in the upcoming year and I felt that the area of leadership development for future MAR officers needed to be addressed,” shared Dean.

Because there had been some divisive issues within the organization in prior years, Dean also wanted to provide something that would serve to give back to the membership. “I had been through the Leadership Mississippi program and began to look into whether there might be something similar out there for real estate, but there was not a program that was industry specific,” he said.

“I’ll have to admit that John pitched the idea to me and I didn’t take it very seriously at the time,” Brunner explained when asked about Dean’s initial broach of the leadership training idea. “I suggested that John put together a task force of REALTORS® to serve as advisors that represented members from several different areas.” The team of visionary leaders included Judy Glenn of Corinth, John Phillips of Gulfport, David Stevens of Clinton, Jerry Brewer of Senatobia and Cynthia Joachim of Biloxi. They were charged with producing a game plan, curriculum and set of principles to serve as a benchmark for a possible leadership program.

The distinguished task force along with Brunner began to search for a product that might be available to adopt and make real estate-friendly, but turnkey programs were simply nonexistent. “We looked at a number of Chamber (of Commerce) models that were based on a series of retreats and hand-picked participants,” Brunner said. The task force began to build on the foundation that the Chambers had put in place and began to customize those programs to fit them to the unique needs of real estate professionals. “We set the goal to seat the first class by February of 1997 with the dream of making it an informative, bonding and fun networking experience.” In the cover letter penned by Brunner as the introduction to The *Leadership*MAR Concept Manual that would later be offered for purchase to REALTOR® Associations across the country he shared this: “A few months later, at the end of 1996, the charter class of LMAR was chosen and set out on the adventure that would change the face of their Association.”

“We knew that the first class was going to be either really good or would-

n’t fly,” declared Brunner. Brunner also knew that the program would have to be tweaked along the way and readily admits that the class assignment given to the charter class might have been a little too challenging. “The first class was assigned a term paper,” he said. “They were to come up with a research project that would add to the body of real estate knowledge in Mississippi. It was somewhat of a train wreck,” he laughed.

It was Phil Hardwick, a friend of Mississippi REALTORS® and a part of the Mississippi REALTOR® Institute cadre who contributed the idea of having the class members read John K. Clemens and Steve Albrecht’s *The*

Timeless Leader: Lessons on Leadership, a treatise based on the writings of great leaders such as Plato, Winston Churchill and Martin Luther King. Relevant topics, speakers and trainers were gleaned from the experiences of the task force and Brunner’s involvement with the U.S. Chamber Institute to be used as retreat speakers and clinicians and curriculum and team-building activities were soon added.

Over the following years the maligned term paper was replaced with a year-long class project designed, produced and implemented by the class members. In the spirit of the original writing project, the objective was that the class project focus on involvement that would give back to the world of real estate. One of the most notable projects produced by a past LMAR class is the now-prevalent REALTOR® car tag in which the proceeds go to benefit Habitat for Humanity. This and other LMAR projects have pioneered in

ways that the original task force could only have dreamed.

The aspects of the LMAR experience that have remained somewhat steadfast in the program’s composition are things like a 12 to 14-member class size, an executive retreat format and program inclusions such as the study of MAR’s management, structure and governing documents. Team-building exercises, courageous challenges and leadership movie choices are often tweaked to fit the personality of the current class. However, the integral commitment to building a fraternal group of future association leadership through hard work, fun and networking remains constant.

The *Leadership*MAR Concept Mission Statement that was crafted by that group of inceptive visionaries states that the purpose of LMAR is to identify emerging REALTOR® leaders and potential Association leadership; to empower those individuals to maximize their leadership potential; to encourage those individuals to participate in Association leadership roles; and to incorporate those individuals into the Association’s committee/leadership structure. The very fundamental but monumental charge of the statement’s words has served as a catalyst to dozens of Mississippi REALTOR® Officers, Directors and Presidents as well as NAR Committee members and

A MAN WHO WANTS TO LEAD
THE ORCHESTRA MUST TURN HIS
BACK ON THE CROWD.

~MAX LUCADO

THE TASK OF THE LEADER IS TO
GET HIS PEOPLE FROM WHERE
THEY ARE TO WHERE THEY HAVE
NOT BEEN.

~HENRY A. KISSINGER

LEADERSHIP IS THE ART OF GET-
TING SOMEONE ELSE TO DO
SOMETHING YOU WANT DONE
BECAUSE HE WANTS TO DO IT.

~DWIGHT D. EISENHOWER

Empowerment Challenge Friends

Relationships Knowledge Engaging Service Teamwork

e: MAR's key to lasting legacy

Chairmen over the last 15 years. In addition, with the guidance of Scott Brunner, John Dean, the inaugural task force and many others, the *LeadershipMAR* was transcribed into a turnkey prototype that has been offered to local and state REALTOR® Associations across the country. To date, somewhere around 30 to 40 associations have purchased and adopted the program.

So what about today?

Real Estate LEADER cover models Phil Landers and Stephanie Nix of Jackson are two of the fourteen 2011 *LeadershipMAR* Class members, each coming into the real estate profession from different backgrounds and each at a different stage in their careers. "I grew up in real estate and always wanted to get in the business," confessed Nix. "I earned a marketing degree and also studied accounting in college so I worked in the banking industry for 10 years prior to entering the world of real estate. I've been a licensed agent for 16 years and have loved it. I can't imagine doing anything else," she said.

A former minor-league pitcher, Landers, too had a "life before real estate." After receiving a degree in Mechanical Engineering from Mississippi State University, he went to work in the oil and gas industry and later earned an MBA from Louisiana Tech University. He retired from America's largest natural Gas company, El Paso Natural Gas, in 2005 to come back home to begin a career in real estate, a career in which his mother Tommye Hurtt had enjoyed much success.

Both Nix and Landers feel very strongly that their time and financial commitment to this year's LMAR course of study has been invaluable not only to their ongoing professionalism and involvement in their association, but also to their personal lives. "The professional training and retreat speakers have helped me to rediscover my passions in both my business and personal life," declared Nix. "I am more focused on what I do best and am letting go or delegating things that need to be done but are not my strengths."

"I have developed some deep personal relationships with my fellow classmates and with the MAR staff that will only improve over the years," Landers said matter-of-factly. "I look forward to serving with these members to increase business opportunities that will benefit our families, our communities and our industry as a whole."

Even though Landers and Nix have both been heavily involved in leadership roles in their churches, communities and local boards, they have learned firsthand of the invaluable and vital importance of involve-

ment with MAR. "LMAR is about servant leadership," Landers said. "It's about helping develop better opportunities for our members by actively serving on the boards and committees that support our industry."

As was the original intent of those charter task force members, Nix has gleaned leadership skills that will benefit others outside of the real estate industry. "I hope to share the knowledge gained from my LMAR experience with others and hope to be a better leader in any role in which I serve for the betterment of any group and myself," she shared.

What if every day were REALTOR® Day?

As the esteemed LMAR class of 2011 nears the end of their curriculum and anticipates their graduation at MAR's 2011 Convention in Natchez, they are preparing to share with the community an ambitious project that offers credibility to the real estate profession and service to the community across Mississippi. "The 2011 LMAR class project has been to create an ongoing and sustainable Mississippi REALTOR® Community Service Day," shared Landers. "We wanted to use this day as a spring board to bring recognition to Mississippi REALTORS® and to spotlight all they do for their communities. REALTORS® are the source of information on so many levels to the public they serve. This campaign will promote REALTORS® as the 'go to' person when it comes to building a happier and safer community," he added.

"One of our goals was to get commitments from more than 75 percent of our local associations statewide to participate in projects in their respective communities," said Nix. "We have almost 90 percent of the local associations signed up to participate." The scheduled date for most of the local board REALTOR® Community Service Day events is October 14th.

"We see this event as an opportunity to show our communities statewide that we are more than just REALTORS®, we are their neighbors and friends and we care about the communities we serve," Nix continued. "Our goal is to include media coverage highlighting our events to show that we give back to our communities. Most associations have such events throughout the year, but this is the first time we've all worked together on a common day to bring more attention to our efforts statewide. We feel this will improve consumer perception of REALTORS® and show consumers we care about our communities and helping people throughout our state."

For additional information on *LeadershipMAR* or to apply for the 2012 LMAR class go to msrealtors.org/LeadershipMAR.php.

Kathy Whitfield, a 2001 graduate of LeadershipMAR and LeadershipMAR's Honors Class, is MAR's Marketing & Communications Director.



Friendship Compelling Inspirational

Here's what participants are saying about LMAR:



Being a part of this year's LMAR class has allowed me to learn from the other brokers and apply what I've learned from their experiences to my own business. The class has also made me a better leader not only in my professional life but also in my personal life. I have strengthened and solidified relationships both personally and professionally by using the skills I learned in this class. ~ *Wesley Webb, Class of 2011, Tupelo*



LeadershipMAR has opened opportunities for me to get involved in the Mississippi Association of REALTORS®, opportunity to build lasting friendships and opportunity to grow as a person to be a better REALTOR®! The values this *LeadershipMAR* experience has added to my business and my life are priceless! ~ *Trish Fleming, Class of 2006, LeadershipMAR Trustees Chairman, McComb*

From a professional perspective, I've learned the value of involvement within our industry. My responsibility extends further than marketing real estate but also my responsibility is also an advocate for the community. From a personal perspective, I've redefined my focus of what and who is most important to me. It has helped bring clarity and appreciation of a strong foundation to build healthy relationships. ~ *Jeanelle Marshall, Class of 2011, Madison*



It has made me more aware of my abilities and has encouraged me to step out of my comfort zone. The class has challenged me in certain areas where I needed improvement. I believe it has made me a stronger agent, more confident in all areas and it has also helped me to encourage others to step up also. ~ *Michele Johnson, Class of 2011, Hernando*



Being a part of this class has helped me to really look deeper in myself to understand my leadership style so that I can effectively alter that to be a more positive role in others lives. I do believe that LMAR has provided the base work to help me become a better leader so that I can help others reach a higher potential. ~ *Damion Flynn, Class of 2011, Saucier*



LMAR has provided me the opportunity to work together with REALTORS® from across the state and to get to know them and the dynamics of their markets. The experience that this program provides is an essential step in the development of REALTOR® leaders on the local, state and national levels. ~ *Ken Austin, Class of 2011, 2012 MAR President-Elect*



I am proud that I have had the opportunity to participate in an LMAR class and have developed such strong friendships with my classmates. My personal goal is to help REALTORS® understand they need to stand up and be heard during this time when both our economy and the housing market are weak. We need to do what we can to make sure our voice is heard the loudest on housing issues at the local, state and national level. ~ *Karen Glass, Class of 2011, Gulfport*



LMAR has helped me recognize some of my strengths and weaknesses, one of which is public speaking. After giving an impromptu speech in front of my LMAR classmates, they gracefully told me I was terrible. After that, I felt strong motivation to improve. I gathered one of my favorite lessons in LMAR class, created my first power-point and presented it to my local board of 200. ~ *Dorothy Watson, Class of 2011, Starkville*



I graduated from LMAR with friends for life. I wanted to learn all I could about our association and this was my beginning. Not only did I learn about our association, but I learned so much about myself. I went on and joined the Leadership Honors class where I really found my strengths on a ropes course! Recently, I graduated from NAR's leadership Academy with 26 talented REALTORS® from across our nation. The leadership programs have been the best thing I have ever done for myself. ~ *Janice Shows, Class of 1999, 2012 First Vice President/Central District*



LeadershipMAR helped me to broaden my thinking strategies on how to become a better REALTOR®. The group bonded and became a great source of information for me as a fairly new agent. I learned from the mistakes and challenges of others. LOVED the experience! ~ *Robin McKnight, Class of 2007, Cleveland*



LMAR helped me learn partner with our Association, its driving force and leadership with a unifying energy by incorporating skills gained to become more pro-active in our Association, our community and with our state and local policy makers. ~ *Miriam Seale, Class of 2011, Hattiesburg*



LMAR is a smorgasbord... a variety of people coming together to share life experiences, learn new skills, share ideas and envision the future. It's not about what you learn from the excellent trainers or the peaceful remote venues. LMAR is about building relationships! ~ *Lorraine Krohn, Class of 2000, Association Executive, Gulf Coast Association of REALTORS®*



LeadershipMAR has allowed me to meet fellow REALTORS® from across the state who bring a unique perspective and base of knowledge that has enriched my understanding of problem-solving in real estate and life in general. It also has given me a level of comfort to be able to reach out to my peers from across the state to help solve issues that may be affecting me as well as others. ~ *Jon Ritten, Class of 2011, Diamondhead*



LMAR has helped me to broaden the leadership skills that I have and has taught me how to utilize those to help me be the best I can be in my personal and professional life. I have also learned things about myself that I did not know before. This experience has been inspirational, educational, eye-opening, exhilarating, and downright fun. ~ *Megan Hall, Class of 2011, Ridgeland*



LMAR has been a wonderful opportunity to network, make new friends, sharpen skills, and experience personal growth. If you have an opportunity to participate, don't miss it! ~ *Watkins (Noggin) Wild, Class of 2011, 2012 MAR President, McComb*



LMAR was an eye opening experience to see how a group of people who didn't know each other can come together to learn from each other and do GREAT things from a distance. I have greatly enjoyed the experience and feel that this program brings out leadership in each person. ~ *Beth Johnson, Class of 2011, Brookhaven*

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Sterling
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Local Board MARPAAC participation levels

As of September 29, 2011

MARPAAC has reached 93.4 percent of its 2011 goal with \$186,033 and 44.6 percent of its 50 percent fair share participation goal.

	Fair Share Participation Goal
Biloxi-Ocean Springs	44.1%
Clarksdale	66.7%
Cleveland	31.0%
Four County	6.0%
Golden Triangle	52.2%
Greenville	29.4%
Greenwood	41.5%
Grenada	109.5%
Gulf Coast	40.3%
Hattiesburg	40.9%
Jackson	34.6%
Laurel	65.4%
Meridian	62.7%
MCAR	69.7%
Natchez	26.9%
North Central	39.2%
Northeast	52.2%
Northwest	60.3%
Pearl River	57.9%
Southwest	54.5%
Vicksburg	51.7%
Total Participation	44.6%



2012 Fair Share Investment Form

Amount:

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

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

Name (print clearly) _____

Firm Name _____

NRDS# _____

Address _____

City _____ Zip _____

Work Phone _____

E-Mail _____

FOR CREDIT CARD CONTRIBUTION

☐ VISA ☐ MC Amount \$ _____

Card# _____

Exp. Date _____

Signature (required) _____

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



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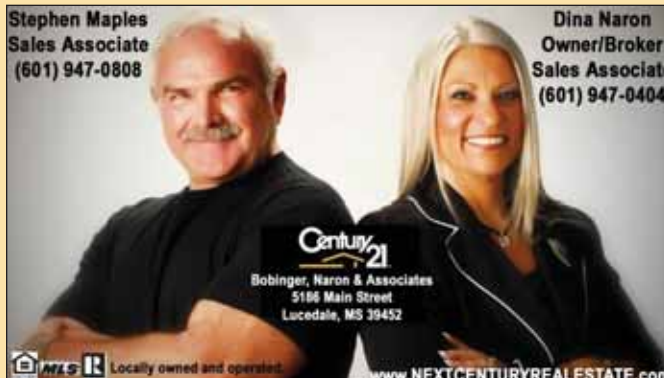
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