

**REAL
ESTATE**

LEADER

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

Spring 2011

Delta
Treasures:
Mississippi
real estate's
diligent
dynasty

2011 MAR legislative recap
REALTORS® visit Capitol
Sharing too much online?



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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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On the cover:

Share the words of the wise from Delta REALTORS® Hal Fiser, Lila McRight and Belva Pleasants as they offer sound advice for long-term real estate success.

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PRESIDENT'S PERSPECTIVE

Spring is in the air and with it comes a spark of optimism in our voices and a slight bounce in our step. With nature's exhibit of new life, now is the time for Mississippi REALTORS® to focus on new business, new property and longer days to show our clients.

As I've traveled the state visiting local boards, I have experienced a positive outlook on the housing market and tenacity for finding business models to survive a challenging economy. Business seems to be improving for many of our members, and many are experiencing personal and professional growth.

In this issue of *Real Estate LEADER*, we have an inspiring story of three dynamic Mississippi Delta REALTORS® who have enjoyed decades of success in the real estate profession. Their tenure and accomplishments have provided a legacy of hard work, positive attitude and endurance as examples to their families, friends and communities. Enjoy reading as they share their adventure.

Other timely articles include information on the profits and perils of property management, having a back-up plan for your computer and the potential risk of recommending vendors to your clients.

I also encourage you to look at the back cover for a sneak peek at what we have planned at our 2011 MAR Convention & EXPO to be held November 30 through December 2 in Natchez. Register now and save substantially off the onsite registration price.

I look forward to spending time with you this year as I seek to serve our membership.

Sincerely,



Dee C. Denton
President

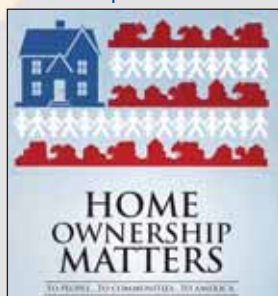


WORD ON THE STREET REAL ESTATE NEWS BRIEFS

Florida Association of REALTORS offers discount on iPad

The Florida Association of REALTORS® has negotiated a six percent discount on the iPad through Insight, an Apple reseller. Florida has offered to share this discount to Mississippi REALTOR® members. This offer includes the new iPad 2. Insight also offers discounts on thousands of other products ranging from two percent to four percent. To take advantage of this deal, visit www.insight.com/floridamembers.

NAR's 2011 Public Awareness Campaign: Home Ownership Matters



There's a reason home ownership is called the American Dream. People aspire to home ownership for the financial and social benefits it conveys. Our government supports home ownership because it's good for communities and the nation's economy. In 2011, NAR's Public Awareness Campaign will continue to remind consumers that home ownership not only benefits families, it also helps build strong communities and creates jobs. Visit www.realtor.org/topics/homeownership to learn more.

NAR's Midyear Legislative Meetings & Trade Expo scheduled for May



Make plans now to attend the REALTORS® Midyear Meetings & Trade Expo where NAR members take an active role to advance the real estate industry, public policy, and the association. Join REALTORS® from across the country in Washington, D.C., for special issues forums, committee meetings, legislative activities, and the industry trade show. The Midyear Meetings will be held May 9-14, 2011. Go to www.realtor.org/midyear.nsf for more information and to register.

2011 NAR Convention & Expo Registration Opens May 4



Where will you be 11.11.11? The REALTORS® Conference & Expo is coming to Anaheim, CA, November 11-14. Make plans to attend so you can learn how to take your business to a new level.

Visit www.realtor.org/meetings_and_expo for additional information and to register.



LEGAL EASE

Proceed with caution when recommending vendors

Ron Farris, Esq., MAR General Counsel

With markets still sluggish, many REALTORS® are trying to gain a competitive edge by going the extra mile for clients. Creative brokers and salespeople looking for that “something special” to set them apart from the pack may be tempted to add a service or perk to their menu without taking the time to think it through or run it past their legal advisor. This can be very risky, and an example of how risky it can be comes with recommendations to clients regarding vendors.

Things have a way of getting complicated quickl, especially in today's litigious marketplace. It may seem simple enough to offer the name of a home inspector or plumber or pest inspection service when a client is drawing a blank and in need of help, but the situation can turn on a well-meaning REALTOR® in a flash when the client relies upon a recommendation that leads to an unsatisfactory result. REALTORS® should think twice before recommending vendors to clients for several reasons.

As a practical matter, REALTORS® face enough risk without adding to it by vouching for vendors of other services. Because licensed real estate professionals cultivate and strive for the trust of their clients, they assume an air of authority that raises the risk that trusting clients may look to them for advice on matters outside their expertise and training. Some REALTORS® simply cannot stand the thought of telling a client they are not in a position to help. Others mistakenly think their ethical duty to aggressively assist clients includes the obligation to help clients find non-REALTOR® professionals to move a project toward closing. This is simply not the case.

From a legal perspective, vendor recommendations are fraught with risk. If a name is provided to a client and anything goes wrong, the person who recommended the vendor is a likely target for a lawsuit, especially a REALTOR® who is likely to have an E&O insurance carrier behind them. Moreover, every time a REALTOR® recommends a vendor to a client, they assume the risk that their own relationship with that client could be damaged if the client hires the vendor and ends up disappointed.

As a general rule, a REALTOR® should avoid recommending vendors in a scenario where they are rewarded by a vendor for making recommendations to their clients. Acceptance of incentive payments is akin to a “kickback”, highly suspect and prohibited in most instances. A prime example is a home warranty company's flat fee payment (i.e. monthly or annual payment) to a real estate broker for marketing a home warranty product directly to partic-

ular homebuyers or sellers. In November 2010, HUD's General Counsel Helen Kanovsky formally responded to public comments HUD received on the "Home Warranty Companies' Payments to Real Estate Brokers and Agents" Interpretive Rule published on June 25, 2010, saying that such payments are prohibited by Section 8 of RESPA. Payments for marketing services directed to particular homebuyers or sellers are considered by HUD to be payments for affirmatively influencing their choice of settlement service providers and would therefore violate Section 8 of RESPA as an illegal kickback for a referral, regardless of whether the payment is made to the broker or agent on a "per transaction" or a "flat fee" basis.

Any REALTOR® considering a new “service”, “perk” or “incentive” that is outside the normal range of widely accepted brokerage practices should proceed with caution and consult legal counsel before the putting the new idea into practice. Here, an “ounce of prevention” is most assuredly “worth a pound of cure.”



Ron Farris, Esq. is General Counsel to the Mississippi Association of REALTORS®, and available to Association members through the Legal HotLine. For non-HotLine matters, he can be reached at Farris Law Group, P. O. Box 1458, Madison, MS 39130-1458, or by email: ron@farrislawgroup.net.



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. Calls received after 3:00 p.m. will be returned the following business day.

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2011 REALTOR[®] Institute Pre-License schedule

SALESPERSON PRE-LICENSE

Nesbit	June 20-30
Jackson	July 11-21
Gulfport	August 1-11
Nesbit	August 1-29 (N)
Jackson	Sept. 12-Oct. 10 (N)
Gulfport	Oct. 3-31 (N)
Jackson	Oct. 24-Nov. 3

GRI I - ROOKIE BOOT CAMP (SALESPERSON POST-LICENSE)

Jackson	May 16 - 19
Hattiesburg	June 20 - 23
Gulfport	July 25 - 28
Jackson	Aug. 15 - 18
Jackson	Nov. 7 - 10

GRI II (BROKER A)

Jackson	July 11 - 15
Gulfport	Aug. 22 - 26
Jackson	Oct. 10 - 14

GRI III (BROKER B)

Jackson	Aug. 8 - 12
Gulfport	Sept. 19 - 23
Jackson	Oct. 31 - Nov. 4

BROKER BOOT CAMP (BROKER POST-LICENSE)

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Jackson	Oct. 17-20

Confirm dates & register on website at www.realtorinstitute.org



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MAR announces 2011 *Leadership*MAR Class



Congratulations to 14 REALTORS[®] who were recently selected to be a part of Mississippi Association of REALTORS[®] 2011 class of *Leadership*MAR. The prestigious MAR program combines individual study, group sessions and project experience to sharpen the leadership skills of each participant and cultivate future association leadership. Training sessions include identification of leadership skills, team-building exercises, procedures for goal setting, personal profile analysis, network building, and improving communications skills.

The 2011 LMAR class includes the following:

Ken Austin, Pass Christian
Damion Flynn, Saucier
Karen Glass, Gulfport
Megan Hall, Ridgeland
Beth Johnson, Brookhaven

Michele Johnston, Southaven
Phil Landers, Flowood
Jeanelle Marshall, Ridgeland
Stephanie Nix, Madison
Jon Ritten, Diamondhead

Miriam Seale, Hattiesburg
Dorothy Watson, Starkville
Wesley Webb, Tupelo
Watkins "Noggin" Wild, McComb



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

Profits and perils of property management

Real estate licensees in Mississippi are able to choose from a number of activities in which they can legally engage. A growing number are becoming involved in the management of rental real estate as a continuing source of income during these difficult economic times. Unfortunately, managing rentals without following the proper rules and procedures has resulted in a huge increase in complaints made against licensees to the Mississippi Real Estate Commission. If you already manage rentals or are considering adding this to your business, it is essential that you know and adhere to some basic requirements.

First of all, one must have an active real estate license in order to manage rental property for other people with the intention of receiving compensation. You might be surprised at how many people have been managing rentals in Mississippi without going through those pesky details of obtaining a real estate license. As they come to the attention of the real estate commission they are told to cease and desist. Some of them ignore the warnings and continue to operate their rental management business until court action is taken.

Brokers who don't want to be involved in property management sometimes allow their salespeople to manage a few rentals to help them survive until the market gets better. In some cases the brokers are telling their salespeople that they don't want to be involved in the management, don't want to see owners or tenants, don't want to see the paperwork, don't want to hold any security deposits and may want the salesperson to be paid directly by the owner. In essence, they are telling the salespeople they are operating on their own in this facet of their business. Mississippi License Law IV.A. (1) does not allow the responsible broker to abdicate the responsibility of instructing and supervising the licensable activities of those licensed under them, including those who hold broker licenses but are acting as salespeople. MREC 73-35-21 (1) does not allow a licensee to accept compensation for any licensable activity from anyone other than their responsible broker, and the earnest money/security deposit requirements in 73-35-21 (f) apply to rentals as well as sales.

Whether you manage one rental or 100 plus, agency law and the fiduciary duties that come with an agency relationship must be recognized and adhered to. Some of the duties that are expected of property managers are planning, advertising and marketing, screening tenants, negotiating leases, collecting rents, evicting tenants, property maintenance, being sure taxes and insurance are paid, keeping records, making periodic reports to the owner and risk management for both the owner and yourself.

The Statute of Frauds which says that certain activities must be in writing to be enforceable applies to leases for a year or longer. Because of this, pretty much everything we do should be in writing with a copy in the file.

Three documents that should be used in all rental transactions are (1) a property management agreement allowing the agent to act for the owner and states the compensation, (2) a rental application to screen potential tenants and obtain authority from them to run a credit report and a background check, and (3) a lease agreement, which outlines the terms and conditions of the tenant's occupancy of the property and allows the property manager to evict the tenant if the terms are not met. These written documents are for the owner's protection, your protection as the owner's agent, as well as for the tenant's right to occupy the property within the terms of the lease. Managing property without these

three documents opens the door to misunderstanding and potential problems for the owner, the tenant and the agent.

One predictable concern to agents is a claim of discrimination made by a tenant whose application to rent has been turned down. Good records are necessary to defend your decision and your records must show that your reasons to rent or not rent are consistent. You have to treat all parties exactly the same, use the same credit reports and other screening tools and the same process to approve or deny occupancy to any applicant. The reason you deny occupancy should be clearly written on the rental application and be consistent.

Most of the forms used by licensees in the sale and purchase of real estate must also be used in managing rentals. The Working With a Real Estate Broker form must be executed at the first substantive meeting with both owners and tenants. Lead-Based Paint Disclosures are required for dwellings built prior to 1978. Law 89-1-501 which addresses the Property Condition Disclosure Statement includes sale, lease with option or other option to purchase and ground lease coupled with improvements (which can be interpreted as rental of land and dwelling). To my knowledge, the real estate commission is not currently interpreting nor enforcing this statute to include rental properties. However, as with many other aspects of real estate, even if not required to disclose, it still might be good business practice to have the disclosure in writing and in your file.

Because there has been such a huge increase in property management complaints, the Mississippi REALTOR® Institute now offers a four-hour CE course called "Property Management for the Residential Agent". This course addresses the type of rental management in which most residential real estate licensees engage and is available on request.

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.





ASSOCIATION NEWS

Adcock joins MAR staff



Adcock

The Mississippi Association of REALTORS® is pleased to announce the addition of Chris Adcock to the MAR staff. Adcock is an Internet Technology (IT) developer from Pearl, MS. He previously owned and operated an IT consulting company which served local businesses, including many Mississippi REALTOR® members. He attended Hinds Community College, where he studied Computer Science. Adcock brings an extensive background in programming, systems administration and customer service. You can contact Chris Adcock at cadcock@msrealtors.org.

Feinberg opens new avenue for qualifying real estate licensees for compensation for Oil Spill-related losses

Beginning in April, Mississippi real estate professionals will be able to file directly with Ken Feinberg's Gulf Coast Claims Facility (GCCF) for either Interim, Final or, in some cases, Quick Final payments to compensate for losses suffered as a result of the Deepwater Horizon explosion and oil spill. This transition signals the end to the payments made through the Mississippi REALTORS® Disaster Relief Fund and the 3rd party claims administration firm, NCA.

At press time, files from claimants to NCA who have signed a release of information form are being transferred to the GCCF and claimants will be receiving a packet of instructions from the GCCF which will give them information about when and how to file for additional funds. GCCF anticipates that their locations will be ready to accept filings from real estate agents near the end of March or in early April.

Real estate licensees are encouraged to compose specific statements to submit to GCCF with their claim forms illustrating how their losses are related to the oil spill including such things as market data or communications from buyers or sellers, tenants or landlords that document the impact of the spill. Additional documentation may be requested by the GCCF and it is highly recommended you comply with their request in order to expedite the process. This shift in responsibility brings to a close the 8-month-long endeavor by volunteer leaders of MAR, the MS REALTOR® Disaster Relief Fund and MAR Staff to work through NCA in delivering funds to eligible real estate licensees. At press time, the process had placed over \$2.3 million in the hands of Mississippi brokers and agents to compensate for oil spill related losses. Updated information and instructions will be posted on <http://msrealtors.org> as the process continues.

RLI plans Timberland Course for April



The MS Chapter of RLI will be holding "The Timberland Course" at the Silver Star in Philadelphia, MS April 26-27, 2011. The goal of the Timberland Course is to give the real estate professional an awareness of what makes a good timberland investment; how to recognize that investment; and how to evaluate it for current and future use. There are many components to timberland evaluation. This short course will look at seven different units, each a vital component in evaluating the merits of a particular timberland investment. The Instructor for this program is MAR's very own Rick Taylor, RLI's 2011 State Chapter President. Contact Gina Haug at ghaug@msrealtors.org or 601-932-5241 for additional information or to register.

HEADLINERS

Members in the news

Lane chosen for RFCU Committee



Lane

Mississippi REALTOR® Nancy Lane has been selected to serve on the Supervisory Committee of the REALTORS® Federal Credit Union. The committee is composed of five members who work hand in hand with the RFCU Board of Directors in the financial oversight and reporting of the credit union. Florida Association of REALTORS® CEO John Fridlington serves as Chairman of the Supervisory Committee.

Shows chosen for NAR Leadership Academy



Shows

Madison REALTOR® Janice Shows was recently selected for the 2011 NAR Leadership Academy. The NAR Leadership Academy identifies, inspires, and mentors emerging leaders from the local and state level for the NATIONAL ASSOCIATION OF REALTORS®. The Leadership Academy is a nine-month, in person and online training and development program structured around NAR's national meetings. Each training session will build on developing institutional knowledge and leadership skills. The 2011 NAR

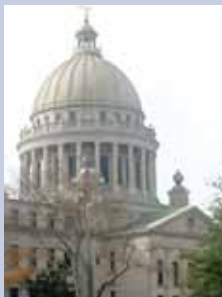
Leadership Academy class consists of twenty-six REALTORS® from across the United States.

MAR remembers Gary Murphree



Murphree

Mississippi REALTORS® mourn the passing of Board of Directors member, former Executive Committee member and Mississippi Real Estate Commissioner Gary Murphree. Murphree died March 11, 2011 in Tupelo after a long illness. He was President of U.S. South, Inc., a farm and commercial real estate company. His leadership positions included serving on the National Association of REALTORS® 2005 Commercial Alliance Committee and active membership in the REALTORS® Land Institute of Mississippi, serving in different years as the group's Secretary, Vice-President and President. In 2004 Murphree received a National Republican Congressional Committee Leadership Award as Honorary Co-Chairman of the Business Advisory Council and traveled to Washington regularly to meet with the State Congressional delegation in his leadership roles in farming, ranching, and real estate.



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

2011 MAR final legislative update

by Derek Easley

The Legislative Session is coming to an end and I would like to report on MAR's 2011 Legislative priorities. At the end of March Governor Barbour signed into law two of MAR's top priorities, legislation allowing compensation for providing Broker Price Opinions and The Mississippi Appraisal Management Company Registration Act, allowing the MS Appraisal Board to provide oversight and regulation to AMCs. Both bills will become effective July 1, 2011. MREC and the Appraisal Board will now begin the process of drafting and adopting regulations pertaining to these two laws.

See the links below to view the final version of the bills:

http://billstatus.ls.state.ms.us/documents/2011/pdf/sam/Amendment_Report_for_HB0990.pdf

http://billstatus.ls.state.ms.us/documents/2011/pdf/sam/Amendment_Report_for_HB1337.pdf

I want to personally thank everyone who took the time this year to respond to the Calls to Action. I can assure you that your grassroots involvement made a difference.

I would also like to report on HB 575 which prohibits the payment of a fee to a person imposing certain covenants on future conveyances of real property. The Governor has signed this legislation into law. It will become effective on July 1, 2011.

The Mississippi Association of REALTORS® opposes private real estate transfer fees. MAR believes such fees decrease affordability, serve no public purpose and provide no benefit to property purchasers or the community in which the property is located. Because private transfer fee deed restrictions are often difficult to discover and to therefore disclose prior to a transaction, REALTORS® risk liability issues.

You can find a copy of the legislation by using the link below:

<http://billstatus.ls.state.ms.us/documents/2011/pdf/HB/0500-0599/HB0575SG.pdf>

I'm also happy to report that Governor Barbour has signed HB 1285, the legislative fix to the owner financing exemption that was removed in the MS version of the SAFE ACT. This legislation became law the moment Governor Barbour signed it. To view that legislation by using the following link:

<http://billstatus.ls.state.ms.us/documents/2011/pdf/HB/1200-1299/HB1285SG.pdf>

Below are other 2011 Legislative Priorities that died this year somewhere in the Legislative process.

State Income Tax Credit for 1st Time Homebuyers

- SB 2139 died again this year in the House of Representatives after passing the Senate.

Health Insurance Exchange Program

- HB 1220 died in Conference as a result of House and Senate negotiators being unable to reach a compromise. MAR supports legislation which will create a Health Insurance Exchange Program. Health insurance affordability and availability are top concerns for REALTORS®, most of whom are independent contractors.

Sunshine Legislation

- After passing the Senate, SB 2618 died in the House of Representatives for the sixth straight year. This legislation would have brought oversight and accountability to state agencies that enter into contracts with private attorneys.

Tax Incentives for Green Building

- HB 24 and SB 2115 both died in their respective committees this year. MAR was supporting the establishment of 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. Unfortunately, the failure of the bill was related to the budget being as tight as it is this year and any legislation such as tax incentives impact the State General Fund.



Derek Easley is MAR's Governmental Affairs Director. Email him at deasley@msrealtors.org.

REALTOR® Day at the Capitol 2011

More than 150 Mississippi REALTORS® braved inclement weather to let their voices be heard at the Mississippi State Capitol on Thursday, February 3, 2011. After a briefing of legislative issues from MAR Governmental Affairs Director Derek Easley, members were joined by Senator Billy Hewes of Harrison County, President Pro Tempore; Representative Scott DeLano of Harrison County; and Lieutenant Governor Phil Bryant who gave governmental updates.

Senator Gary Jackson of District 15 received MAR's 2010 Outstanding Senate Legislator award and Representative Brandon Jones of District 111 received MAR's 2010 Outstanding House Legislator award. Both were recognized for their exemplary support of real estate and property rights issues.

Following the events at the Mississippi Capitol, MAR members gathered at the MAR Building for a Political Advocacy Luncheon. Secretary of State Delbert Hosemann briefly spoke on issues of interest to MAR members. Alan Lange, political author and founder of YallPolitics shared his light-hearted insight into Mississippi politics.



*Representative Brandon Jones and
MAR President Dee Denton*



Lieutenant Governor Phil Bryant



*Senator Gary Jackson and MAR President
Dee Denton*



*Senator Billy Hewes, President Pro Tempore and
Governmental Affairs Director Derek Easley*



Representative Scott DeLano



*Bruce Kammer, Picayune; Karen Glass,
Gulfport; Robert Andrews, Greenville*



Alan Lange, Author and Founder of yallPolitics



*Megan Hall, Jeanelle Marshall, Jackson;
Deborah Nettles, Starkville*



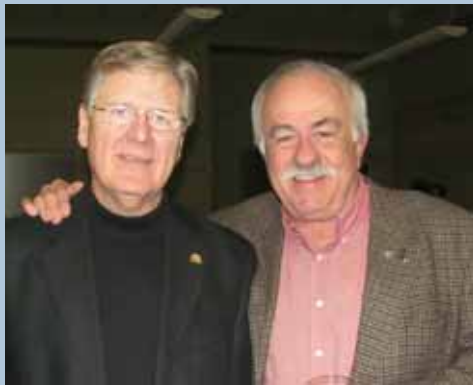
*Jackson REALTORS® Selena Lovejoy, Rod Crosby,
Susan Burton, Rick Young, Johnnie Brown,
Bethany Culley and Randy Inman*

Major Donors Reception

Mississippi REALTOR® MARPAC Major Donors recently attended a reception at the Mississippi Sports Hall of Fame where they had the opportunity to visit with many of Mississippi's elected officials. Major Donors include those who have contributed an annual amount of \$1,000 or more to MARPAC.



MAR CEO Beth Hansen and Insurance Commissioner Mike Chaney



David Stevens, Clinton and Bruce Kammer, Picayune



District 108 Representative Mark Formby and Yolanda Parris, Jackson



Secretary of State Delbert Hosemann



Joe and Sue Stedman, Natchez; Lieutenant Governor Phil Bryant



Lisa Hollister, Ocean Springs and District 114 Representative Jeffrey Guice



MAR First Vice-President/Southern District Ken Austin, Pass Christian; Dottie Collins, Greenville; and Jon Ritten, Diamondhead



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Are you sharing too much online?

You may be revealing too much information on Facebook and other social Web sites that might be putting you in danger.

In your efforts to better connect with prospects and customers on the Web, could you be putting your personal safety at risk? It's a growing problem, according to Tracey Hawkins, a national safety expert based in Kansas City, Mo., and a consultant to major real estate companies.

"I'm seeing agents who want to show the world that they're busy and active, so they're oversharing information" on networks like Facebook, Twitter, and Foursquare, Hawkins says.

The location of the restaurant where you're meeting a client or a link to the details of a property that you'll be showing could be used the wrong way by thieves or others who don't have your best interest in mind, she says.

Even posting your birth date and birth place on Facebook can work against you, giving identity thieves key information they can use to access other personal data, according to the Privacy Rights Clearinghouse, a nonprofit consumer organization.

Here are some more tips for playing it safe:

- Vet your "friends." "If you allow pretty much anyone to see what you're doing and where you're going on vacation, you're making it too easy for criminals," Hawkins says.
- Don't share sensitive information. Avoid posting your home address, your current whereabouts, and when you plan to be out of town.
- Watch how you describe the property. Phrases like "vacant," "isolated," and "private setting" can be triggers for criminals.
- Be selective about photos. A glamour shot or any photo showing flashy jewelry is never a good idea. Also, advise clients to stow away valuables before property photos are taken.
- Monitor your privacy settings. Once you set some controls, Hawkins also suggests pre-viewing your social networking pages as an anonymous user and finding out what information is being picked up by search engines.

"Anything that you post will more than likely be public at some point," Hawkins says. "The best strategy is to control the information that you put out there in the first place."

By By Melissa Dittmann Tracey for REALTOR® Magazine Online, November 2010. Used with permission of the National Association of REALTORS®, 2011.

MAR announces new texting program



MAR is excited to announce the purchase of a new texting system to be used in communicating with our members. The texting program is offered by the Mississippi company bfac.com, an international website that features real estate listings, travel, tickets, autos, online garage sales, business directory, and a number of other features. The bfac.com texting program will allow MAR members to opt in to be notified about upcoming MAR events, Calls to Action, meeting reminders and other information on their smartphone no matter where they are. Watch for additional information on www.msrealtors.org and upcoming emails as we launch this cutting-edge program and how to sign up.

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Delta Treasures: Mississippi

by Kathy Whitfield

A treasure is a person or thing that is greatly valued or highly prized. It can provide wealth or riches that are stored or accumulated. A treasure is not common or mundane, but something that is rare and held close to your heart. These definitions only begin to describe the lives and contributions of three tenured Delta REALTORS® who have weathered the ups and downs of real estate through the years to become the quintessential paragons of just how it's done.

Focusing on folks

In 1954 the average price of a home was \$17,500, a new Ford automobile was \$1,900, the average American earned around \$4,000, minimum wage was 75 cents and Dwight D. Eisenhower was President. And in November of that year, Clarksdale REALTOR® Hal Fiser was licensed to sell real estate.

Fiser had served in the military for a couple of years and returned to Clarksdale to teach at the local high school. "I was assistant principal at the high school," Fiser shares,

"and probably would have gone on with a career in education. But, I went to a career day and discovered that I loved the whole atmosphere of real estate." Fiser left the school at the end of that year, and has been selling and re-selling Clarksdale-area real estate ever since.

In 1953 if you had been in the real estate business for a year you could be licensed but you did not have to sit for the licensing exam. Unfortunately, due to an oversight by his broker, Fiser missed the application deadline and had to take the exam. "I took the very first licensing exam ever given at the end of 1954," he proudly states. "We had a book to study from, but we didn't have to have any education." Fiser's first four years in real estate were spent with doyen W.L. Holcomb as his broker and mentor. He recounts those first years in real estate as being lots of fun and filled with good fortune, "and I loved every second of it," he

Fiser beams.

After Fiser's broker W.L. Holcomb decided to move to the

Mississippi Coast, Fiser had the opportunity to buy his insurance agency and to go into the real estate business on his own. "I took another agent with me to my new company and we sold around thirty houses in about thirty days," he quips, "and the next month we sold around twenty houses." Almost fifty-five years later Hal Fiser Agency is still a vital part of the Clarksdale community.

Now 82, Hal Fiser still works every day running the business and his son John is part of the team. "I've never been a big operator and have never had more than five people at one time associated with the business and I'm happy with that number," he says matter-of-factly. Fiser narrates tales of his lengthy career with a deep contentment and happiness that most people only covet. He now finds himself selling property to the grandchildren of his many clients and says there are properties he has sold eight or nine times. His longevity, he believes, has been driven by connections, referrals, one deal leading to several others and the discipline to keep overhead as low as possible during both prosperous and lean times. "Repeat business is essential to a long-term real estate career. The combination of all of these things has consequently allowed us to weather the storms that we've encountered," he testifies.

At the beginning of his career in 1953, Fiser shared that the interest rate for a VA loan was around 4.5 percent. "The highest interest rate I ever closed was an FHA loan which was around 17.5 or 18 percent and that was probably around 1980," he said. "I made a 500-dollar commission on the first house I sold, which was a lot of money in those days."

Fiser was awarded the Clarksdale/Coahoma County Chamber of Commerce's 2010 Citizen of the Year Award, and some 50 years after starting the Hal Fiser Agency, the basics of honest business and hard work are the same as they were in the beginning years of his business. "One thing that I know for sure is that you have to forget commission," he asserts. "If you'll get your eye off of the commission and get your eye on the people you are working with, the commission will come."

Busy as a Bee

A lot can be learned about the dedication to a profession that impacts people's lives from a former Miss Ole Miss. Lila McRight of Greenville learned the business ropes in her father's grocery store and as the hostess of the restaurant she owned for many years with her husband. During the days of owning the restaurant, many of McRight's friends relied on her advice to help them find a real estate agent. She thought about her ability to enter the profession, but was busy raising six children.

It was several years later when only two of McRight's children remained at home that she seriously considered becoming a REAL-



Mississippi real estate's diligent dynasty

TOR®. As she had done numerous times through the years, she told her husband that she thought she could sell real estate. "All you have to do is show a house and sell it," she shares. "I thought that was all there was to it." McRight's husband told her he supported her obtaining a license. "He just

told me to quit talking about it," she laughs.

McRight obtained a license in 1977 and enjoyed a period of time working for Greenville REALTOR® Paul Abide. She obtained her broker's license in 1979 and opened Lila Lee McRight Realty that same year. "My daughter-in-law suggested I use a bee as my logo," McRight smiles. "My company motto was



"Lila Lee, Busy as a Bee."

The first years of McRight's real estate career, buyers could obtain 9 or 10 percent interest rates. Of course, around 1980 the interest rates climbed to as high as 18 percent. "I thought I'd never see 10 percent interest rates again," she says. "During that time you could really see people working diligently to help buyers get financing to buy a house."

McRight recalls learning to be creative in helping her clients obtain their dream of home ownership. "Those were the days of creative financing," she recalls. "We did a lot of trading houses for houses. I even remember one time doing a trade with a house, an apartment complex and a vacant lot for one home."

Even though those years of high interest rates presented difficulty for obtaining financing, McRight recounts those days as exciting and fulfilling. "People were still buying," she declares. "That first group of friends that got their licenses about the same time I did would get on the phone and call each other when someone got a new listing. We would start running and showing and there was a lot of excitement." Even though they worked for competing companies, the friends all encouraged each other and were happy when their friends made a sale.

That camaraderie among her local REALTOR® community has served as a benchmark for McRight's on-going success. When relating the traits of surviving the inevitable ebb and flow of the economy over a 30-year career, she cites perseverance, personal circumstances and education as the framework

of achievement. "It is important to remember that everything has a cycle," she adds. "The real estate market will get better. You just can't give up."

Having witnessed many changes in the real estate market through the years, McRight feels as though currently new agents have some difficulties that she didn't face in her early years in the business. "There are so many restrictions now and regulations from the government," she maintains. McRight believes that education is essential to knowing about all the programs available for clients. "I always especially loved working with veterans," she says. "Now you have to know about short sales and first-time buyer programs and all sorts of things." McRight says that she continues to refresh herself on Mississippi License Law, and even recently had to apply that knowledge in a commercial transaction.

Not accidentally, McRight shares from her heart about the unexpected joys that her life have presented. "You have to be flexible because you never know where life is going to lead you," she confides. "Real estate has been such a blessing." When asked if she had ever considered quitting the business, McRight emphatically declared she had not. "I never considered it until the last two years," she continues. Now 86, she continues to try to retire, but still has a few residual listings she wants to see to fruition. However, she's not interested in cruising and traveling with her friends. "As long as I can go see my children and go to Ole Miss football games I'm happy," she smiles. "That's my life. That's what makes me happy."

Let me get to know you

Most successful REALTORS® know that the schedule, pace and energy needed to sell real estate can be very demanding. Spirited Greenwood REALTOR® Belva Pleasants obviously didn't get that memo. Pleasants graduated from Grenada High School in 1947 and attended MSCW where she was part of Miss Ody Pohl's Spring Zouave marching drills. "To this day if I hear 'The Stars and Stripes Forever' I can still do the drill team routine," Pleasants laughs. After "the W", Pleasants enjoyed many years as a homemaker, caring for her children and building a large network of friends.

In 1980, Pleasants' daughter enrolled in graduate school at Delta State University in Cleveland. Her daughter asked her to ride along on the commute to the college, and Pleasants decided to sign up to audit music classes. "On the ride home my daughter dared me to sign up 'for real'," said Pleasants. "I turned the car around and enrolled, by George."





It is that same tenacity that has made Pleasants the effectual real estate professional she is today.

Pleasants' time at Delta State was short-lived because her daughter decided to get married and she had to give attention to planning her wedding. It was during that time that agriculture suffered and many Delta farmers like her husband were experiencing tough times. "I decided I was a pretty intelligent person and that I could probably do something other than play tennis in the morning and bridge in the afternoon," Pleasants laughs. "I had a friend that I admired who taught school, played tennis and sold real estate."

It was also during this time that several of her friends bought all of the homes on a Greenwood thoroughfare named Short Street and they needed a broker to sell the rehabilitated homes. They pitched the idea of Pleasants joining their venture and she got her license. Pleasants' intentions were to dabble in the real estate business and continue to enjoy her tennis and bridge-filled days.

"What was intended to be a part-time job became 12 to 14-hour days," she laughs. "I told the broker that I thought I could last five years in real estate. He thought I would only last one." Some 31 years later, her pace has not diminished.

Pleasants' cites those early years of training with those highly-successful business men for her true education in real estate. "I would meet weekly with them and complain about things being difficult," Pleasants shares. "They would always respond that I needed to 'tighten my belt.'" In addition to the hands-on training of her early real estate years, she believes that her love of people and her involvement in their lives has made her successful. "You name it and I have been the director of it in Greenwood," she discloses.

As a result, she was recently awarded the Greenwood Commonwealth's Community Service award and shows tremendous pride when she shares her Olympic-sized medal.

When asked about the ingredients to longevity in what can tend to be very tough profession, Pleasants emphatically insists that something as simple as liking people is fundamental. "I know it sounds silly, but I like getting in other people's business," she confesses. She attends the countless events and weddings of clients and makes it her business to know about the aspects of their lives.

"The first house I ever sold was to a young attorney who had just finished law school around the latter part of 1980," declared Pleasants. "They got a loan for 15.5 percent, but they were thrilled to death because the next week the rates went to 17 percent. Last week I closed a home loan for 4.7 percent."

During those difficult years of high interest rates, Pleasants believes that the agents' ability to secure financing for their clients was essential to staying in the business. The use of owner-financing became the

norm and agents were forced to learn all they could about where financing could be obtained for buyers. She believes agents today are experiencing much of the same in today's market.

Because of her legendary tenure in real estate, Pleasants often sells houses to the children of former clients and describes that as a huge source of fulfillment. Now 81, she has no intention of retiring. "I used to teach school and found that extremely boring because it was the same thing every day," she reveals. "One thing you can say for certain about real estate is that today ain't gonna be nothing like yesterday."

Life does not afford us enough opportunities to spend the day with three tenured treasures such as Hal Fiser, Belva Pleasants and Lila McRight. At the core of each of their long and fulfilling careers is a comparable history of professional and personal investment in the lives of those they work with. Because of their commitment to mentoring and coaching those in their charge, they continue to leave a legacy of fundamentally sound business practices, integrity, proficiency and cherished wisdom.

"I took the very first licensing exam ever given at the end of 1954"

—Hal Fiser

"I thought all you have to do is show a house and sell it"

—Lila McRight

"To this day if I hear 'The Stars and Stripes Forever' I can still do the drill team routine"

—Belva Pleasants

When asked what things are important for a REALTOR® to enjoy a long and successful career in real estate, three veteran REALTORS® shared their secrets.



Gwen James, Hattiesburg

To survive for a long career you must have goals with a plan and then work the plan. It is your business and must be treated and respected as a business. Most important to me is to earn the trust of your agents and clients by helping others achieve in efforts they are involved in without consideration as to who gets the credit. You will be rewarded beyond your greatest expectations!



Ernie Clark, Brookhaven

I think being knowledgeable of your market and continually updating your education is essential to having a long career in real estate. In addition, being able to adjust to market conditions as quick as possible and understanding we have unstable income in our profession are important. REALTORS® should nurture their working relationship with other REALTORS® and have family support and understanding.



Cynthia Joachim, Biloxi

To stay in the game takes courage, faith and a perennial optimism that things will get better. That's what the head and the heart need in order to do it. What else is needed is the financial ability to cut through the day to day struggles that bad economic times cause. You also have to be able to laugh your way through it by taking time to play as hard as you work. No matter what escape route you need to face it all the next day, playing and resting have to be part of your survival manual.



Sheila Nicholas, Jackson

I cannot believe I have been a REALTOR® for 25 years! To have a successful career you must never feel you are entitled and treat all your fellow agents with respect. It is very important to be a professional – honest, calm and dependable at all times with the public. Keep informed and up to date with education over and above your required hours



Judy Glenn, Corinth

After 34 1/2 years in the real estate business, it still makes me happy. The basics of meeting people and helping them get what they want requires navigating more challenges than ever before, but all the challenge keeps the business new and interesting. I believe staying power in real estate is not unlike most other professions – it requires lifelong learning and making happiness a choice. It's been said that the future belongs to the "learner", not the "learned". As much as any other business, I'd venture that to be true for real estate and I can say with certainty it has been true for me.

Words of wisdom: Get all the education you can

To make it through tough times, Texas practitioner Buddy Almy encourages professional development and diversification. A former, self-described “cha cha king” of Fort Worth, Texas, Earle V. “Buddy” Almy Jr., 82, refuses to slow down even as his closed transactions have come to a virtual standstill this year. As a farm and ranch specialist in Granbury, Texas, his biggest challenge: Not enough inventory. There just aren’t enough properties suitable for deer and turkey hunting on the market to meet demand, says Almy, broker-owner of Almy & Co., who recently notched 50 years in the real estate business.



Earle V. “Buddy” Almy Jr. CREA, ALC, CRB, GRI is an appraiser, broker and owner of Almy & Company REALTORS® in Granbury, Texas, specializing in ranch sales. He is the author of *Almy's Observations over 50 plus Years as a REALTOR®* by Xlibris Publishers which will be available on Amazon and other booksellers this summer.

What has been your most difficult period in business?

ALMY: Ever since 2007, the whole ball game has changed in many ways. I used to have 15 to 20 ranches for sale at one time. And now I'm doing well if I have two or three. In Hood County, where I live and work, there have only been three ranches sold this whole year and just two in all of last year.

People aren't interested in selling. They get good income from the gas wells on their properties. We haven't had to deal with the impact of the recession like in other places, but business is still very slow.

What's your approach for managing through this slow period?

ALMY: In our area, I'm looking to sell properties on big lakes because this is what people are looking for. With ranches, it's also important to try to sell the mineral rights with the land. I'm trying to convince investors to get off the fence. But it's important to cultivate rich ranchers and rich buyers over a lifetime. It's not something that happens right away.

But for real estate pros with different specialties, how can they stand out from the crowd?

ALMY: You should become as educated as possible about the business. That's why I earned so many designations: ALC, GRI, CREA, and CRB. I did all the coursework for CCIM, but I couldn't get to New Orleans for the test.

I really believe that the most educated person comes out on top. It was tough for me when I was young. God didn't give me the brains to compete with the geniuses out there. I had to have something to offset that.

I needed to know more than my competition. I have a degree in animal husbandry from Texas Tech, but I wasn't Phi Beta Kappa. When I got into real estate in 1959, I wanted to know what I was talking about, so I got a lot of designations over the years. And becoming an appraiser also helped during slow times. The more talents you have, the better.

You had as many as 14 sales associates working in your brokerage in 1970s. Why did you decide to scale back your office?

ALMY: During the downturn of 1976, they left. But I realized that having so many people in the office had turned me into an administrator and I didn't like that. I was putting out fires all day. I love selling, and I wasn't doing that when I was managing all those people.

So I never brought any people back in. I didn't like worrying about whether one of my associates was telling the truth.

And I've been more successful personally since then. I don't like trying to do 50 things at once. All the distractions in the office made it hard to concentrate. I believe you can have too many irons in the fire.

Why did you close your office eight years ago?

ALMY: I had been working out of an office in a mobile home since 1979. The owner kept raising the rent. So when I moved into my current home in 2001, I realized there was enough room for my business and all my records going back to 1959. I use one of the bedrooms and the dining room for business. And I love working out of my house. I have about one acre on a 5,800-acre ranch and it's set amidst a pecan orchard. I see deer and doves and other animals every day. It's the most refreshing place.

Do you have any retirement plans?

ALMY: I'm not ready to die. That's what happens when you retire. I don't want to sit in a rocking chair. I do like to hunt and fish and play golf. If I sell a ranch or two this year, maybe I'll spend time playing a little more golf.

By Wendy Cole. Reprinted from REALTOR® Magazine August 2009 with permission of the NATIONAL ASSOCIATION OF REALTORS®. Copyright 2009. All rights reserved.



FOR THE TECH OF IT

BY CHRIS ADCOCK



Backing up your computer is easier and cheaper than ever

Are you currently backing up your data? Are you doing it every day? Is it off-site? The truth is most people still have no backups at all.

Why do I need to backup my data?

Many people just trust that they could never lose their data; that it will just always be there. The average lifespan of a hard drive is five years, so your drive will fail. It's just a matter of time. Your laptop could be stolen. A storm, fire or other disaster could strike without warning. Probably the most common reason everyone needs a backup is accidental deletion.

What if I already backup my data?

Some people do use some form of backup, such as an external hard drive, or portable flash drive. However, they rarely have a system to keep those backups up-to-date. Usually they have a "when I think about it" policy of backing up files. They have no schedule to backup their files, and often go months between backups. If you lost all your data and had to use your backup, could you afford to lose weeks or months of data? The majority of businesses who lose more than ten days of data shut down within one year. In this digital age where business moves so quickly it's not hard to see why. Another problem with an external hard drive is that it is usually left by your computer. If there was a fire, flood or other disaster that destroyed your computer, it would likely have affected your external drive also. That is why it is critical to backup your data off-site.

What should I use for backups?

There are lots of methods and services to backup your data off-site, but in the past they have been too costly or too complicated for most people. These services have traditionally only been affordable to large corporations. With the introduction of "cloud" backup solutions, instead of relying on a server or other equipment at your office, you can use an off-site server that you share with hundreds or thousands of others. Sharing a server with thousands of people may not sound like a great idea, but done the right way it can save you a lot of time and money!

Initially, most cloud-based services were hard to use, buggy and expensive. Only the most adventurous and trendy users remained loyal. On top of that, the whole idea of storing information in "the cloud" brought up security concerns, reliability issues and legal hurdles. They had to earn the trust of the business community before becoming a viable option. Two companies, Carbonite (www.carbonite.com) and Mozy (www.mozy.com) have been competing head-

to-head to be the dominant cloud-based backup solution. In the short six years since the two companies started, they have made vast improvements in their services. With very few exceptions, the companies have proven to be very reliable, with top notch security. Between the two, they backup files for millions of customers, including over 100,000 businesses.

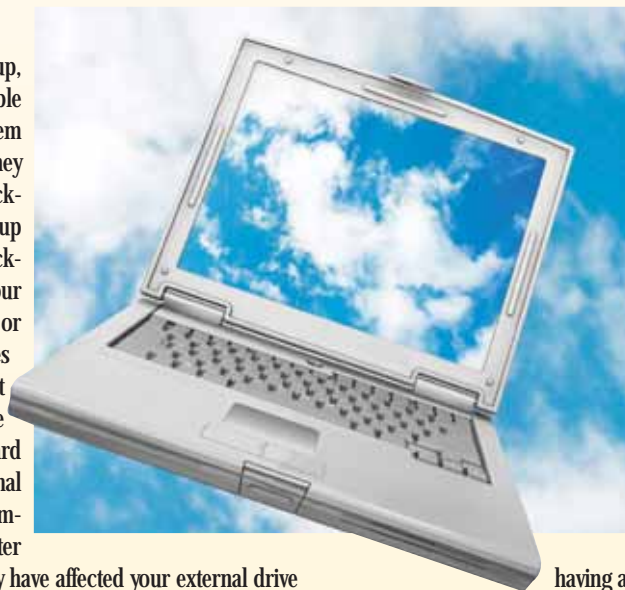
Carbonite charges \$54.95 a year to backup unlimited data from your computer, though they offer a fifteen-day free trial so you can get a feel for the software and see how everything works. After signing up, you can download their software and run through the setup. The program will ask you what you want to backup. After the initial upload (which is fully encrypted to keep your data safe), the program will run in the background automatically updating your files on Carbonite's server.

Carbonite has a great feature that allows you to access your backed-up files from anywhere, including your home computer or mobile phone. This can be a life-saver when you are out of the office and need a file from your computer! It's as simple as logging in to Remote Access at Carbonite's website and browsing your files just like you would if you were on your computer.

Mozy is another great service even though they currently seem to have a few less features and a little higher cost than Carbonite. Compare the two for yourself, but don't let another day go by without having an off-site, up-to-date backup of your data.

While you are investigating software, make sure you are fully prepared for a disaster. Think about everything you would need if you lost your computer today. Know the versions of software you are using on your computer because if a fire destroyed your hard drive and software disks, a backup may not be the only thing you need. If you are using an older version of software such as QuickBooks, it may be difficult to restore your backup if you go out and purchase the current version. Also, make sure you have a copy of all your important passwords in a safe place. You may want to use a fireproof safe or a safety deposit box at your bank. This would also be a great place to store copies of insurance forms, titles, deeds, and other contracts. It is a good idea to create a disaster recovery guide, outlining everything you would need to get your business up and going again if you lost everything. You will definitely sleep better at night.

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



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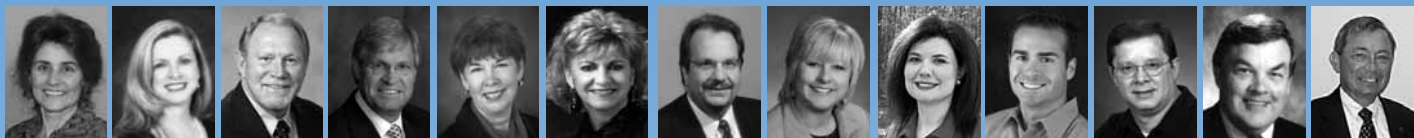
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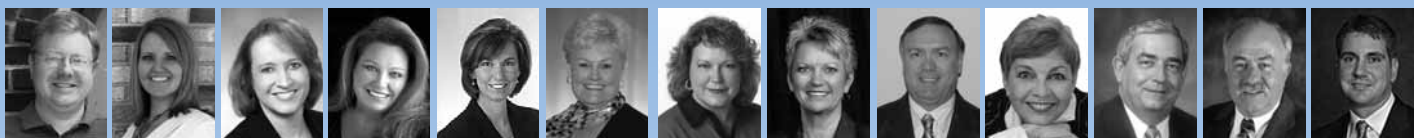
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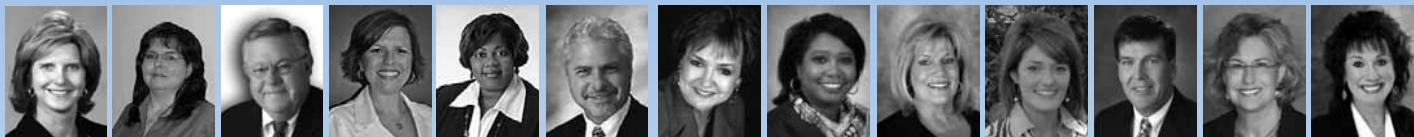
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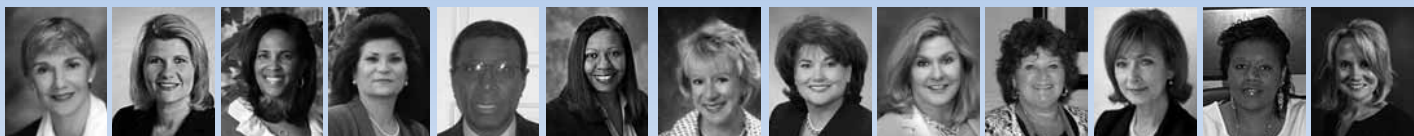
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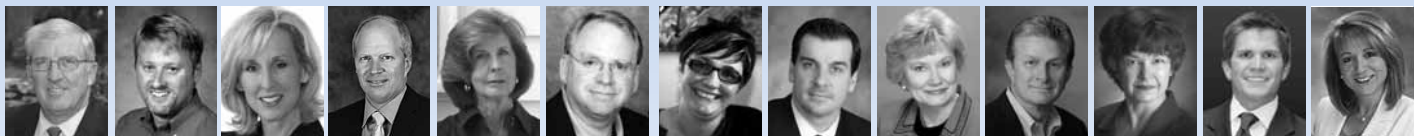
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Local Board MARPAC participation levels

As March 28, 2011

MARPAC has reached 55.2 percent of its 2011 goal with \$110,456.24 and 44.3 percent of its 50 percent fair share participation goal.

Biloxi-Ocean Springs	40.3%
Clarksdale	66.7%
Cleveland	31.0%
Four County	4.0%
Golden Triangle	41.4%
Greenville	29.4%
Greenwood	51.2%
Grenada	119.0%
Gulf Coast	41.8%
Hattiesburg	39.9%
Jackson	32.8%
Laurel	61.9%
Meridian	62.7%
MCAR	71.8%
Natchez	26.9%
North Central	43.6%
Northeast	48.6%
Northwest	63.6%
Pearl River	57.9%
Southwest	55.8%
Vicksburg	52.5%
Total Participation	44.3%



2011 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)

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