

In this issue: Special MARPAC section



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

#### **Legislative & Regulatory Affairs Committee:**

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#### LeadershipMAR Trustees:

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#### **Member Services & Technology Committee:**

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#### **Standard Forms Committee:**

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

#### **Grassroots Involvement Committee:**

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#### **MARPAC Trustees:**

Chair—David Griffith, Cleveland Vice Chair—Ric Corts, Hattiesburg

#### **AE Forum:**

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





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

#### Editor

Beth Hansen bhansen@msrealtors.org

#### **Managing Editor**

Kathy Whitfield kwhitfield@msrealtors.org

#### **Graphic Designer**

Steve Nowak steve@stevenowakdesigns.com

#### **Photographer**

Gib Ford Gil Ford Photography

#### **REALTOR® Editorial Board**

Kay Jefferies, Chair, Hernando Bethany Culley, Vice Chair, Madison Ken Austin. Pass Christian

Wade Billiot, Tupelo

Pamela Coley, Gulfport Sandy Cox. D'Iberville

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Jamie Hanry, Ridgeland

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David Johnson, Columbus

Doug Jumper, Corinth

Leigh Ann Mehr, Southaven

Yolanda Parris, Jackson

John Praytor, Ridgeland

Cynthia Pritchard, Gautier

Sherry Pullens, Picayune

Dorothy Thompson, Jackson

Hilbert Williams, Columbus

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







A PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®



Winter 2011

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#### On the cover:

MAR President Dee Denton gives direction for the new year. Read all about her vision for the association as she sets the stage for teamwork and success.



A direct loan from the VHPB with affordable interest rates using the VA guarantee program provides affordable home ownership opportunities and improves the quality of life for many Mississippi veterans.

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#### PRESIDENT'S PERSPECTIVE

appy New Year! I am so excited to be serving as your president along with a well-trained cast of REALTOR® leadership ready to set the stage for a successful 2011. To read a preview of my plans for leading Mississippi REALTORS® in the coming year, see page 20.

In the movie Gladiator it was said that "what we do in life echoes in eternity." This quote seems to describe the accomplishments of so many of our REALTORS® in the past year. In this issue these award-winners are the stars as we highlight the achievements of our Hall of Fame inductee, our committee chairs and co-chairs, MARPAC contributors and others. These leaders have helped shape our association through their hard work and commitment, producing a strong association for our membership.

This issue of *Real Estate LEADER* is intended to spotlight our members for their hard work throughout 2010 and to also give a glimpse of an exciting 2011. Read MAR's legislative priorities for the 2011 Legislative Session on page seven. As in years past, our legislative success has been directly tied to the involvement of REALTORS® through their MARPAC contributions as well as their involvement in both calls to action and a united voice at the state capitol. Mark your calendars now to be a part of REALTOR® Day at the Capitol on February 3.

Please feel free to call on me, members of your leadership team or the staff this year. We are anxious to serve you in any way we can in 2011. Your MAR leadership is anxious to make this a banner year for the real estate profession. It's show time!

Sincerely.

Dee C. Denton President

# WORD ON THE STREET REAL ESTATE NEWS BRIEFS

#### **NAR Praised for Managing Oil Spill Fund**

Kenneth Feinberg, appointed administrator of the \$20 billion BP escrow fund in the aftermath of the Deepwater Horizon drilling rig explosion recently spoke to those in attendance at the 2010 REAL-TORS® Conference & Expo in New Orleans. Feinberg touched on the successful demonstration of reimbursement need among real estate practitioners in the Gulf, and NAR's competence in fair and equitable distribution of funds.

Feinberg decided to set aside \$60 million specifically for real estate professionals' claims. In a creative move, he turned the management of the funds over to the Louisiana, Mississippi, Alabama, Florida, and Texas REALTOR® associations and NCA, an independent claims adjustment firm.

"I took a pot of money out of the \$20 billion escrow fund and walked out on a limb," said Feinberg, who pointed out that no one else has better knowledge and credibility when it comes to the real estate industry than NAR.

"You've got people on the ground and in the field examining these claims," Feinberg said of the state associations and NCA. "The program's effectiveness and efficiency has been proven over the past three months".

Initial claims for emergency payments had a November 23rd filing deadline in Mississippi, and adjustment of those claims is ongoing. Claimants may also go online now to amend their claims to show lost income for the months of August, September and October. Claimants may be eligible for additional emergency payments if money remains from Mississippi's allotment of funds after all 6-month payments have been made. As of November 29th, 243 Mississippi agents and brokers have received \$1,139,921.20 in payments from Mr. Feinberg's real estate fund.

### NAR releases ad on Capitol Hill concerning mortgage interest deduction

On December 1, the bipartisan deficit-reduction commission appointed by President Obama released its final plan for cutting the U.S. deficit which included suggestions to pare back the mortgage interest deduction. Following the release of the Deficit Reduction Commission's report, the National Association of REALTORS® placed an ad in several prominent Capitol Hill publications in an effort to warn Congress of the devastating effects of such change on American families and the economy. It reads as follows:

- Repealing the mortgage interest deduction (MID) is a form of tax increase. Families with children would bear more than half of the total increase.
- IRS data show that taxpayers in the 35 45 age group take the largest MID on average compared to any other age group of taxpayers.
- First time home buyers would be hurt the most if the MID is curtailed.
- Current data from the IRS show that 65% of the taxpayers who have claimed the MID made less than \$100,000.
- The housing market has not emerged from the crisis that began in 2007.



# LEGAL EASE

# "The Good, the Bad and the Ugly:" How to Make 2011 "It's a Wonderful Life", Not "Risky Business"

Ron Farris, Esq., MAR General Counsel

2010 has had its curtain call, and 2011 has taken the stage. A new year is the traditional time to make a list of resolutions, and it's a great time for REALTORS® to take a serious look at their risk management plan. Here's a short, simple list of resolutions that will hopefully have you riding the "Happy Trails" a year from now . . . or at least "Singin' In The Rain:"

### "Back to the Future "~ Look back at the basics before moving ahead

Now is the right time to look back at the past year to count mistakes and lessons learned. What was the biggest mistake an agent made this year concerning proper disclosure? What about completion of all forms in a timely manner? What happened this past year that should never happen in your office? What scared you or worried you over and over again? Make a list of the things that you know you've been putting off involving your forms, your policies (or lack thereof), your training, education and other burrs in your saddle.

#### "The Whole Nine Yards" ~ Going the extra mile

Attorneys need clients who need attorneys for sure, but attorneys love clients who go the extra mile to ask questions or seek input before the feathers hit the fan. "An ounce of prevention is worth a pound of cure" is doubly true with risk management for REALTORS®. Set aside a full day to look hard at your systems in place, the forms you use and the knowledge you and others around you have concerning the important elements of risk management. Then, retain a good lawyer who knows what REALTORS® do. Use a retainer arrangement so that you and yours can call and ask questions when they come up without worrying about nickel and dime billing. Skimp now and you'll pay a lot more later.

### "Crouching Tiger / Hidden Dragon" $\sim$ It's the little things that get you

Don't forget to be comprehensive in your review of your risk management plan. Do you have a confidentiality policy? Is an internet use policy in place? Do you know how email use in your office can make you liable to people outside your office? What are the "dos" and "don'ts" on advertising and marketing yourself? How can gifts or services to clients cost you your license? Does your liability coverage really protect you if something goes wrong? The list goes on and on. Remember: It's the little things that bite you ... usually when you least expect it.

#### "The Money Pit" ~ Be safe, not sorry

Things happen in every REALTOR'S® office. The important thing is to think about what you are doing, what mistakes can happen, and what the cost could be before those things happen. In addition to preventing some bad things from happening, you can minimize the chaos and cost that comes when the train does jump the track. Good risk management policies include

back-up plans and crisis plans that you can put into play when others are starting to panic. Just remember how things were the day after Hurricane Katrina came through if you need inspiration.

#### "The Exorcist" ~ Out with the bad . . .

Having perfect policies and procedures and checklists means nothing if they sit on a shelf. No risk management plan is self-executing — it's only as good as the people who carry it out. Once you decide to get serious about managing risk and have a plan, you will have wasted your time and money until you put that plan into place and rid your office of bad habits, bad forms and — sometimes — bad people. To borrow a line from Shrek: "Better out than in, I always say."

#### "Walking Tall" ~ Lead by example

Don't ask those around you to do something you don't do yourself. You are the best example of how things should be done for your peers. If you use bad habits, why shouldn't they? If you go the extra mile to be correct, why won't they do that too?

#### "12 Angry Men" ~ Plan for the worst, hope for the best

A courtroom is the last place non-lawyers want to be, and that makes good sense. The simplest lawsuit today can cost thousands of dollars. A sound risk management plan costs money too, but its primary purpose is to keep you out of court. Beyond that, a complete plan makes sure that you are protected if you do end up in court – through proper documentation, record retention protocols and the like. The time to make changes in your office is not while you're looking at a judge or a jury. It's yesterday, or today at a minimum.



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 cations including MAR Standard Forms and

applications, including MAR Standard Forms and

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

# REALTOR® Day at the Capitol

Save the Date February 3, 2011

# Alan Lange Author and founder of *YallPolitics*featured lunch speaker



Lange

A native of Jackson, Mississippi, Alan Lange is the founder of YallPolitics, one of the largest political interest websites in the Southeast. YallPolitics became ground zero for documenting the Scruggs and Minor scandals. He also is the president of Kinetic Staffing, a southeast regional legal and accounting recruiting firm. Alan and his firm work with law firms around the southeast and he primarily focuses on lateral partner recruitments. He is actively involved in a variety of business and community interests.

In 2009, Alan co-authored the book, Kings of Tort, the true story of Dickie Scruggs, Paul Minor and two decades of political and legal manipulation in Mississippi. He is married to Holly Powell Lange of Austin, Texas and they have

two children, Ford and Jake. They live in the Fondren neighborhood, not far from their alma mater, Millsaps College.

#### **Events at the Mississippi State Capitol**

8:30 a.m. - 9:30 a.m.

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

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

Legislative briefing

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

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

Guest speakers and Legislators of the Year Awards presentation

10:30 a.m. - 11:30 a.m.

Meet with your legislators

#### Events at the MAR Office 4274 Lakeland Drive, Jackson

11:30 a.m. - 1:00 p.m.

Political Advocacy Luncheon
Keynote speaker Alan Lange, author and founder
of YallPolitics

1:00 p.m. - 3:00 p.m.

MAR Board of Directors Meeting





### Register by Jan. 31 to attend at msrealtors.org

# Enhance Your Relationship With Your Client.

#### The Value of a Referral

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

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# CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

### **2011 MAR Legislative Priorities Announced**

by Derek Easley

he Mississippi Association of REALTORS® legislative agenda for the 2011 state legislative session includes several items that are new for 2011 and ongoing issues carried over from the 2010 legislative session. Also included will be key issues that the association's legislative team will closely monitor for possible action.

MAR serves as the voice of real estate in Mississippi by continuously working side-by-side with state legislators to foster pro-REALTOR®, pro-business and pro-homebuyer legislation. Throughout the session, watch your e-mail for leg-

islative updates and occasional calls to action where REALTORS® will be asked to contact their representatives to personally encourage them to support the REALTORS® position on key issues.

### Compensation for performing Broker Price Opinions (BPO)

• MAR Supports legislation allowing compensation for Broker Price Opinions consistent with applicable federal guidelines. A motion was passed at the December Board of Directors meeting to add the previous statement to MAR's Legislative/Regulatory Advocacy Positions in our Policy & Procedure Manual.

### Provide oversight and regulation of Appraisal Management Companies

• MAR will support legislation that provides the Appraisal Board with oversight and regulation of Appraisal Management Companies doing business in the state of MS.

#### State Income Tax Credit for First Time Homebuyers

• REALTORS® will support efforts to provide a state income tax credit for first time homebuyers. Such an incentive would help more Mississippians turn the dream of homeownership into a reality.

#### **Health Insurance Exchange Program**

• MAR supports legislation which will create a Health Insurance Exchange Program in order to allow employees to purchase a policy with pretax dollars and allow a policy to move with its owner to another business. Health insurance affordability and availability are top concerns for REALTORS®, most of whom are independent contractors.

#### **Sunshine Legislation**

• This legislation will bring oversight and accountability to contracts the attorney general's office enters into with private attorneys. Provisions include requiring the attorney general to get proposals from three law firms before signing a contract with a firm to represent the state and requiring the State Personnel Services Contract Review Board to review legal contracts.

#### **Tax Incentives for Green Building**

• MAR will support establishing a tax incentive program that provides for tax

credits or incentives when building to standards that are deemed to be energy efficient and end/or environmentally friendly. Also, allow for tax incentives for the purchase of energy efficient appliances. For example, permitting that no sales tax is due when purchasing solar and geothermal equipment. Also, establish that the equipment is not subject to real property tax.



• Work with other interested parties to find a compromise to the property valuation method with regards to ad valorem taxes of Section 42 Housing. Section 42 is a tax credit system set up for owners and developers of low-income housing developments to encourage them to build and maintain housing for lower income families.

#### **Education Initiatives**

• It is the stated position that public education is a priority of the Mississippi Association of REALTORS®. MAR

evaluates opportunities as they present themselves that support pro education/school initiatives pertaining to the betterment of quality of life in Mississippi Communities.

#### **Eminent Domain**

• MAR will oppose any Eminent Domain legislation that could have a negative effect on future economic development projects. MAR believes that an exemption for the Mississippi Major Economic Development Act (projects such as Nissan and Toyota) should be contained in any Eminent Domain Legislation.

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





# FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

### The value of an NAR designation

long with your other New Year's Resolutions, why not make one that will pay big dividends for the rest of your real estate career. The simple decision to choose and attend a National Association of REAL-TORS® designation or certification course might literally make the difference in your being prosperous and successful in your chosen profession or being a casualty of this difficult economy and moving to a different line of work. Surveys show that 95 percent of homebuyers say that they highly value agent knowledge, and I don't know anything that demonstrates a commitment to professionalism more than taking the time to learn how to serve your clients and customers better.

There is a course of study for just about every real estate specialty. Some of the REALTOR® designations and certifications are:

Accredited Buyer's Representative / ABR

Accredited Land Consultant / ALC

Certified Commercial Investment Member / CCIM

Certified Residential Specialist / CRS

Counselor of Real Estate / CRE

General Accredited Appraiser / GAA

NAR's Green Designation / GREEN

Graduate, REALTOR® Institute / GRI

Residential Accredited Appraiser / RAA

Seniors Real Estate Specialist / SRES

At Home With Diversity / AHWD

REALTOR® Business Technology / e-Pro

Short Sales & Foreclosures Resource / SFR

As you know, the road to real estate prosperity is deciding which specialty area you prefer, then becoming the recognized expert in that area. In a difficult real estate market, it is even more important to differentiate yourself from the crowd so you can be the agent of choice. Does this actually work? Take a look at the following table. REALTORS® who have at least one designation or certification have almost twice as much income than those who don't.

#### **REALTORS®** with Designations Earn More!

The following table, based on data compiled by NAR Research, demonstrates that the average gross income for members with designations and certifications is considerably higher than for those who do not pursue additional real estate education.

I'm not telling you that you are going to make twice as much money simply because you sit a few hours in a classroom. No matter how much you know, it will not help you if you don't put the new knowledge to work. The reason holders of designations and certifications make more money is the additional knowledge gives them more confidence and self esteem

<b>Personal Gross REA</b>	.TOR® Income		
Designations	2007 Survey	2008 Survey	2010 Survey
	2006 Gross Income	2007 Gross Income	2009 Gross Income
No Designations ABR® CRB CRS GREEN GRI SRES®	\$40,000 \$77,000 \$96,000 \$91,300 \$75,900	\$35,000 \$67,900 \$102,000 \$90,500 \$69,800	\$29,700 \$54,600 \$75,900 \$66,200 \$40,000 \$51,000 \$51,800
Certifications	2007 Survey	2007 Survey	2010 Survey
	2006 Gross Income	2006 Gross Income	2009 Gross Income
No Certifications	\$42,400	\$37,500	\$37,500
At Home with Diversity	\$46,700	\$51,700	\$51,700
e-Pro	\$62,800	\$61,00	\$61,00

when dealing with buyers and sellers, and the public and other real estate licensees perceive them as being more knowledgeable and professional.

The investment of time and money to obtain REALTOR® designations has been repaid many, many times over the years. It is easy to make a referral, but how do you choose a referral agent in an area where you don't know a licensee? I guess you could choose an agent at random from the phone book, but you know that choosing the right agent greatly increases your chances of getting a referral commission. The best way to choose a real estate licensee in an area where you don't know one personally is to be sure to select someone who is professionally trained in that specialty. If it is a listing on residential property, choose a CRS designee because they have demonstrated that they have been willing to become more knowledgeable in that area of expertise. If it is commercial, choose a CCIM, land an RLI, and for a buyer, choose an ABR, etc. In my experience, referrals made between holders of REALTOR® designations and certifications have a higher success rate than those made inside national real estate franchise companies. If you want to make money, do business with a professional. How do you know who is professional? They have those funny little letters after their name like M.D., Ph.D., LL.D., CCIM, CRB, ABR, etc.

Let 2011 be the year you get a REALTOR® designation or certification and join the ranks of the real estate professionals. If you already have one, consider getting another. You can never know too much, and knowledge in our business is both power and money. The Mississippi REALTOR® Institute will be offering several of these courses during the year at a location near you. Check the opportunities at www.realtorinstitute.org.

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

#### The Northwest Mississippi Association of REALTORS® celebrates 50 years



Congratulations to NWMAR who was chartered with the National Association of REALTORS® on November 15, 1960. 50th Anniversary events began with a dinner supporting the success of real estate professionals and RPAC Major Donors on November 15, 2010 in Southaven. The 50th anniversary celebration will con-

tinue into 2011 with additional events.

#### **Local Board leadership conference**



A local board leadership conference was held in December at the 2010 MAR Convention in Jackson. The conference served as training for incoming 2011 local board and MAR leadership and administrators. Keynote speaker for the conference was WLBT's Assistant News Director Wilson Stribling who led a session on

spokesperson training. Stribling shared information on how news stories are chosen, written and reported. In addition, he gave valuable recommendations on protocol, content and responding to the media.

### **Mississippi REALTORS® share New Year's Resolutions**

I would like to remember that we are in business for our clients best interests not our own. We are here to serve and calm the fears of our clients as well as make our buyer clients dreams a reality. I want to keep the public informed of market conditions and how these changes effect the sell and purchase of real estate and particularly their real estate transactions. I want to always remember how privileged we are as REALTORS® to work in this pro-

J Mark Tucker, Laurel

This year I plan to use all the tools I've already been paying for such as "Top Producer" for more than databases. I also plan to use the CRS website, the Coldwell Banker website and the MAR online information more. I also plan to work very hard to help MAR reach the RPAC goal!

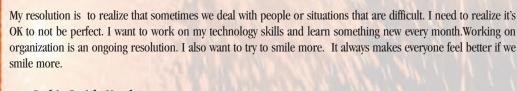
Bethany Culley, Madison

I am going to be more focused on client relationships and am going to step up my social media skills.

Kay Jefferies, Southaven

I am planning to have more substantive and informative sales meetings for my agents. I am also planning to assist my agents in reaching (and hopefully surpassing!) their individual sales goals and monitoring them each month to ensure they are on track. I also plan on learning to say "no" more often and not over-committing myself!

Karen Glass, Gulfport



Jackie Smith, Natchez



### Lane installed as 2011 National President of the REALTORS®

Land Institute
Jesse Lane of Jack

Jesse Lane of Jackson was recently installed as 2011 National President of the REALTORS® Land Institute (RLI) at the 2010 NAR Convention in New Orleans. The gala event was attended by 100 RLI members and past national officers from

Lane across the country and was held at the Omni Royal Orleans Hotel on November 5. Scott Brunner, CEO of the Virginia Association of REALTORS® served as Master of Ceremonies and Lane was installed by fellow Mississippian and 2003 National RLI President John Dean of Leland.

### Northwest Mississippi Association member places third in NAR contest

ance on youtube.com and search Mary W. Sharp's Got Talent.



NWMAR member and Crye-Leike agent Mary Sharp recently performed at the 2010 NAR Convention in New Orleans. Sharp was one of only six national finalists in the REALTORS® Got Talent contest who opened for recording artists Earth, Wind & Fire. Sharp was awarded third place for her rendition of Donna Summer's "Last Dance." View her perform-

#### **NAR Political Representative presents Ernie Clark with award**

Kelly Smith of Madison, Mississippi Association of REALTORS® NAR Political Representative in Washington D.C., attended the 2010 MAR Convention in Jackson where she made a presentation to Ernie Clark of Brookhaven who recently became an RPAC President's Circle member. The President's Circle is a group of REALTORS® who contribute directly to REALTOR®-friendly candidates in response to requests from NAR and the RPAC Trustees. The President's Circle program allows REALTORS® to contribute beyond RPAC dollars and capture the attention of Capitol Hill.



#### **2011 MAR Leadership team**



President Dee Denton Jackson



President-Elect Watkins "Noggin" Wild McComb



First Vice President/Southern District Ken Austin Pass Christian



Central Vice President Michele Rumbley

Treasurer

Hattisburg

Jackson

Adam Watkins



Northern District Vice President Norma Cother Tupelo



Immediate Past President Tony Jones Olive Branch



Member-at-Large Lee Garland Jackson

#### **2011 MAR Committee Chairs and Co-chairs**

Association Operations Committee Chair—Adam Watkins, Hattiesburg Vice Chair—Lisa Hollister, Ocean Springs

Grassroots Development Committee Chair—Sherry Pullens, Picayune Vice Chair—Keiko Palmero, Gulfport

**LeadershipMAR Trustees** Chair—Trish Fleming, McComb Vice Chair—Janice Shows, Ridgeland Legislative & Regulatory Affairs Committee Chair—Watkins "Noggin" Wild, McComb Vice Chair—Ken Austin, Pass Christian

Member Services & Technology Committee Chair—Bethany Culley, Madison Vice Chair—Doug Jumper, Corinth

Professional Development Committee Chair—Corie Haynes, Hernando Vice Chair—Stephanie Nix, Madison **Professional Standards Committee**Chair—Phield Parish, Greenville

Chair—Phield Parish, Greenville Vice Chair—Cynthia Pritchard, Gulfport

**Standard Forms Committee** 

Chair-Karen Glass, Gulfport Vice Chair-Andrea Inman Cummins, Oxford

AE Forum Chair—Jo Ursy, Jackson Vice Chair—Tracy McKay, Picayune

#### **MAR REALTOR® Hall of Fame Members**

#### 1994

Hugh C. Bailey, Sr., Jackson\*
James A. Brewer, Senatobia\*
W.P. Bridges, Sr., Jackson\*
Edith D. Dantagnan, Gulfport\*
Lavelle M. Dragula, Hattiesburg\*
George Gilmore, Jackson
Harry Joachim, Biloxi
John H. McArthur, Hattiesburg
Elaine H. Nix, Jackson\*
Nelda B. Parrish, Corinth\*
Simon A. Rosenbaum, Meridian\*
James W. Underwood, Jackson

#### 1995

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

#### 1996

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

#### 1997

Cecil Cost, Clinton

#### 1998

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

#### 1999

Mark Cumbest, Pascagoula

#### 2000

John Phillips, Gulfport

#### 2001

Robert Praytor, Jackson Sue McCormack Tate, Tupelo

#### 2002

Judy Glenn, Corinth B.E. "Corky" Grantham, Jackson\*

#### 2003

Wallace Neal, Southaven\* Clarence A. Wilkinson, Pascagoula

#### 2004

Brenda Berg, Montgomery, AL Sonja Dunaway, Jackson

#### 2005

Sue Gallaspy, Hattiesburg

#### 2006

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

#### 2007

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

#### 2008

John Dean, Leland

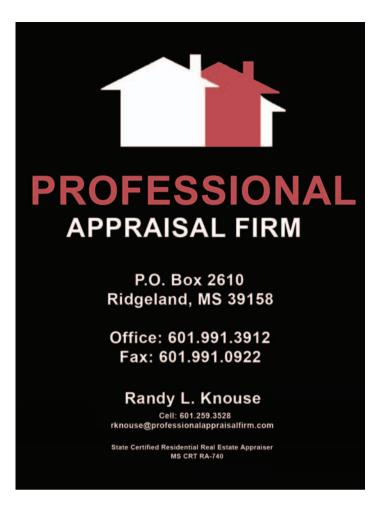
#### 2009

Cynthia Joachim, Biloxi

#### 2010

David Stevens, Clinton

\*indicates recipient is deceased









Dee Denton and Tony Jones were all ears as the Real Estate Reimagined convention kicked off at the General Membership Meeting and Awards Presentation.



Ben Allen, President of Downtown Jackson Partners greeted attendees at the General Membership Meeting and Awards Presentation.

# Scenes from 2010 Convention & EXPO



Jimmy McKay of Madison greets Mississippi State Treasurer Tate Reeves at the Set the Stage gala.



Dee Denton's sister Dr. Linda Coleman of Cleveland and Moe Veissi NAR President-Elect share a moment prior to Denton's installation.



Drew Rambo of Realty Executives enjoys a massage in the Bancorp South booth in the EXPO.



2010 Executive Committee members Noggin Wild of McComb, First Vice President/Southern District Vice President; Adam Watkins of Hattisburg, Treasurer and Andrea Cummins of Oxford, Northern District Vice President at the General Meeting/Awards Presentation.



Kay Jefferies of Southaven; Ashley Endris of Gulfport; Vicky Reel of Southaven; Michelle Gilliam of Pass Christian; Joanne Fraser, CRS Regional Vice President of Los Altos, CA and Tony Jones of Olive Branch catch up at the Set the Stage gala.



Lee Garland of Jackson; Bill Hetrick, Marilynn Hetrick, Robyn Burgardt and Richard Burgardt of Clinton; Lisa Bourgoyne and Selena Lovejoy of Jackson at the Set the Stage gala and presidential installation.



Patti Clark of PNP Therapeutic Jewelry in Osyka helps Jackie Smith of Natchez and Dianne Partridge of Meridian with a little Christmas shopping in her EXPO booth.



Karen Glass of Gulfport and Trudy Bounds of Hattiesburg check in at the Jackson Association of REALTORS® welcome booth.



Carla Palmer, Mandy Gardner and Stephanie Nix of Jackson visit a few of the many vendors in the EXPO between classes.



Melinda Dees of Yazoo City shares a smile with Adam Black of Prime Lending in Ridgeland.



Michael Fowler of Broadband Voice shows a member the benefits of a new phone system.



Melanie Mitchell and Audrey McBride of Starkville take advantage of continuing education classes while at the convention.



Al Brock, Phield Parish and Robert Andrews of Greenville enjoy lunch in the EXPO.

Jackson Mayor Harvey Johnson gave members a rousing welcome to Mississippi's capitol city during the General Membership Meeting and Awards Presentation.

### **Convention Sponsors and exhibitors**

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#### Ruby Sponsorship











#### **Other Event Sponsors**

Lunch in the EXPO:



Massage Booth:



Cyber Cafe:



Keynote Speaker:



Local Board Management conference















Installation Ceremony and Dinner



Leadership Dinner Transportation



Leadership Dinner













**BancorpSouth** 











#### **Exhibitor**

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AmeriSouth Business Solutions, Inc. **Bancorp South** 

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First American Home Buyers

Protection Girlie Boutique

Grand Bank

**Great Products** Hope Mortgage

Ins/Mark of America, Inc.

Liberty Bank

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MDEQ Lead/Asbestos **Certification Program**  Mississippi Department of Environmental Quality (MDEQ)

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Trustmark

Veterans Home Purchase Board

Visualtour

### **Local Board REALTORS® of the Year**



Biloxi-Ocean Springs Association of REALTORS® *Paula Clifford* 



Cleveland Board of REALTORS® Debbie Davis



Four County Board of REALTORS® Ron Renfrow



Golden Triangle Association of REALTORS® Dorothy Watson



Greenville Area Board of REALTORS® Dottie Collins



Greenwood Board of REALTORS® Sonny Bowie



Grenada Board of REALTORS® Cindy Ruth



Gulf Coast Association of REALTORS® *Karen Glass* 



Hattiesburg Area Association of REALTORS® *Joe Woullard* 



Jackson Association of REALTORS® Dorothy Thompson



Laurel Board of REALTORS®

J. Mark Tucker



Meridian Board of REALTORS® *Jamie Frye* 



Mississippi Commercial Association of REALTORS  $^{\circ}$   $Nancy\ Lane$ 



Mississippi Land REALTOR® *Rick Taylor* 



Natchez Board of REALTORS® *Tabitha Wroten* 



North Central Mississippi Board of REALTORS® *Harry Alexander* 



Northeast Mississippi Board of REALTORS® *Tess Mason* 



Northwest Mississippi Association of REALTORS® Corie Haynes



Pearl River Board of REALTORS® Debbie Benoit



Southwest Board of REALTORS  $^{\circ}$  Noggin Wild



Vicksburg-Warren County Board of REALTORS® Kellye Carlisle

## Mississippi REALTOR® honored for leadership

#### **Stevens inducted into MAR Hall of Fame**

Selected by his peers for his commitment, dedication and high standards of ethical business practices, David Stevens of Clinton became the 2010 MAR Hall of Fame inductee at the MAR Convention and EXPO in Jackson. Stevens has been a REALTOR® for thirty-seven years and has served both his local and state associations as president, was selected as Jackson Association of REALTORS® REALTOR® of the Year in 1994 and has served on an extensive list of local, state and national committees. Stevens has served in leadership positions in a variety of community organizations including United Way, Clinton Chamber of



Stevens and family



Lane



Wilson

Altman shared this about Stevens, "His name is synonymous with any activity or program designed to improve the quality of life in our town. Every major committee in our area has benefited from his knowledge, expertise and above all,

#### Lane selected as 2010 Mississippi REALTOR® of the Year

Nancy Lane of Jackson was named 2010 Mississippi REALTOR® of the Year at the MAR Convention and EXPO in Jackson. Chosen for her dedication to the REALTOR® Association as the epitome of tireless service to her local, state and national associations, Lane was recognized for her extensive credentials and lengthy service to her profession. Lane's service in 2010 as Chair of both the NAR Finance Committee and the NAR Real Property Operations Committee required extensive travel to Chicago and Washington D.C. as the Real Property Operations Committee undertook an ambitious window replacement project. Lane also served in 2010 on the state and local levels of her association by developing and teaching a continuing education course for MCAR and serving on MAR's Board of Directors, NAR Strategy Team, the Professional Development Committee and REALTOR® Disaster Relief Fund Board of Directors.

Doug Hinderer, one of the NAR staff liaisons who worked with Lane on NAR's Real Property Operations Committee said, "Your REALTOR" of the Year has spent the last year as the Chair of the Real Property Operations committee. In a normal year, this is not easy assignment but 2010 was not a normal year. We embarked on two very significant capital projects. We replaced all the windows in our Chicago building (over 1,000 of them) and undertook a very extensive renovation of the Plaza of the Americas which is adjacent to our Chicago building. These projects added considerable time demands on this outstanding REAL-TOR<sup>®</sup>. Not only was she always available when we needed her, she got involved in the details of the projects to the same degree as if she owned them herself. Thanks to her efforts, the REALTORS® of this country not only have real assets they can be proud of, but real assets that have grown in value."

#### **Wilson receives President's Award**

2010 MAR President Tony Jones presented the coveted President's Award to Chris Wilson of Laurel for his support during Jones' presidency. "Chris continues to advocate for REALTORS", to rally our members in support of MARPAC, and provide a steady, consistent example of leadership. He is always willing to serve, has been a source of great inspiration and education for me, and I've relied on his guidance often during this challenging year," said Jones.



Nancy Windham of Jackson was named the 2010 Instructor of the Year. Having earned this award for the second time, Windham was chosen by her students through instructor evaluation as having the highest student evaluation scores for the year. Windham teaches Salesperson Pre-Licensing and Post-Licensing and well as various continuing education subjects.



Nancy Windham was presented the 2010 Instructor of the Year award by 2009 winner Dee Denton (left) and Lisa Hollister (right), 2010 Chair of MAR's professional Development Committee.

### during convention awards presentation

#### Affiliates of the Year honored for their support

Brandy Shulz of Wells Fargo in Tupelo was awarded the Northern District Affiliate of the Year Award. Shulz was recognized for her support for REALTORS® by assisting her local board with events and organizing a luncheon that gave REALTORS® a chance to meet with mortgage lenders and ask questions about their market. Her innovative approach to community networking helps REALTORS® build their profile in the community and strengthen their business.

Darly Helm from The First, A National Banking Association and a member of the Gulf Coast Association of REALTORS® was honored as the Mississippi Association of REALTORS® Affiliate of the Year. Helm is a 26 year veteran of the mortgage industry, and shared that helping people with the purchase of a home makes her career very rewarding. Helm described herself as a member of a team, working with REALTORS® to make the home buying process as stress-free as possible for clients. She has sponsored education events for her local board, helping REALTORS® receive the latest information impacting the industry. Jon Ritten, 2010 President of the Gulf Coast Association of REALTORS® presented her award.



Schultz

#### **Morgan and Praytor join MARPAC Hall of Fame**

Tommy Morgan of Tupelo and Lynette Praytor of Jackson were the 2010 inductees into the MARPAC Hall of Fame. The MARPAC Hall of Fame recognizes major donors who have invested more than \$10,000 to MARPAC.

2009 Inductees: Jean Amos, Starkville Ernie Clark, Brookhaven Mark Cumbest, Moss Point John Dean, Jr., Leland Lavelle Dragula, Hattiesburg\* Larry Edwards, Ridgeland Joan Ferguson, Hernando

Jody Glenn, Corinth Chester Harvey, Ocean Springs Marshall Holyfield, Gautier Gwen James, Hattiesburg Cynthia Joachim, Biloxi Bruce Kammer, Picayune Nancy Lane, Jackson Pam Powers, Oxford

C.R. (Bob) Ridgway, Jackson Charlotte Sadler, Pascagoula Ellen Short, Tupelo Janice Shows, Madison David Stevens, Clinton

\*Indicates members who are deceased.



Morgan



Praytor



At the Board of Directors meeting, Jones was presented a limited-edition bronze sculpture of a white tail deer by Marc Pierce entitled "Gone in a Flash" to commemorate his 2010 MAR presidency.

#### Jones recognized in special send-off

Tony Jones, 2010 MAR President enjoyed a special video tribute during the General Membership Meeting and Award Presentation. A "Where's Waldo" themed compilation of photos from Jones' extensive travels across the state during his presidency highlighted his dedication to meeting personally with members and boards all over Mississippi. The video, set to the music of Willie Nelson's "On the Road Again", ended with a photo depicting Jones fishing with his grandson

Mason and Jones was presented with a "Where's Waldo?" hat, two cane fishing poles and a cricket box. Jones was honored with a standing ovation by the membership for his hard work and achievement as MAR's president.



# Mississippi REALTORS® receive 2011 NAR Committee appointments

Congratulations to 18 Mississippi REALTORS® who received appointments to serve on 2011 NAR Committees. Those appointed to NAR Committees are:

Ken Austin Professional Standards Committee Member, State Representative

Amy Brown Appraisal Committee Member, At-Large
Ric Corts Research Committee Member, At-Large

John Dean Global Business and Alliance Committee Member, Affiliate Representative RLI

Dee Denton Professional Development Committee Member, At-Large
Ashley Endris State and Local Issues Committee Member At-Large

Benton Gibson Public Policy Coordinating Committee Member, Affiliate Representative RLI

Karen Glass Communications Committee Member, At-Large

Tony Jones Risk Management Committee Member, State Representative
Bruce Kammer State Leadership Forum Member, Sub-Forum Vice Chair

Bruce Kammer Small State Sub-Forum Vice-Chair

Jesse LaneInstitute Advisory CommitteeAffiliate President/RLINancy LaneFinance CommitteeMember, At-Large

Nancy Lane Real Property Operations Committee Member, Immediate Past-Chair

John PraytorResearch CommitteeMember, AppraiserJohn PraytorAppraisal CommitteeMember, At-Large

John Praytor Multiple Listing Issues & Policies Committee Member, State Representative

Sherry Pullens Communications Committee Member, At-Large

Paul Shahan Association Executives Committee-Forum Member, At-Large

Janice Shows Membership Policy & Board Jurisdiction Committee Member, State Representative
Noggin Wild Housing Opportunity Committee Member, State Representative

Chris Wilson Smart Growth Program Advisory Group Chair

Nancy LaneNAR Board of DirectorsState Allocated DirectorBruce KammerNAR Board of DirectorsState Allocated DirectorDee DentonNAR Board of DirectorsState President

Jesse Lane NAR Board of Directors Affiliate President/RLI

#### **Federal Political Coordinators (FPC)**

District 1, Alan Nunnelee - Tony Jones

District 2, Bennie Thompson – Carla Palmer-Adams

District 3, Gregg Harper - Russell Wilcox

District 4, Steven Palazzo - Andy Stetelman

Senator Roger Wicker - Ellen Short

Senator Thad Cochran - Larry Edwards

State Representative to RPIC – Ellen Short

State Representative to RPAC Major Donor Council – Ric Corts



Denton delivered an impressive acceptance speech following ber installation as MAR's President by NAR's President-Elect Moe Veissi. In her presentation she played brief quotes from actual famous movies to effectively illustrate her commitment to leadership to Mississippi REALTORS®. Here are some passages from her creatively crafted speech based on her yearlong theme "Set the Stage.

# 2011 MAR President Dee Denton gives Inspiration and direction with inaugural address

As we go through the year, we'll be drawing some inspiration from some of the great voices in the entertainment industry. I'm hoping we can set the stage for a stellar year in 2011.

First of all, there's not a person in this room who hasn't noticed that our business has been pretty challenging for the past several years. The real estate business is down — no doubt about it. But in the immortal words of that great character, the Terminator, "I'll be back". The real estate business is going to come back. And as our business improves, we've got to be ready. Preparing for an Academy Award-winning performance as a real estate agent in a new economy is going to require education. Our Mississippi REALTOR® Institute is gearing up to deliver the highest-quality education available in our state, and I'd like to encourage you to look to MRI as your primary source of new knowledge and skills.

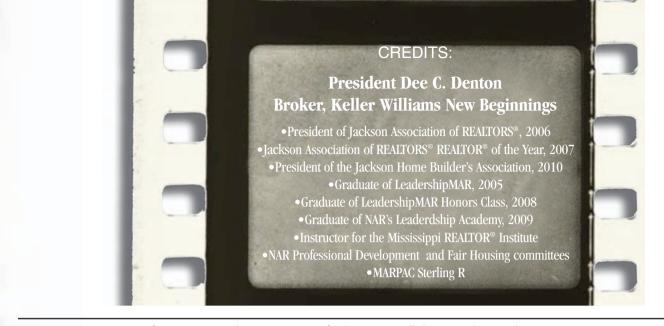
It was said in Cool Hand Luke, "What we have here is a failure to communicate." The last thing you need is a failure to communicate in this day and age! Since there are a lot of new communication tools out there and the technology landscape seems to change from one minute to the next, MAR will continue to provide you with training and tools in 2011 that will expand your opportunities to stay in touch, to reach out to new colleagues and work more effectively with your clients.

Obi-Wan Kenobi had it right when he said "Use the Force, Luke!" When you've got a big task ahead of you, you have to focus, use your resources wisely, and be determined to succeed. We'll be electing a new slate of state-wide officials in November 2011. We're also faced with some enormous legislative challenges on both the state and national levels. We have some political assets in place, and we need to use them well in 2011. Your contributions to MARPAC, your answers to calls for action and your personal participation with our elected officials will help us increase our political influence in Mississippi and in DC.

Here's another great quote from the immortal Wizard of Oz: "There's no place like home!" One initiative that you're going to hear a lot about from our National association this year is Homeownership Matters. We'll be joining with NAR in their campaign to protect the Mortgage Interest Deduction and to promote the many benefits of homeownership provides to our communities and our families.

We have a great script in our hands and we've assembled a first-rate cast of characters – we're ready to set the stage for a box office smash in 2011.





2011 Mississippi Association of REALTORS® President Dee C. Denton of Jackson was installed on December 8 at The South during MAR's annual convention in Jackson. Denton's theme "Set the Stage" creatively directs a cast of 5,700 Mississippi REALTORS® for the challenging year ahead. As she readies to produce the successful scenes of 2011, Denton shared her thoughts with *Real Estate Leader*:

### Tal: Tell us about your theme "Set the Stage" and how it came about.

DD: I am a movie buff and love to relate business to a creative source. I chose "Set the Stage" as a theme to creatively get the message out that we must take action to succeed in this business now more than ever. We have to throw out the old dog-eared scripts that we have been following these past decades and write some new scripts about how to perform as REALTORS® in this brand new business model we have found ourselves auditioning for.

### **REL:** What do you think will be the most difficult challenge agents will be facing in 2011?

**DD:** I think we all will have to stay focused on the basics. The cast of characters that make up the real estate profession have no choice but to return to the fundamentals of salesmanship and production that many of us sort of grew complacent in practicing in our businesses when success was easier to achieve. We've all got to rehearse our scripts so that we can make a difference in our local market place and to capture our fair share of the market.

### REL: What are some things members can look forward to in 2011 from MAR that will help them in their businesses?

**DD:** Our Mississippi REALTOR® Institute is gearing up to deliver the highest quality education available to better prepare our members for Academy Award-winning performance in their careers. We all know that technology is changing faster than ever, and MAR will be aiding our members with the most up-to-date and cutting-edge issues and training out there. MAR leadership will be advocates on their behalf to on the local, state and national levels to protect their profession and the interest of homeownership. In addition, we will be focusing on the production of a star-studded class of 2011 *Leadership*MAR who will be directing our organization in future years.

### REL: What are the coming attractions from MAR's political arena?

**DD:** We are staging our Political performance and calling on all REALTOR® members to participate. We cannot afford to stand by and let others set the business landscape that we must perform in. All MAR members must take an active role in designing our political and economic stage. NAR and MAR will be calling on each of you this year to respond to the all-important Calls to

Action. If real estate is your profession, politics is your business!

### **REL:** What are some things agents need to have to survive in this economy?

**DD:** For agents to excel in this economy they need to commit to participating in education that will sharpen their skill sets and then they need to put those skills into practice. I believe that REALTORS® have the obligation to be out front in their performance. The best example I can give is from the movie "Jaws." If you have seen the movie, you remember what the music sounds like when the shark is coming and someone is in danger of getting eaten! Every time you hear the music, you know that the killer shark is on its way! I believe as REALTORS® that we should be the music for our clients. It is our job to know what is ahead, what is coming and to be proactive on their behalf. So I challenge Mississippi REALTORS® to get their musical score together and to be the best prepared for their personal movie this year. MAR leadership will be prepared to assist you in the process!

# REL: What actor, actress or movie character best exemplifies the message you want to convey to Mississippi REALTORS® in 2011?

**DD:** Mississippian Morgan Freeman recently played the role of Nelson Mandela in the movie "Invictus". The movie was based on true events in which President Mandela enlists the captain of South Africa's rugby team in an effort to win the World Cup, believing that victory would help unite their country which was racially and economically divided in the wake of apartheid. There are a couple of quotes that Nelson Mandela made that I feel ring true for us today. "If I can't change when

circumstances demand it, how can I expect others to?" and "Education is the most pow-

erful weapon which you can use to change the world". Morgan Freeman's portrayal of Mandela and these powerful quotes communicate my commitment to leading Mississippi REALTORS® this year.





# FOR THE TECH OF IT



BY AUTUMN CALHOUN

### There's an app for that

study conducted by the International Data Corporation this December predicts that annual mobile app downloads will increase from 10.9 billion in 2010 to nearly 76.9 billion in 2014. Whether you're app addict-

ed or app-athetic, the trend is here to stay. Make sure you're up to speed with the most popular apps.

Name	Platform(s)	Price	Description
TweetDeck	Android, iPhone/Pad	Free	Update Twitter, Facebook, MySpace, LinkedIn, Google Buzz and Foursquare from one client. TweetDeck uses columns to manage realtime social media information with a clean interface.
RedLaser	iPhone	Free	RedLaser is a barcode and QR code scanner that is owned by Ebay. It includes Ebay and Half.com for more results when searching for a barcode or QR code.
Pulse	Android, iPhone/Pad	Free	Pulse is an elegant news reading application. It incorporates colorful panning story bars and fills them with content from your favorite sources, including subscriptions from your Google Reader.
GoodReader	iPhone/Pad	\$2.99	GoodReader is one of the best PDF readers available for the iPhone or iPad. Not only can it view local files on your phone and transferred from iTunes, but you can download files from a URL or connect to a web server (like Google Docs).
iWork (Pages,Key	note) iPad	\$9.99 ea	Pages, Numbers, Keynote are sold separately. Easy and intuitive Numbers, and productivity system from Apply. You can create new documents or open up existing document types.
Evernote	Android, Blackberry, iPhone/Pad	Free	Chances are, if you can see it or think of it, Evernote can help you remember it. Type a text note. Clip a web page. Snap a photo. Grab a screenshot. Evernote will keep it all safe. Everything you capture is automatically processed, indexed, and made searchable.
Drive Safe.ly	Andriod and Blackberry,	Free	When turned on with its simple one-touch activation, this app will iPhone read text messages and emails out loud to you so that you can put your phone down.
Expensify	Android, Blackberry, iPhone/Pad	Free	"Expense reports that don't suck" is their tagline and their mission. Add expenses and mileage on the go with one of our mobile apps, or even via SMS text message. Never lose a receipt again! Simply snap a picture of a receipt and upload it directly to your account. Or use the Guaranteed eReceipts — simply import expenses from a bank account. Next to the listed expense, Expensify will generate a PDF receipt for most purchases under \$75.
Barcode Scanner	Android by ZXing	Free	Scan barcodecs on CDs, books and other products, then look up pictures and reviews, or search for a word in a book and find where it occurs. You can also scan QR Codes containing URLs, contact info, calendar events and more.
Google eBooks	Android, iPhone/Pad	Free	Google eBooks are stored in the cloud, so there is no file to download if you want to read on your computer, phone or tablet. Once you open your book using the mobile reader apps, your book will sync to your device and you can continue reading it online or offline. The app also saves your page positions and syncs across all the devices as you continue reading.
LogMeIn Ignition	Android, iPhone/Pad,	\$29.99	With LogMeIn Ignition, you're just a touch or Windows devices click away from all your computers. Remotely control your Mac or PC, all your programs and all your files with a simple touch. To Get Started:  1. Create a free account at LogMeIn.com  2. Download LogMeIn Free software to your PC/Mac  3. Purchase LogMeIn Ignition from the App Store  4. Log in from your Apple device to access your computer
			Autum Calhoun is MAP's Information Tachnology Managar Contact how

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

# **Cool Tech Tools for 2011**

By Shane Singh

#### **Never Miss a Word**

It's possible that this pen really is mightier than the sword. The Echo Smartpen has a built-in microphone that captures every word of client meetings, lectures, and important conversations. It holds up to 800 hours of audio and includes a speaker and a standard headphone jack for playback. Connect the pen to your computer with a micro USB connector to transfer your audio as well as any



written notes and drawings that you make on your Livescribe Dot Paper. Want to share your notes and recordings? Pencasts can be sent as an e-mail or embedded on Facebook or on a Web site or blog. \$169.95 for the 4-gigabyte version; \$199.95 for the 8-gigabyte version. Livescribe; Oakland, Calif.; 877-727-4239; www.livescribe.com.

#### **Track Your Miles**

Quickly and easily record your tax-deductible miles driven for business with MileBug, a mobile app available for the iPhone and Android and Symbian smartphones. The app breaks your records into detailed reports by vehicle or by business. Tailor the interface with frequent destinations,

choose kilometers or miles, or set up custom rates.

When tax time comes, all your mileage is in one paper-less location, which



can be e-mailed or printed as an Excel file from your computer. Available through the iTunes App Store. \$2.99. Izatt International; American Fork, Utah; http://milebug.com.



Note: Prices are the vendors' suggested retail prices and are subject to change. The NATIONAL ASSOCIATION OF REALTORS® and REALTOR® Magazine don't evaluate or endorse these products and aren't responsible for changes in company information. Monthly rundown of the latest gadgets to help you succeed in real estate.

#### **Do-It-Yourself PR**

Looking for new ways to publicize yourself and your real estate services? The PR Toolkit for Real Estate Professionals is a collection of customizable templates, tips, and instructions that will help you create a real estate—specific public relations campaign.

Learn how to write press releases, implement social media strategies, boost your search-engine results, and become a trusted

search-engine results, and become a trusted contact for newspaper reporters. The kit, which can be downloaded from the Web immediately after pur-



chase, also includes a free PR consultation via the phone, e-mail, or Skype. \$49.99. JW Public Relations; Kalamazoo, Mich.; 269-274-4071; www.jwprtoolkits.com.

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#### **2010 Major Donors**



#### **President's Circle**



Brookhaven



Leland



Larry Edwards Ridgeland





Ernie Clark Brookhaven



Leland



Ridgeland



**Judy Glenn** Corinth



John Praytor Jackson



Charlotte Sadler Ianice Shows Madison

Laurel



Clinton

#### **Crystal \$2500**



Andrea Cummins Oxford



Lisa Hollister Biloxi



Tony Jones Olive Branch



Tommy Morgan Tupelo



Ellen Short Tupelo

#### Sterling \$1000



Iean Amos Starkville



Ken Austin Pass Christian



Gulfport

Pam Barr Jackson



Greenville



Ric Corts Hattiesburg



Norma Cother Tupelo



**Buck Covington** Madison



Bethany Culley Madison



Mark Cumbest Moss Point



Dee Denton Jackson



Cathy Feltenstein Meridian



Joan Ferguson Hernando



Lee Garland Iackson



David Griffith Karen Glass Cleveland Gulfport



Iackson



Beth Hansen Jackson



Corie Havnes Hernando



Tommve Hurtt Iackson



Betty Jo Ison Hattiesburg



Kay Jefferies Hernando



John Jenkins Iackson



Biloxi



Cynthia Joachim James H. Johnson Laurel



John D. Jones Pascagoula



Bruce Kammer Picavune



Randy Knouse Ridgeland



Nancy Lane Iackson



Doug Maselle



Gulfport



Margie McFarland Deborah McGhee Biloxi



Rita McIntosh Flowood



Larry McMahan Hattiesburg



Melanie Mitchell Starkville



Sheila Nicholas Jackson



Stephanie Nix Madison



Keiko Palmero Gulfport



Phield Parish Greenville



Ann Prewitt Jackson

Sue Stedman

Natchez



Vicky Reel Olive Branch



C.R.(Bob) Ridgway Jackson



Jon Ritten Diamondhead



Michele Rumbley



Beverly Sarrett Flowood



Paul Shahan Southaven



Stephanie Shaw Gulfport



Bo Smith Jackson



Delois Smith Hattiesburg



Rob Smith Jackson



Ridgeland

Ioe Stedman Natchez



Walker Tann Jackson



Jackson

Dorothy Thompson Johnny Thrash Iackson



Vicky Ward Jackson



Russell Wilcox

Ridgeland







#### **Local Board MARPAC participation levels**

As of November 18, 2010

MARPAC has reached 93.9 percent of its 2010 goal with \$186,936.23 and 45.2 percent of its 50 percent fair share participation goal.

Biloxi-Ocean Springs	39.1%
Clarksdale	44.4%
Cleveland	36.8%
Four County	39.3%
Golden Triangle	41.4%
Greenville	<b>57.6</b> %
Greenwood	<b>50.0</b> %
Grenada	69.0%
<b>Gulf Coast</b>	41.3%
Hattiesburg	42.9%
Jackson	38.7%
Laurel	61.5%
Meridian	<b>57.5</b> %
MCAR	<b>65.5</b> %
Natchez	27.9%
North Central	27.8%
Northeast	<b>54.2</b> %
Northwest	<b>57.6</b> %
Pearl River	<b>65.1</b> %
Southwest	49.0%
Vicksburg	60.8%
Total Participation	45.2%



# 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)	
Mail this form with payment to ye contribute online at msrealtors.o	
Name (print clearly)	~
Firm Name	
NRDS#	
Address	
City	Zip
Work Phone	
E-Mail	
FOR CREDIT CARD CONTRIBUTION	
VISAMC Amount \$	
Card#	
Exp. Date	
anpi Duite	

ical purposes. The amount indicated is merely a guideline and you may contribute more or less than the suggested amount. The Association will not favor or disadvantage anyone by reason of the amount of their contribution, and you may refuse to contribute without reprisal by the Association. Seventy percent of each contribution is used by the State PAC to support state and local political candidates. The other thirty percent is sent to the National RPAC to support Federal candidates and is charged



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Chip Grenn, Hattiesburg Stacie Griffin, Vicksburg Susan Griffin, Tupelo William Griffith, Cleveland Yvonne Griffith, Bay St. Louis Frances Grimes, Pascagoula **Jackie Grimes, Gulfport** Julia Grimes, Tupelo Brandi Grissom, Lucedale Rick Grubbs Tunelo Valerie Grubbs, Collins Helen Guerra, Bay Saint Louis Patti Guerry, Columbus James Guest Oxford Thomas Guest, Oxford Marcella Guidroz, Picayune Malinda Gullick, Horn Lake Becky Gunter, Columbus Kathy Gustafson, Hernando Lisa Guy, Olive Branch Nancy Guy, Germantown Emily Guyton, Saltillo Kerri Guyton, Tupelo Orlando Guzman, Biloxi Laurie Gwin, Holly Springs Iacqueline Haarala, Meridian Irvin Hailey, Starkville Sam Haire, Southaven Kenneth Hale, Byhalia Nancy Halfacre Madison Donald Hall, Laurel Holly Hall, Sarah John Hall, Diamondhead Mindy Hall, Vicksburg Vicci Hall, Ridgeland Rita Hallum, Bartlett Barbara Ham, Brookhaven Steve Ham. Tylertown Pat Hamilton, Meridian Mike Hamm, Southaven Jerry Hanberry, Sumrall Denise Haney, Olive Branch William Hankins, Jackson Kimberly Hanna, Southaven Todd Hannaford Tunelo Richard Hansen, Biloxi Jan Kerr Hanson, Southaven Carol Hardison, Madison Tripp Harkins, III, Ridgeland Jan Harlow, Laurel Debby Harmon, Tupelo Donna Harper, Meridian Pearline Harper, Memphis Peggy Harper, Hattiesburg Linda Harper-Jones, Madison Alain Harpin, Biloxi John Harpole, Olive Branch Judy Harrell, Vicksburg Robin Harrigill, Madison Benjamin Harrington, Natchez Carolyn Harrington, Natchez John Harris, Bay Saint Louis Melanie Harris, Greenwood Michael Harris, Tupelo Tammy Harris, Columbia Curtis Harrison, Biloxi Gale Harrison, Hernando Stacy Harrison, Hernando Frank Harter, Kentwood Amy Hartley, Madison Nora Harvey, Ocean Springs Iames Harwell, Meridian Diane Haskett, Hernando Teresa Hathorn, Brandon Cyndi Havens, Southaven Marcus Hawkins, Greenville Pam Hayden, Ridgeland Leatha Hayes, Ridgeland Susan Hayes, Southaven Alvssia Healy, Gulfport Cynthia Heard, Madison Michael Heath, Meridian Terry Hedgepeth, Madison Waurene Heflin, Tupelo

Mack Heidelberg, Jackson Marie Hellums Flowood Laurie Hendrick, Olive Branch Kelin Hendricks, Natchez Lisa Hendrix, Byhalia Becky Henley, Rossville Keith Henley, Tupelo Susan Henslee, Brandon Tonya Hensley, Tupelo Penny Henson, Olive Branch Thomas Herron, Biloxi William Hester, Laurel Bill Hetrick, Clinton Marilyn Hetrick Clinton Beverly Hickey, Jackson Charles Hicks, Columbus Cristy Higdon, Ridgeland Charlene Hill Ripley Dustin Hill, Meridian Elaine Hill, Laurel William Hill, Hernando Patricia Hillyard, Ocean Springs Jim Hobson, Vicksburg Kay Hobson, Vicksburg Iames Hobson, III. Vicksburg Mildred Hodge, Lucedale Channing Hodges, Greenwood William F. Hoffman, Shubuta Beverly Hoge, Byram Thad Hoke, Diamondhead Julie Holcomb, Tupelo Pamela Holcomb, Tupelo Carolyn Holderfield, Horn Lake Connie Holifield, Laurel Jackie Holifield, Bay Saint Louis Sandy Holifield, Ellisville Tami Holley, Vicksburg Gloria Holliday, Tupelo Jennie Holliday, Southaven Peggy Hollier, Bay Saint Louis Geraline Holliman, Columbus Sandra Hollingsworth, Vicksburg Kimberly Hollins, Hernando Dave Holloway, Meridian Debora Holloway, Columbus Kenny Holloway, Biloxi Bonnie Holmes, Brookhaven James Holmes, Hattiesburg Margaret Holmes, Gautier Cindy Holt, Ridgeland Gerald Honea, Magnolia Gert Hoover, Jackson Gail Hopkins, Pearl William Hopper, Ripley Carol Horne, Tupelo Kristi Horne, Madison Melissa Horst, Madison Ellen Horton, Ridgeland Dell House, Mccomb Debbie Houston, Grenada Mary Howes, Biloxi Peggy Howse, Ocean Springs O A Hoxie, Vicksburg Yvonne Huddleston, Jackson Royce Hudspeth, Columbus Sharon Hudspeth, Columbus Cheryl Huffstickler, Picayune George Hughes, Booneville Jill Hughes, Summit Sue Humphreys, Brandon Nancy Hungerford, Natchez Eva Hunter, Madison Danny Hurdle, Olive Branch Thomas Hurdle, Oxford Charles Hutcheson, Meridian Marie Hutcheson, Meridian Mary Lou Hutchinson, Collinsville Sandra Hutchinson, Biloxi Jane Hyde, Ridgeland Randy Inman, Brandon Anthony Israel, Asheville Lawana Ivey, Southaven Jere' Jabour, Vicksburg Alicia Jackson, Ocean Springs

Irene Jackson, Madison Jacqueline Jackson, Ridgeland James Jackson, Greenwood James Jackson, Ocean Springs Kimberly Jackson, Biloxi Marilyn Jackson, Natchez Teresa Jackson, Madison Charisa James, Madison Robin James, Nesbit Bryan Jameson, Madison Pat Jefcoat, Hattiesburg Marshall Jenkins, Saltillo Martin Jenkins, Meridian Nan Jenkins, Southaven Rita Jensen, Brandon James Jerden, Brandon Brynn Joachim, Biloxi Elizabeth Joachim, Ocean Springs Harry Joachim, Biloxi Grace Johansen, Biloxi David Johns, Hattiesburg Andy Johnson, Madison Bettye Johnson, Holly Springs Beverly Johnson, Magnolia Carole Johnson, Southaven Cecil Johnson, Carriere Dalton Johnson, Jackson David Johnson, Columbus David Johnson, Holly Springs Harold Johnson, Ridgeland Jean Johnson, Laurel Jeannie Johnson, Waynesboro June Johnson, Ridgeland Karen Johnson, Ocean Springs Katie Johnson, Olive Branch Kim Johnson, Meridian Lue Velma Johnson, Ridgeland Mae Johnson, Madison Natunya Johnson, Ridgeland Patricia Johnson, Columbus Wanda Johnson Hernando Michele Johnston, Hernando Ronnie Johnston, Vicksburg Titus Johnston, Horn Lake Diane Jones, D'Iberville Herbert Jones, Vicksburg Jimmy Jones, Southaven Marianne Jones, Vicksburg Mary Jo Jones, Gulfport Mitch Iones, Madison Paulette Jones, Diamondhead Samuel Jones, Hernando Sarah Iones, Brandon Stephen Jones, Columbus Terri Jones, Pearl Venus Jones, Jackson Cecil Jordan, Collierville Cheryl Jordan, Laurel Jay Jordan, Gulfport Nancy Iordan, Brookhayen Richard Jordan, Tupelo Tony Jordan, Vicksburg Frederick Kahlmus, Meridian Andrew Kalinowski, Columbus Joseph Karr, Oxford Estus Kea, Bay St. Louis Patricia Keating, Gulfport Glenda Keenan, Oxford Billy Kelley, Gulfport Janice Kemp, Ridgeland Margaret Kempner, Ocean Springs Dorris Kendrick, Gautier David Kennedy, Olive Branch Guy Kennedy, Southaven Nettie Kennedy, Carriere Donald Kessinger, Oxford Robert Kessinger, Oxford Thomas Ketchings, Hattiesburg Walter Ketchings, Gulfport Dallis Ketchum, Jackson Kristy Ketteringham, Flowood Melissa Kev. Sumrall Claudia Keyes, Biloxi

Rickey Kimble, Tupelo Janet Kinard Grenada Anii King, Gulfport Gail King, Mccomb Jeff King, Brookhaven John King, Canton Metra King, Southaven Jane Kingsafer, Hattiesburg Robert Kirk, Starkville Jerome Kittrell, Meridian Vicki Klein, Madison Carol Kloac, Saltillo Marguerite Knight, Gulfport Patricia Knight, Picayune Tara Knorr, Gulfport Keith Knowles, Tupelo Paul Koehn, Macon Sharon Kotecki, Olive Branch Marvin Koury, Gulfport Iuanita Kraft, Madison Anna Kral, Ocean Springs Kathleen Kranz, Gulfport Heather Krivanec, Biloxi Patricia Kurtz, Tupelo Annice Kyle, Southaven Carmen Kyle, Southaven Derek L & N Pest Control, Mantachie Brian Labat, Bay St. Louis Virginia Lacev, Jackson Tronnie Lacy, Clinton Jane Ladner, Ridgeland Lisa Ladner, Picayune Patricia Ladner, Gulfport Ronald Lafon, Hattiesburg Angela Laiche, Brookhaven Lois Laird, Columbus Ossiea Lake, Clinton Sandra Lambert, Corinth Wanda Lambert, Olive Branch Betsy Landers, Madison Marcia Landers Flowood Phil Landers, Flowood Martha Landis, Brandon Kathy Landry, Picayune Richard Landry, D'Iberville Larry Lane, Starkville Pat Lane, Starkville Joe Lang, Ridgeland Mary Lang, Greenville Kenneth Langlinais, Ocean Springs Lisa Langston, Pearl Sara Langston, Tupelo Lance Langton, Hattiesburg Joe Lariccia, Clinton Carl Larosa, Pass Christian Jennifer Larson, Long Beach Ann Lauman, Jackson Steve Lawler, Picayune Gretchen Lawson, Madison Vicki Lawson, Southaven Carl Layton, Lucedale Margarita Leblanc, Olive Branch Mary LeBlanc, D'Iberville Philip LeBlanc, Long Beach Robert LeBlanc, Olive Branch Stephanie LeClair, Grenada Anthony Lee, Biloxi Beverley Lee, Biloxi Deborah R. Lee, Poplarville Linda Lee, Southaven Martha Lee, Hattiesburg Michele Lee, Gautier Russell Lee, Picayune Stephanie Lee, Ocean Springs Bill Leech, Amory James Leech, Vicksburg Leigh Anne Leech, Flowood Bill Leech, Jr., Amory Penny Leech-Freed, Amory Kathy Leggitt, Oxford Peggy Leigh, Hernando Leisa Leisy, Biloxi

Alex Lenoir, Madison

Andrea Lewis, Vicksburg

Billy Joe Lewis, Meridian Dana Lewis, Flowood Mary Lewis, Ridgeland Michael Lewis, Olive Branch Misti Lewis, Greenville Ricky Lewis Southaven Sheila Lewis, Laurel Pat Lichterman. Jan Liles, Grenada James Lilley, Hattiesburg Dawn Lindley, Ocean Springs Gloria Lindsey, Southaven Donna Lishen, Long Beach Scotty Little, Corinth Dean Loftis, Columbus Frank Loftis, Columbus Libbi Logan, Cleveland Marlene Logan, Pass Christian Sean Logan, Pass Christian Sharon Logan, Biloxi Donna Lombardo, Southaven Jane Long, Gulfport Rod Longino, Jackson Rhonda Longmire, Flowood Dianne Looney, Nesbit Ruben Lopez, Southaven Dionne Loudenslager, Mc Comb Rebecca Love, Olive Branch Fave Loveday, Columbus Selena Lovejoy, Brandon Sandra Lovett, Ellisville Rhes Low, Laurel Bea Luckett, Tupelo Monte Luffey, Gulfport Frank Lund, Biloxi Judy Lundy, Grenada Carla Lunn. Pontotoc Deborah Luster, Clarksdale Rebecca MacDonald, Picayune Ginny Macken, Gulfport Lola Magee, Meridian Carol Magers, Diamondhead Sherry Maggio, Walls Kerri Mahan, Ocean Springs Susie Maier, Madison Joan Malone, Olive Branch Mechelle Malone, Ridgeland Parrish Malouf, Jackson Clare Maness, Olive Branch Stephen Maples, Lucedale Louis Mapp, Hattiesburg Terry Marks, Flowood William Marks Natchez Steve Marsh, Mendenhall Jeanelle Marshall, Madison Richard Marshall, Gulfport Tammy Marshall, Picayune Thomas Marshall, Oxford Tonia Marshall, Hernando Dean Martel, Biloxi Barbara Martin, Moss Point Benjamin Martin, Tupelo Bryan Martin, Batesville Debra Martin, Madison Laurie Martin Meridian Suzanne Martin, Gautier Vickie Martin, Brookhaven Allie Martin, Ir., Tupelo Binnie Maselle, Flowood Nita Maselle, Flowood Monique Maselle-Kelly, Flowood Kai Mason, Edwards Michelle Mason, Oxford Theresa Mason, Saltillo Carol Massey, Olive Branch Helen Massey, Southaven Pamela Mathis, New Albany Carolyn Matthews, Ocean Springs Edward Matthews, Olive Branch Sarah Lea Matthews, Olive Branch Wil Matthews, Oxford Margie Matthews-Mays, Southaven Mackie Mauceli, Greenville Dean Mayar, Ocean Springs

Betty Maxwell, Diamondhead Billy Maxwell Olive Branch Linda Maxwell, Southaven Doug May, Brandon Raymond May, Biloxi Area Mays Hernando Beth Mazzanti, Vicksburg Joahan Mc Dole, Gautier Ashley McAdory, Flowood Rickey McAlister, Vicksburg Barry McArthur, Seminary Michelle McAuley, Tupelo Audrey McBride, Starkville Iennifer McBride, Perkinston Robin McCaffrey, Hattiesburg Rebecca McCann, Southaven James McCarthy, Memphis Melton McCarty, Columbus Patrick McClay, Southaven Charl McCloud, Tupelo Cheryl McCormick, Olive Branch Durwood McCormick, Olive Branch Janet McCoy, Jackson Phil McCoy, Ridgeland Ruth McCraney, Greenville Judy McCrary, Petal Michael McCreary, Corinth Micah McCullough, Brandon Linda McDaniel, Hernando Robin McDaniel, Mccomb Robin D. McDaniel, Hazlehurst Jason McDerment, Lucedale Matthew McDonough, Oxford Suzie McDowell Flowood Delayne McGowan, Flowood Michelle McGuire, Madison Dara McIngvale, Hernando I. D. McIntosh, Flowood Pam McKay, Grenada Billy McKee, Jr., Terry Patricia McKeithen Meridian Jeff Mckelroy, Hernando April McKenna, Gulfport Joyce McKenzie, Collierville Tonia McKim, Southaven L. McKinney, Holly Springs Robin McKnight, Cleveland Mary McLeod, Petal Brent McMillan, Mccomb Iav McMiller, Olive Branch Beverly McMillin, Vicksburg Kenneth McMillin, Vicksburg Jennifer McMinn, Oxford John McMinn, Oxford Jena McNeece, Clinton John McNeese, Columbia Joann McPherson, Collinsville Brenda McRae, Southaven Samuel McReynolds, Starkville Amie Meador, Biloxi Darryl Meadows, Ocean Springs Grace Meadows, Flowood Terry Medley, Gulfport Michael Medling, Leigh Ann Mehr, Southaven Donna Melton, Saucier Abraham Menhel, Greenville Christopher Mensi, Gulfport JoAnn Mestaver, Kiln Joe Metts, Brandon Patricia Meyer, Gulfport Andre' Michaud, Ocean Springs Dorothy Middleton, Jackson Shirley Mikolas, Picayune Danielle Miller, Meridian Elloise Miller, Batesville Hal Miller, Jackson Mary Miller, Picayune Nick Miller, Madison William Miller, Ridgeland Ray Millwood, Greenville Shannon Minnick, Meridian Mincer Minor, Vicksburg Rhonda Mir, Mccomb

Beth Keys, Columbus

Judy Miskelly, Corinth Antha Mitchell, Picayune Charlestine Mitchell, Memphis Dana Mitchell, Gulfport Harry Mitchell, Picavune Hayden Mitchell, Hattiesburg McNeil Mitchell, Tylertown Sandra Mitchell, Lucedale Kim Mittelstaedt, Picavune Jerry Mixon, Marks Betty Mizelle, Ocean Springs Sherry Moberly, Hernando Lynn Moffitt, Ocean Springs Regina Mohamed, Southaven Yasmin Mohiuddin, Biloxi Angela Mohr Tupelo Andrea Monroe, Ocean Springs Alex Monsour, Vicksburg Donna Monsour, Meridian Bettina Montgomery, Oxford Ira Montgomery, Sumrall Thomas Montgomery, Oxford Doris Moody, Columbus Emily Moody, Columbus Janet Moody, Olive Branch Joyce Moody, Wiggins Amanda Mooney, Ridgeland Barbara Mooney, Columbus Diane Moore, Ocean Springs Eric Moore, Meridian Janet Moore, Pearl John Moore Olive Branch Renee Moore, Madison Rosiland Moore, Memphis Sabrina Moore, Ridgeland Robert Moorehead, Ridgeland Rocio Morais, Gulfport Adam Morgan, Tupelo Anita Morgan, Greenwood Doris Morgan, Biloxi John Morgan, Madison Linda Morgan, Oxford Lisa Moring, Hattiesburg Chuck Morman, Flowood Brandon Morris, Corinth James Morris, New Albany Patricia Morris, Florence Teddy Morrow, Batesville Kelly Moses, Gulfport Judy Mosley, Bruce Gale Mueller, Southaven George Mullen, Byram Janet Mullen, Byram Vicki Mullins, Corinth Ian Munn, Ocean Springs Jeanna Murdock, Hernando William Murdock, Hernando Jessica Murks, Gulfport Bonita Murphy, Jackson Garrett Murphy, Southaven Richard Murphy, Jackye Murray, Mccomb Cyndi Myers, Ridgeland John Myers, Mccomb Pat Myers, Laurel Ruth Myers, Flowood Stanley Myers, Vicksburg Tena Myers, Flowood Shelia Myles, Ridgeland Max Myrick, Laurel Winnie Nace, Hattiesburg Savita Nair, Jackson Farokh Nanavaty, Brandon David Napier, Southaven Ianie Nash, Sandhill T.I. Nash, Flowood Sissy Neilson, Oxford Teresa Nelson, Gautier Kathleen Nerren, Amory Vicki Netterville, Centreville Kay Newman, Mccomb Roger Newman, Mccomb Chris Newsom, Hernando Karen Newsom, Ridgeland

Susan Newton, Brandon Katherine Nichols, Corinth Joyce Noone, Madison Susan Norris, Biloxi Teresa North, Corinth Connie Norwood, Vicksburg Fred Nosef, Greenville Ronnie Nowell, Ridgeland George Nowlin, Collierville Stephanie Null, Meridian James Nutt, Madison Ionathan Nutt. Raymond Tammy Nutt, Madison Gloria Oakley, Hernando Emily O'Beirne, Natchez Mike Oberlies Gulfnort Cara O'Bryant, Hernando Kay Odom, Vicksburg Margaret Olson, Columbus Susan O'Mara, Ridgeland Brenda O'Neal-Lambert, Hattiesburg Eunice Ooi, Gulfport Sadie Orey, Clinton Amanda Overby, Jackson James Overstreet, Gulfport Virginia Overstreet, Gulfport James Overton, Natchez Mary (Cat) Owen Meridian Iune Owens, Hattiesburg Debra Pace, Hattiesburg Stacy Pace, Hattiesburg Kassie Paddock Flowood Christine Palmer, Ridgeland Dov Palmer, Mccomb Kelly Parker, Mccomb Olivia Parker, Saltillo Peggy Parker, Biloxi Yolanda Parris, Byram Linda Partridge, Meridian Sherry Partridge. Madison Bobbie Paseur, Olive Branch Douglas Patterson, Amory Sue Patterson, Madison Charles Paulk, Summit Tina Pavlov, Gulfport Joyce Paxton, Southaven Alicestine Payne, Memphis Barbara Payne, Gulfport Loretta Payton, Brandon Gerry Peak, Germantown Brenda Pearce, Tupelo Joyce Pearson, Booneville Robert Pearson, Houston Wendy Peavy, Biloxi Sonya Peck-Imomoh, Horn Lake Margaret Peel, Tupelo Kelly Peeples, Coffeeville Ryan Penick, Brandon Debbie Pennington, Coldwater Anika Perkins, Columbus Liz Perkinson, Bay St. Louis Lindsey Permenter, Biloxi Iason Perry, Collinsville Sally Perry, Picayune Teena Perry, Hattiesburg Carmen Peters, Gulfport Karen Peters, Gulfport Michael Peters, Jackson Mitchell Peters, Jackson Samuel Peters, Jackson Van Peters, Shannon Thomas Peterson, Tupelo Cecil Pettis, Hernando Greg Pettus, Brandon Gloria Petway, Southaven Elaine Phelps, Ridgeland Hallie Phillips, Meridian Janice Phillips, Tupelo Laura Phillips, Hernando Robin Phillips, Olive Branch Thomas Phillips, Columbus

Silvana Piadade, Germantown

Harry Piascik, Ocean Springs

Lydia Pickard, Biloxi

Judy Pickering, Jackson Bettye Pierce, Hattiesburg Steve Pierotti, Collierville Robert Pigford, Meridian Elizabeth Pigott, Poplarville Dena Pike, Tupelo Susan Pinkston, Ridgeland Sheila Pinnix, Southaven Mike Pittman, Clarksdale Linda Pitts, Ridgeland Julie Plumlee, Southaven Brenda Plunk, Olive Branch Gav Polk Flowood Amanda Polles, Ridgeland John Pollman, Meridian James Pone Columbus Cyndi Porter, Hernando Shannon Potts, Cleveland Bonnie Powell, Petal Gena Powell, Gautier Martha Powell, Brandon Martha Powell, Olive Branch Zeke Powell, Hattiesburg Curtis Powell, Ir., Brandon Frances Praytor, Ridgeland Ron Prewitt, Ridgeland Beth Price, Olive Branch Billy Price Germantown Terrie Price, Ocean Springs Virginia Primos, Jackson John Proctor, Jackson Jeffery Puckett, Slidell Chris Purser, Madison Steven Purvis, Vicksburg Timothy Putt. Tupelo Stephanie Queen, Madison Christen Raanes, Hattiesburg Lynda Ragan, Vicksburg Jocelyn Raimey, Hattiesburg Sarita Rainey, Meridian Jim Raley, Madison Suzanne Raley, Meridian Jennine Ramage, Hernando Mindy ramey, Corinth Brenda Ramm, Ocean Springs Doris Randall, Gulfport Karen Randall, Biloxi Patsy Randle, Starkville Jeff Rankin, Ridgeland Stacey Raper, Saltillo Karen Rasberry, Laurel Vicky Ratliff, Natchez Kent Raulston, Gulfport Annette Rayburn, Jackson James Ravner, Oxford Barbara Rea, Meridian Bobbie Ready, Tupelo Christine Reaves, Ridgeland Maxie Rebsamen, Greenville Fave Rector, Columbus Diane Reece, Grenada Angela Reed, Olive Branch Lisa Reed, Collinsville Tamara Reed, Greenville Deana Reese, Ridgeland Trina Reeves, Ocean Springs Bernie Regan, Hattiesburg Sharon Register, Hattiesburg Prentice Reich, Tupelo Monica Reichardt, Nesbit Teresa Renkenberger, Brandon Vaughn Rex, Ocean Springs Sheila Reynolds, Laurel Gina Rhett, Columbus Janice Rhodes, Starkville Katherine Richard, Bay St. Louis Carolyn Richards, Hernando Paula Richards, Collinsville Shelbi Richards, Columbus Sandy Richardson, Pope Paula Ricks, Ridgeland Melissa Riddle, Holly Springs Sarah Rider, Biloxi

Keith Ridgeway, Laurel

James Ridgway, Ridgeland Cindy Riemann, Gulfport Cori Rigsby, Gautier Rebecca Rigsby, Picayune Joyce Riley, Tupelo Thomas Ring, Vicksburg Jeffrey Riopelle, Biloxi Steve Rives, Clinton Kimberly Robbins, Collinsville Sean Robert, Biloxi Anne Roberts, Columbus Cindy Robertson, Clinton Julie Robertson, Hattiesburg Michael Robinson, Starkville Rita Robinson, Jackson Teri Rodriguez, Inverness Shirley Roe, Flowood Bennie Rogers, Laurel Debbie Rogers, Ridgeland Pamela Rogers, Olive Branch Patricia Rogers, Flowood Philip Rogers, Hattiesburg Sharon Rome, Hattiesburg Sonya Romero, Ocean Springs Jean Rosamond, Jackson Barney Ross, Brandon Lawrence Ross, Ocean Springs Sheila Ross, Madison Margaret Rouse, Gulfport Catherine Roy, Vicksburg James Royce, Saltillo Sue Ruby Shreka Ruffin, Tupelo Heath Rushing, Tylertown Jean Rushing, Ridgeland Lonnie Rushing, Clinton Tammy Rushing (Harrison), Hernando Elam Rusk, Leland Stephanie Russo, Picayune Cindy Ruth, Grenada Denise Rutherford, Waveland Larry Rutherford, Gulfport Steven Rutledge, Greenville Ray Ryburn, Ridgeland Tommy Salmon, Olive Branch Richard Sanchez, Gulfport B.L. Sanders, Southaven Debra Sanders, Ridgeland Judy Sanders, Oxford Melanie Sanders, Greenville Robert Sanders, Vicksburg Roshundia Sanford, Meridian Barbara Sauls, Laurel Maud Saulsberry, Olive Branch Tracy Sauls-Mason, Ridgeland Reginald Savoie, Poplarville Andy Sawyer, Gulfport Kitty Sawyer, Hattiesburg Matt Schnake, Gulfport Susan Schneeflock, Ridgeland Brandy Schulz, Tupelo C Sclafini, Ocean Springs Charles Scott, Carriere Ereka Scott, Madison Janice Scott, Saltillo Jennifer Scott, Southaven Travcee Scott, Biloxi Kimberly Seal, Long Beach Steve Seaman, Pascagoula James Searcy, Gulfport Linda Seifert, Hattiesburg Louann Sekul, Ocean Springs Barbara Sellers, Hattiesburg Larry Semski, Ocean Springs Lane Senter, Tupelo Vivian Senter, Iuka Malcolm Settles, Bartlett David Sewell, Jackson Indy Sewell Saltillo Delphine Shanks, Jackson Monique Shannon, Brookhaven Marvin Sharpe, Jackson Billie Shaw, Madison Rita Shea, Columbia

Thomas Shellnut, Gulfport Carla Shelton, Brookhaven Diana Shelton, Columbus Ida Sherman, Ocean Springs Carol Shippey, Bay St. Louis Lynne Shirley, Bay Saint Louis Carol Shoemaker Brandon Clay Short, Tupelo Jeffery Short, Tupelo Lynn Short, Corinth Nancy Shroyer, Gulfport Raphael Shumock, Lucedale Scott Siddall, Tupelo Amber Simmerman, Southaven Mary Simmons, Olive Branch Odis Simmons, Gulfport Larry Simons, Flowood Martha Sims, Laurel Stephen Sims, Collierville Lyndia Siyley, Grenada Dolly Skelton, Southaven John Skelton, Ridgeland Lisa Sledge, Jackson Alice Smith, Ridgeland Angie Smith, Laurel Carrie Smith, Picayune Charlie Smith, Greenwod Christene Smith, Jackson Cindy Smith, Flowood Dawn Smith, Picayune Debbie Smith, Picayune Doris Smith, Holly Springs Ellen Smith, Madison Elyse Smith, Saltillo J.E. Smith, Bay Springs Jacquelyn Smith, Natchez James Smith, Tupelo Jane Smith, Columbus Jane Smith, Jackson Jason Smith Southaven Jeffrey Smith, Southaven Jill Smith, Brandon Jim Smith, Hattiesburg Johnny Smith, Meridian Kathryn Smith, Ellisville Kimberly Smith, Meridian Mark Smith, Picavune Missi Smith, Picayune Monte Smith, Tupelo Pamela Smith, Brookhaven Phyllis Smith, Flowood Rhonda Smith, Brandon Ron Smith, Long Beach Ronald Smith, Columbus Susan Smith, Starkville Susan Smith, Waveland Thomas Smith, Madison Tommy Smith, Picayune Wayne Smith, Grenada Jim Smithson, Olive Branch Sandra Smock, Southaven Leontyne Snell, Jackson Nicholas Snell, Jackson Wendy Snyder, Biloxi Lori Sorenson, Powhatan Jennifer Southern, Hernando Cheryl Spatig, Germantown Jeff Speed, Ridgeland Al (Edward) Spencer, Olive Branch Brenda Spencer, Tupelo Karen Spencer, Grenada Dustin Spiers, Picavune Woody Spiers, Picayune Leichmann Spinks, Canton Candace Spurzem, Flowood Malisa Stack, Jackson Clyde Staley, Jackson Reed Stanford, Tupelo Michelle Stanley, Columbia Linda Starns, Brandon Kay Staten, Grenada Veronica Staten, Hattiesburg Kori Steed, Corinth Doe Steely, Flowood

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 Jackson
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 Gulfport
 Aug. 22 - 26

 Jackson
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