

# **REAL ESTATE** **LEADER**

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

Spring 2012



**REALTOR®**  
**statesmen**  
**champion**  
**MAR**  
**legislative**  
**agenda**

**2012 MAR strat plan**  
**Legislative leader awards**  
**MAR events in pictures**



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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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**Spring 2012**

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Seven Mississippi REALTOR® statesmen share their thoughts, ideas and commitment to all things real estate.





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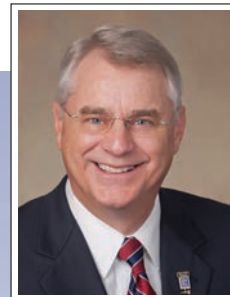


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## PRESIDENT'S PERSPECTIVE



The long-awaited signs of Spring have arrived and with them come a more positive outlook and renewed energy. With the first sprouts of blooms on trees and flowers, Mississippi REALTORS® have been taking advantage of longer days and the bustle of new business.

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 hear from seven of Mississippi's legislators each of whom is "one of us." All seven are REALTORS® who currently practice their trade across the state. Take a few minutes to read beginning on page 14 about what they are doing to help Mississippi REALTORS® sustain home ownership and fight for your profession. Get to know more about these committed elected officials and what they have planned for the 2012 Legislative Session.

Other timely articles include information about protecting your identity online, avoiding Facebook Code of Ethics violations and the latest thoughts on real estate education. In addition, don't miss the chance to check out MAR's 2012-2014 Strategic Plan and Goals created by the 2012 MAR Leadership Team and adopted by MAR's Board of Directors on page 7.

I also encourage you to look at the back cover for a sneak peek at what we have planned at our 2012 MAR Convention & EXPO to be held October 16 -18 in Tunica. This year's theme "Come Together" assures to be one of our best events yet. Register now and save substantially off the onsite registration price.

I look forward to spending time with you this year as we serve our state association together.

Sincerely,

Noggin Wild  
President

## WORD ON THE STREET REAL ESTATE NEWS BRIEFS

### Discover Your Magic at the 2012 NAR Conference & Expo

Unlock the secrets to success in your market at the 2012 REALTORS® Conference & Expo November 9-12, 2012 in Orlando, FL. The annual event will feature 20,000 attendees, 100 education sessions and more than 400 exhibitors. Registration opens May 3 so be watching for additional information on how to register. Go to [www.realtor.org/convention.nsf](http://www.realtor.org/convention.nsf) to read more.

### REALTORS® Code of Ethics Quadrennial Training

December 31, 2012 marks the deadline for completion of NAR's mandatory periodic training requirement for existing REALTORS®,

formerly known as the "Quadrennial Code of Ethics training". REALTORS® are being reminded to take their training early to avoid missing the deadline. Local and state associations will be offering classroom versions of the course, specific to NAR's requirements for the course.

In addition, REALTORS® can take an online NAR-developed version of the course on [www.realtor.org](http://www.realtor.org) for no charge. REALTORS® can stop and restart the course at their convenience within a 30-day time period. Successful completion is recorded in the National REALTORS® Database System (NRDS) and satisfies a member's Code of Ethics training requirements.

Be there or be square!



## Republican Presidential Candidate Newt Gingrich makes stop at Mississippi REALTOR® Day at the Capitol

As over 200 Mississippi REALTORS® recently convened at the Mississippi State Capitol for their annual REALTOR® Day at the Capitol, Republican Presidential Candidate Newt Gingrich and his wife Callista made a special appearance while visiting Mississippi lawmakers in Jackson. Gingrich's visit coincided with scheduled stops across the South as part of his 2012 Presidential campaign.

During his brief address to Mississippi REALTORS®, Gingrich touted his commitment to the areas of housing recovery and availability, citing the creation of jobs as an additional factor in economic restoration. 2012 President of the Mississippi Association of REALTORS® Watkins "Noggin" Wild stressed that "Mississippi REALTORS® are neither Republican nor Democrat, but are part of the REALTOR® Party which supports candidates who are committed to the issues promoting home ownership. We are appreciative to Speaker Gingrich for taking time to address Mississippi REALTORS® about the issues that are important to us," he said.



*Callista and Newt Gingrich were introduced by home builder and Mississippi Senator Josh Harkins, Republican, District 20—Madison and Rankin counties.*



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# MAY THE CODE BE WITH YOU



BY KATHY WHITFIELD

## How's your social life?

**M**ore and more REALTORS® are embracing social media venues as well as websites to market themselves and their properties. Much of the advertising formerly dominated by print is now transmitted via the internet and the practices that create a more viral environment for the dissemination of information. Because of the immense capabilities of these marketing mechanisms, the necessity of responsible behavior has become more important than ever to conscientious and ethical real estate professionals. Where it has always been somewhat gauche to criticize your competitor at a small gathering, it is now practically national news when a derogatory remark is posted in a Facebook status update.

In the last few years, the REALTOR® Code of Ethics has continued to stay current with the trending communication sources used by REALTORS® and has made revisions to the Code that address their use. Recent amendments to Standard of Practice 15-2 and 15-3 are specifically devoted to the prevention and enforcement of the issue of speaking ill of one's competitor.

### • Standard of Practice 15-2

The obligation to refrain from making false or misleading statements about other real estate professionals, their businesses and their business practices includes the duty to not knowingly or recklessly publish, repeat, retransmit, or republish false or misleading statements made by others. This duty applies whether false or misleading statements are repeated in person, in writing, by technological means (e.g., the Internet), or by any other means. (Amended 1/12)

### • Standard of Practice 15-3

The obligation to refrain from making false or misleading statements about other real estate professionals, their businesses, and their business practices includes the duty to publish a clarification about or to remove statements made by others on electronic media the REALTOR® controls once the REALTOR® knows the statement is false or misleading. (Amended 1/12)

While many REALTORS® incorrectly believe that "false or misleading statements" about their competitors, their businesses and their business practices refers only to issues that are fraudulent or untrue, the posting, printing or publishing of anything derogatory would fall into this category. Because so much of



the conduct that we dislike in other practitioners is based on perception, in the context of the foundational tenet of the "Golden Rule" cited in the preamble to the Code of Ethics, criticizing another REALTOR® publicly for any reason is considered a possible violation.

Even though most of us were raised to embrace Southern manners along with good and honorable principles, some real estate professionals find Article 15 a difficult article by which to adhere. If the sheer knowledge that making derogatory and mean-spirited remarks about another REALTOR® could lead to another REALTOR® filing an ethics complaint against you based on Article 15 of the Code of Ethics isn't enough to concern you, then consider the possible far-reaching damage to your professional image.

The average REALTOR® who utilizes Facebook as a relationship-building tool to strengthen their business boasts somewhere around 1,000 "friends". The primary purpose of posting status updates, photos and links on Facebook is to build on your friend base and to spread the word exponentially. For every post that is made and viewed by your 1,000 friends, there is the infinite possi-

bility of the news being transmitted to each of your friend's 1,000 friends. The amount of exposure to your status update, listing information, photo or rant is literally "a shot heard round the world." That is a magnificent breakthrough for real estate and image marketing, but a potential train wreck for irresponsible behavior.

To further drive home my point in a manner which might address this issue in a more effective way—by virally tarnishing your image, you might be doing irreparable damage to your pocket book. Even though you may perceive your immediate friends as allies in the gossip camp, you never know who you may offend in the global arena. We have all witnessed the explosive posting of links and photos that have crossed the country and your Facebook rant could fall victim in much the same way. You never know which past or future clients you could offend with careless name-calling and finger-pointing.

Will Rogers once said, "You should live in such a way that you would not be ashamed to sell your parrot to the town gossip." Never has this been more applicable than it is today as REALTORS® utilize the exciting and revolutionary technology available to advance their business and personal goals. Just remember the impact that a 140-character barb can have on an established career as you socialize your marketing.

# Mississippi Association of REALTORS® 2012-2014 Strategic Plan

**2**012 MAR Leadership recently crafted a Strategic Plan to serve as guidance for MAR members for 2012 through 2014. The plan reiterated the mission statement and vision previously adopted for MAR and included not only strategic initiatives, but also 2012 goals for implementing the plan.

## MISSION

To be the business advocate for Mississippi real estate professionals

## VISION

The Mississippi Association of REALTORS® is the consummate source of service, real estate information and advocacy for its members and their businesses

## STRATEGIC INITIATIVES:

POLITICAL ADVOCACY  
REALTOR® MEMBERSHIP VALUE  
FINANCIAL RESOURCE DEVELOPMENT  
PROFESSIONALISM

## POLITICAL ADVOCACY

Support state and local public policies that advance the real estate industry and protect private property rights and communicate the significance of those activities to our members and to the public

### 2012 Goals

- MAR will strengthen relationships with state elected officials from all areas of Mississippi
- MAR will encourage local board involvement with local government officials and local issues
- MAR will communicate its legislative successes to the MAR membership.
- MAR will meet or exceed NAR's stated goals for Mississippi for NAR Calls to Action and the Broker Involvement Program and meet or exceed stated goals for donations to MARPAC, including Fair Share, Major and President's Circle Donors

## REALTOR® MEMBERSHIP VALUE

Effectively communicate the value of MAR membership to our members to foster high levels of engagement and involvement and communicate to the public the value of REALTOR® participation in our communities

### 2012 Goals

- BRANDING & MARKETING – MAR will be known as a professional organization of committed REALTORS® who are highly regarded as state and local community advocates and sought-after for their knowledge, expertise and competence.
- COMMUNICATION – MAR will implement an effective, comprehensive campaign of membership benefits and services

## FINANCIAL RESOURCE DEVELOPMENT

Enhance the financial position of MAR by expansion of sponsorship relationships and by continued development and promotion of the Mississippi REALTOR® Institute to our members and to the public

### 2012 Goals

- MAR will promote the importance of quality real estate education and the unique ability of the Mississippi REALTOR® Institute to provide that quality

education

- MAR will expand its relationships with sponsors
- MAR will increase attendance at MAR's Annual Convention & EXPO
- MAR will work to retain its current members while recruiting new members

## PROFESSIONALISM

Provide the resources necessary to strengthen our REALTORS®' commitment to education and leadership and their dedication to the REALTOR® Code of Ethics and professional courtesy

### 2012 Goals

- EDUCATION – MAR will increase the number of students attending MRI courses by using all available means to provide real estate education statewide
- EDUCATION – MAR will increase knowledge, expertise and competency of our members so that they can make more money and better serve their clients
- EDUCATION – MAR will develop classes that are responsive to market conditions and member needs, and include tips that have practical application to members' businesses
- LEADERSHIP DEVELOPMENT – MAR will recruit new leaders and train them
- LEADERSHIP DEVELOPMENT – MAR will enhance the skills of current leaders and encourage them to continue serving
- LEADERSHIP DEVELOPMENT – MAR will foster the involvement and participation of our under-40 members through the activity of the Young Professionals Network

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The NAR and RPAC leadership would like to show our gratitude to our 2011 Major Investors from Mississippi for their generous support of the REALTOR® Party.

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★ Indicates NAR President's Circle member.  
Hall of Fame members are in orange.  
RPAC Major Investors as of 10/26/2011





## MAR Leadership hosts Region 5 Summit



Region 5 Vice President Cynthia Joachim, Ken Austin and Noggin Wild recently hosted the Region 5 Summit in Biloxi. Region 5 includes Alabama, Florida, Georgia, Mississippi, Puerto Rico and the Virgin Islands, and representatives from five of those associations attended the event. Keynote speaker was 2001 NAR President Richard Mendenhall who delivered two very inspirational talks on "Leadership in Challenging Times." He had the unique experience of leading NAR on September 11th of 2001, and mobilized

MAR membership to help victims of the attacks through the REALTOR® Relief Foundation, which he established on the afternoon of 9/11.

Also in attendance was special guest 2012 NAR President Moe Veissi. In addition to meeting with the Region 5 Summit attendees while in Biloxi, Joachim arranged for Veissi to be interviewed by WLOX and the editorial board of the Sun-Herald allowing for some excellent publicity for Mississippi REALTORS®.

**The Pearl River Board of REALTORS®** will be using funds from the REALTOR® Party Political Survival Initiative to host a four-hour continuing education course for real estate professionals on March 30, 2012 called "Smart Growth for the 21st Century." The purpose of the course is to help REALTORS® take stock of what works well in their community and what doesn't in terms of both the development process and the end

result. They will also learn state-of-the-art community planning concepts that they can apply to their business and what their community needs to be a better place to live and do business.

**The Gulf Coast Association of REALTORS®** used funding from FEMA through the Mississippi Finance Administration as well as REALTOR® Party Political Survival Initiative funds from NAR for advertisement and promotion of a program that was established to grant discounts and reduced insurance rates to homeowners who strengthen their homes to provide less damage after a storm incident. The goal of advertisement and promotion of the program through the "Coastal Retrofit Task Force" to both REALTORS® and consumers is to communicate the program so that it can be promoted in the community and to help promote the REALTOR® brand.

## HEADLINERS

Members in the news

### Lane appointed Chairman of Committee



Lane

Mississippi REALTOR® Nancy Lane was recently appointed Chairman of the REALTOR® Federal Credit Union Supervisory Committee.

### MAR mourns passing of Earhart



Earhart

Robbie Earhart, CRB, CRS, GRI of Columbus, long-time MAR member and instructor with the Mississippi REALTOR® Institute passed away on March 15, 2012. Earhart's real estate career spanned almost thirty years and she most recent-

ly was the Consulting Broker for Robinson Real Estate in Columbus. Earhart was also adjunct professor of real estate at Mississippi University for Women and was an active member of the Golden Triangle Association of REALTORS® where she formerly served as President and was awarded REALTOR® of the Year.



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## Lawmakers recognized for support of REALTOR® issues

During REALTOR® Day at the Capitol festivities, MAR recognized two state lawmakers for exemplary support in real estate and property right issues during the 2011 Legislative Session. Eugene S. "Buck" Clarke, Republican, District 22—Bolivar, Humphreys, Sharkey, Washington, Yazoo counties was awarded the Mississippi Association of REALTORS® Outstanding Senate Legislator Award for 2011 and Representative Scott DeLano, Republican, District 117—Harrison County has been awarded the Mississippi Association of REALTORS® Outstanding House Legislator Award for 2011.



*Wild Clarke*



*Wild DeLano*



*Wild Gunn*

Mississippi's 61st Speaker of the House of Representatives Philip Gunn was recognized with an award from MAR for his dedicated service to the state of Mississippi at the Political Advocacy Luncheon.



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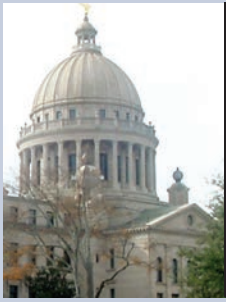


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# CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

## Meet with your Mississippi Congressmen and Senators at NAR's Mid-Year Meetings May 14-19, 2012 in Washington, D.C.

**M**ississippi REALTORS®, Brokers and other industry leaders will soon descend on Washington, D.C. for the 2012 Midyear Legislative Meetings, Expo and Conference.

The REALTORS® Midyear Meetings & Trade Expo is where NAR members take an active role to advance the real estate industry, public policy, and the association. Join us in Washington, D.C., for special issues forums, committee meetings, legislative activities, and the industry trade show.

MAR members are scheduled to be on Capitol Hill Thursday, May 17th to discuss legislative issues that are important to ensuring the American Dream of home ownership. Now more than ever, it is critical for REALTORS® across America to come together and speak with one voice about the stability a sound and dynamic real estate market brings to our communities. From city hall to the state house to the U.S. Capitol, our elected officials are making decisions that have a huge impact on the bottom line of REALTORS® and their customers.

Hotel reservations are assigned on a first-come, first-served basis. NAR negotiates the lowest hotel room rates for members and guests, so you can be sure you're getting the best deal for your stay. Visit <http://www.realtor.org/midyear> to view a list of hotels, rates, and a map of the area. To book your hotel room, you must register for the meetings first to reserve your room.

Because May is a popular month for meetings in Washington, DC, NAR has reserved blocks of rooms at a variety of hotels for Midyear and REALTOR® Rally attendees. If you encounter having to select a hotel room that's over \$300/night, NAR will help defray your cost of attendance by rebating \$100/night for up to two nights (\$200) for single or double rooms over \$300/night. To receive your rebate, bring your hotel confirmation (showing your room rate) and NRDS ID (verifying membership) to the NAR Registration desk on site. NAR will confirm and initiate a check, which you will receive following the Midyear Meetings.

Don't miss this opportunity to visit your Nation's Capitol and have your voice heard on issues that matter to you and your profession. If you have questions or need assistance on registering for NAR Midyear, contact MAR at 601-932-5241 or email [deasley@msrealtors.org](mailto:deasley@msrealtors.org).

### NAR's Rally to Protect the American Dream planned

On the morning of May 17th, 2012 NAR President Moe Veissi is encouraging Realtors from all over the country to converge on the steps of the Capitol for the first-ever REALTOR® Rally in DC to highlight the importance of homeownership.

Moe is hoping for a crowd of 15,000 REALTORS® to make the point that our industry is critical to the nation's economy and we are here to be heard! The Rally is scheduled for the Thursday morning of our annual Mid-Year meetings in DC, so if you're planning to make the trip to Mid-Year meetings, please put this rally on your calendar.

### Here is what 2012 NAR President Moe Veissi said about the rally:

"Our industry is facing a crucial moment. Never before in the history of our great nation have housing and real estate been forced to defend the benefits they provide our country. The very foundation of civilization is no stronger, nor more enduring than the integrity of the homes on which they rest.

We must have a sustainable, durable housing economy for generations to come. Congress and the President should see their job as bolstering the housing economy and strengthening our commitment to the country's health. If the housing market continues to falter, the economy cannot fully recover. Over the next 18 months Congress will begin reshaping the role of housing in achieving the dream of owning a home. That is what we are facing. REALTORS® have something to say about this. And this is our opportunity to ensure housing remains the fiber that binds together the fabric of America.

We are going to defend the American Dream from the doubters who say home ownership and real estate have run their course. That is why we are holding the Rally to Protect the American Dream on May 17th in Washington, D.C. I am asking you to be there and stand with your fellow REALTORS® from every corner of America -- from Alaska to Illinois to Texas to Guam.

We are going to show Congress that no one cares more about revitalizing real estate for future generations than REALTORS® do."

To register go to <http://realtoractioncenter.com/realtor-rally>.



*Derek Easley is MAR's Governmental Affairs Director.  
Email him at [deasley@msrealtors.org](mailto:deasley@msrealtors.org).*



# MAR members drawdown for



*Heather Brett of Starkville and Janice Shows of Madison*



*Members await the final Drawdown numbers*



*Gloria Holliday of Tupelo, Chris Wilson of Laurel and Shirley Curry of Tupelo*

MAR's 2012 Drawdown "Throwdown at Sundown", held at the Mississippi Children's Museum raised more than \$52,800 for MARPAC. Members purchased tickets to vie for a \$5,000 cash prize. The last four number-holders consented to split the prize. John Jenkins of Jackson won \$2,000, Jeffrey Dillon of Ridgeland won \$1,000, Amelia Brown of Olive Branch won \$1,000 and Lisa Bourgoyne of Brandon won \$1,000.



*Debbie Nettles of Starkville*



*\$1,000 winner Jeffrey Dillon of Ridgeland*



*Sheila and Bill Nicholas of Jackson*



*Sherry Pullens of Hattiesburg and Deborah Benoit of Carriere*



*New computerized drawdown board is a bit*



*Trish Fleming of McComb and Yolanda Parris of Jackson*



# Mississippi REALTORS® take their cause to Capitol

**A**round 200 Mississippi REALTORS® convened at the state Capitol to present the 2012 MAR Legislative Agenda. During the event, key lawmakers addressed the attendees, awards were given to legislators who have shown support of

REALTOR® issues (see p. 10) and REALTORS® visited the lawmakers from their district. The time at the Capitol was followed with a Political Advocacy Luncheon at the MAR Building. Speaker of the House Philip Gunn gave the keynote address.



*Lieutenant Governor Tate Reeves*



*Secretary of State Delbert Hosemann*



*Representative Greg Haney, Republican, District 118—Harrison County*



*Representative Mark Formby, Republican, District 108—Pearl River County*



*Senator Josh Harkins, Republican, District 108—Madison and Rankin Counties*



*Speaker of the House Philip Gunn addresses the Political Advocacy Luncheon*



*Mississippi REALTORS® gathered in the former Supreme Court Chambers*



*MAR CEO Beth Hansen, MAR President-Elect Ken Austin of Pass Christian and GCAR AE Lorraine Krohn*



*Ellen Short of Tupelo, 2012 MAR President Noggin Wild of McComb and Dorothy Thompson of Jackson*



# REALTOR® statesmen champion MAR legislative

By Kathy Whitfield

Few fledgling real estate licensees fully grasp the difficulty of the professional knowledge, fortitude and tenacity that will be required of them to become successful practitioners. In order to survive the difficult competition and self-motivation that it takes to endure the relentless hours and availability demanded of them, REALTORS® tend to develop award-winning productivity and coping skills. Many learn exceptional negotiation aptitude, become adept at pseudo-psychology, master multi-tasking and understand the importance of being in two places at one time.

The real estate profession isn't for the weak, and most who have enjoyed lasting success have found that the skills acquired in real estate spill over to many other aspects of their lives. The negotiation of crucial contracts and clients is a proficiency that comes in handy when hammering out a bedtime with a toddler or transacting a new car. Patience and endurance filter into tolerating fast food lines, airline security and waiting for the person in front of you at the check-out line to pay for their groceries in quarters. REALTORS® become leaders in their community, principled citizens and just all round better people.

Many of the same traits that motivate REALTORS® to find success in their practice can be found in those who have chosen the political arena as their area of public service. This Mississippi Legislative session, the State Capitol has been the home to seven REALTORS® who happen to be serving their constituents as advocates in the Mississippi State Legislature. These dedicated real estate specialists and advocates juggle the joys and challenges of two of the world's most demanding jobs.

## Representative Scott DeLano

Representative Scott DeLano of Biloxi has served the state in the House of Representatives since 2010, but he has worked in the commercial real estate field in Harrison County since 1998.



"I'm very fortunate to have a mother who has been a very successful REALTOR®," he shared. "I literally grew up in the business."

DeLano's predisposition for both real estate and service demonstrated itself after the devastating aftermath of Hurricane Katrina. "After Katrina, I got involved in the recovery

efforts along the Coast," DeLano declared. "My background and experience in permitting commercial developments was helpful for me to understand many of the issues our communities faced." His efforts in the rebuilding of the Mississippi Coast aroused a commitment to formally make a difference. "For me, running for office was a natural progression in my commitment to community service," he said.

## Representative Mark Formby

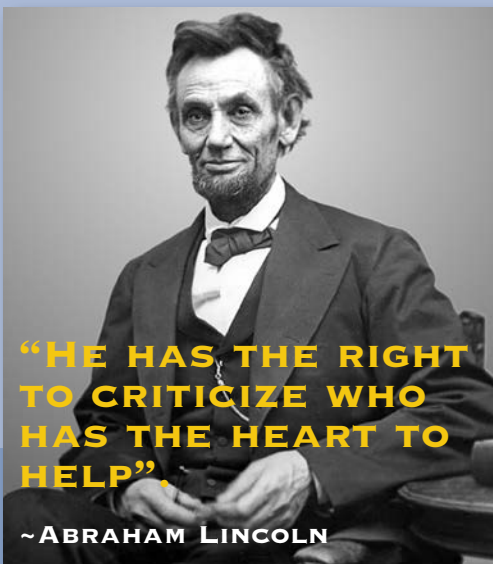
A REALTOR® for twenty-years, Representative Mark Formby of Picayune knew very early in his life that he was going to make a living in sales. "I started selling life insurance and while I was making money, I was not happy," said Formby. "Someone told me I should be selling something I enjoy buying. Having been raised on a farm and enjoying the rivers, creeks and piney woods of South Mississippi, I was drawn to a real estate company that specialized in land sales. I knew within the first month that I had found my calling and I have never looked back," he proclaimed.

It was also early in life when Formby became involved in politics as State President and National Vice President in the United States Junior Commerce. He began "lobbying" the state legislature and congress on business and tax issues. "One day I was complaining about an issue with state government and a friend said I should stop complaining and do something about it. The next thing I knew I was running for the state senate," he said. Formby lost his first run, but was elected to the Mississippi House of Representatives in 1993 "by a landslide of thirty-two votes," he laughed.



## Representative Jeffrey Guice

Representative Jeffrey Guice of Ocean Springs has served the state of Mississippi in the House of Representatives since 2008, but has practiced residential and commercial real estate sales, property management and appraisal for twenty-six years. When asked why he considered real estate as his profession, Guice shared "I liked the prospect of being in control of my own destiny and income. I have always enjoyed helping people and real estate is a service-oriented business," he continued. "I thought it would be a natural fit."





# agenda

When not practicing real estate or sitting in the hallowed halls of the Mississippi Capitol, Guice enjoys time with family sailing, fishing and hunting. It was more than likely his enjoyment of those things coupled with his commitment to advocating for others that influenced him at an early age to consider politics. "As a young person I had a deep heart-felt calling to serve the people of Mississippi," Guice confided. "However, I had to wait for my cousin to complete his calling before I could run." (Jeffrey Guice was elected to the House of Representatives seat previously held by his cousin Danny Guice.)

## Representative Greg Haney

Freshman Representative Greg Haney of Gulfport has just begun his adventure in politics and is currently serving on committees such as Judiciary A, Marine Resources, Tourism and Youth and Family Affairs. When it comes to real estate, Haney is anything but a novice, having practiced residential and commercial real estate for twenty-seven years after studying at the University of Southern Mississippi.

Haney cites his commitment to others when asked about his venture into both real estate and politics. "I went into real estate to be involved in the process of helping people make one of the most important decisions of buying a home to raise their families," he mentioned. Like many others on the Mississippi Coast, Haney has experienced the issue of obtaining affordable insurance and rose to the challenge when encouraged by those in the community when the subject of public office was addressed. "I was approached by concerned citizens to make a positive change in state government," he said. "I had been facing the many challenges like other small business owners in these tough economic times."

## Representative Timmy Ladner

REALTOR® and Representative Timmy Ladner of Poplarville is also enjoying his first term in the Mississippi House of Representatives. More than likely it was his love of fishing, hunting, camping and coaching baseball that contributed when Ladner was searching for something to do part time to earn extra money. In 1994 he entered the area of farm, timber and recreational land sales. "I have been fortunate enough to have real estate become an exciting and profitable career," he added. What was to be a supplemental business became his full-time profession.



### Representative Scott DeLano

Republican, District 117  
Harrison County  
Real estate specialty: Commercial



### Representative Mark Formby

Republican, District 108  
Pearl River County  
Real estate specialty: Residential, Commercial, Land



### Representative Jeffrey Guice

Republican, District 114  
Harrison and Jackson Counties  
Real estate specialty: Residential, Commercial, Property Management, Appraisal



### Representative Greg Haney

Republican, District 118  
Harrison County  
Real estate specialty: Residential, Commercial



### Representative Timmy Ladner

Republican, District 93  
Forrest, Hancock, Harrison, Lamar, Pearl River and Stone Counties  
Real estate specialty: Farm, Timber, and Recreational Land; Subdivisions



### Representative Alex Monsour

Republican, District 54  
Issaquena, Sharkey and Warren Counties  
Real estate specialty: Residential



### Senator Sean Tindell

Republican, District 49  
Harrison County  
Real estate specialty: Commercial

Now advocating for Mississippians at the Capitol and serving on committees including Agriculture, Forestry, Marine Resources, Youth and Family Affairs and Judiciary B, Ladner says his initial thoughts of entering politics came as a result of tough economic and social issues expressed by concerned citizens in his district. "I discussed it with them and my family, and we decided that I could have a positive impact for District 93," Ladner shared.

## Representative Alex Monsour

Louisiana native and LSU-educated Representative Alex Monsour wasn't born in Mississippi, but he got here as quickly as he could. Now living in Vicksburg, Monsour has practiced residential real estate in Warren County for some fifteen years. Also practicing insurance sales, Monsour cites federal regulations and a struggling economy as major challenges both personally and to most Mississippi REALTORS®. "I entered real estate because I wanted to further my knowledge in the real estate market," he



stated.

Having served the Mississippi House of Representatives since 2008, Monsour serves as Chair of the Ports, Harbors and Airports Committee and serves on the Constitution, Gaming, Judiciary B, Public Property, Tourism and Ways and Means Committees. He mentions his commitment to spending time with his family as well as the Knights of Columbus when he isn't tied to the demands of the State Capitol. Monsour is matter-of-fact when questioned about his decision to run for public office. "I wanted to make a difference for the future of my state and country," he shared.

## Senator Sean Tindell

First-term Mississippi State Senator Sean Tindell of Gulfport wears many hats as a commercial REALTOR®, attorney and elected official. With family members who practiced real estate, Tindell majored in finance with an emphasis on real estate while attending the University of Southern Mississippi. "When I graduated from Southern, I had enough credits to sit for my real estate licensing exam," he declared. Tindell has been a REALTOR® on the Mississippi Gulf



Coast since 1997.

"Real estate is an ever-changing profession," he added. "As REALTORS® we must learn to adapt with market fluctuations, advancements in technology, government regulations and changes in our community." His understanding of these basic tenets of real estate along with his love of the law, tennis, golf, fishing and his family all influenced his decision to enter the field of politics. "I ran for the state senate because of a desire to serve my community," Tindell said. Tindell's service to Mississippi now includes serving as Vice-Chair of Tourism, and membership on committees including Appropriations, Corrections, Energy and Ports and Marine Resources.

## REALTORS®, advocates and statesmen

The diverse backgrounds, interests and communities from which each of these seven Legislators emerged are all different, but in many ways similar. When asked about the challenges that they see facing small businesses and real estate practices across the state, with very few exceptions, they each voiced comparable concerns.

Representative DeLano was very specific in describing instability and uncertainty in financial markets and their resulting effects on consumer confidence. "I personally am currently faced with the challenge of unrealistic expectations from both buyers and sellers," he acknowledged.

Several legislators mentioned the need to change the way they practice real estate to meet the challenges. "Keeping up with the changes in banking and technology will keep us on our toes for a while," laughed Representative Guice. "The changes in the economy and financial market have also reduced the pool of qualified buyers in both commercial and residential markets."

With the demands of two or more arduous jobs, long-distance family commitments and enormous responsibilities, most of these dedicated statesmen find one luxury the most coveted—time—making the reverence for their advocacy for the real estate profession and home ownership even more profound. "Time is the biggest challenge I face in my real estate business," shared Representative Formby. "As my years of service and responsibility in the legislature have increased, I have less and less time to put into my real estate business. To be successful in this market, a REALTOR® must chase all leads, follow up regularly and then work the deal twice as hard."

**"UNLESS SOMEONE  
LIKE YOU CARES A  
WHOLE AWFUL LOT,  
NOTHING IS GOING  
TO GET BETTER.  
IT'S NOT".**

~DR. SEUSS, *THE LORAX*.





# FOR THE TECH OF IT

BY CHRIS ADCOCK



## Don't be a victim of online identity theft

**D**id you know roughly 600,000 Facebook accounts are compromised every day? In a recent discussion of their security measures, Facebook boasted that only .06 percent of their nearly one billion logins are compromised each day. Since that comes to 600,000, that number really caught the attention of security experts. Why are so many accounts compromised, and what can stop you from becoming a victim?

Online identity theft is a rapidly growing trend, and it certainly isn't limited to Facebook accounts. As more people get online and flock to social media, hackers are finding easy targets and easier ways to spread their attacks. You probably know someone who has had an online account stolen, or maybe it has happened to you. Let me share some common ways your online accounts can be compromised, and some things you can do to protect yourself from this ever growing problem.

### How do online accounts get compromised?

Viruses and spyware are a primary cause of online identity theft. Many viruses have keyloggers built-in that monitor websites you visit and login credentials you use. They look for popular services such as Facebook and eBay that you are likely to visit so that stealing accounts takes as little work as possible for a hacker. Using this method, a virus may steal your account password, and a program will log into your account and use it for malicious purposes automatically without the hacker needing to press a button. This can be very profitable for a hacker who infects millions of computers with a virus.

Phishing e-mails are another major cause of identity theft. And that's not a typo-- it is phishing with a "ph". A phishing e-mail is designed to trick you into handing over your username, password, or other personal information. They will often imitate legitimate e-mails from a website you use. Facebook, due to its popularity, is a common service to be used in phishing attacks. One such e-mail may appear to be sent from Facebook, and includes a link to see new notifications or alerting you of some problem with your account. The link will point to a malicious website that appears to be Facebook asking you to login, but instead is stealing your username and password.

Even if you only visit trusted websites and keep your computer free of viruses, there is still another major threat to your online identity that is almost completely out of your control. We have seen numerous large websites hacked and users' personal information and passwords leaked. Whenever you register with a website, you trust that website with your personal information, including your e-mail address and a password. Since many people use the same password for most of the websites they use, hav-

ing it stolen can be a larger problem than the breach of just one online account. Recently, hackers breached a website and published thousands of e-mail addresses and passwords and encouraged the public to go try those at Facebook and see how many worked.



Fortunately, there are ways to protect yourself and your online identity without giving up on computers altogether. Make sure you have an up-to-date virus scanner. I can't stress the "up-to-date" part enough. Your virus scanner can only protect you from viruses it knows about, so it is important that it is updating and that you run scans periodically. If you use a paid virus scanner and your subscription has expired, it is no longer updating. If

you are looking for a new virus scanner, Microsoft offers a new free solution called Microsoft Security Essentials. You can visit the following link at <http://windows.microsoft.com/mse> to download it for free.

When checking your e-mail, don't just automatically trust that a link is ok because it seems to be sent by a legitimate company. I advise people not to click e-mail links at all, if it can be avoided. For example, if Facebook sends you a link to read your notifications, why not just go to Facebook instead of clicking the link? Even e-mails from friends and family may have malicious links. If they were infected with a virus, the e-mail could be the virus spreading itself by sending links to all their contacts. These types of attacks are getting more and more clever by now using a short message that you are more likely to fall for such as "Check out this video" or "I thought you might like this".

Make sure to use different passwords for different websites and services. While this may be a huge inconvenience, it can really save you in the long run. Using different passwords won't stop someone from getting into one of your accounts, but it will mitigate the damage and limit it to just that account. I recommend using a free password management tool like [KeepPass.info](http://KeepPass.info) to keep up with your passwords in an encrypted file. I use it in combination with DropBox so that I can access my passwords on any computer securely. This may seem daunting, but after finally changing all of my passwords last year, I can say it was much easier than I thought, and I have much more peace of mind.

Online security is getting better, but there are still threats to your identity. Just changing a few habits and becoming a better web user can save you from the stress and embarrassment of having your accounts compromised. If you want to read more, you can check out my blog at [www.fromthetiguy.com](http://www.fromthetiguy.com) or send me an e-mail if you have any questions.

*Chris Adcock is MAR's Information Technology Manager. Contact him at [cadcock@msrealtors.org](mailto:cadcock@msrealtors.org)*





# FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

## REALTOR® risk management in the government arena

**A**t the Mississippi REALTOR® Institute, every class we offer contains some aspect of risk management because our profession has to deal with dangers from many sources that can affect us both personally and professionally. We all understand that the Mississippi Real Estate License Law governs how we interact with non-licensees and lists fifteen items in 73-35-21 that can cause our licenses to be suspended or revoked. The Mississippi Real Estate Commission, which was established by the license law, has published additional rules and regulations that provide a guideline as to how to do our business properly. The steady stream of complaints against licensees and the resulting disciplinary hearings are evidence that we are operating in a profession filled with perils.

In addition to the state real estate license and the rules and regulations of the commission, there is an almost endless list of concerns that we must recognize. In the environmental hazard area, there are mold, asbestos, radon gas, Chinese dry wall, lead-based paint and underground storage tanks. Under fair housing, we must know who the protected classes are and guard against steering, blockbusting and redlining. Anti-trust laws preclude price-fixing, allocation of markets and customers, and tying agreements. Many of our members continue to get caught up in violations of the law of agency by not making proper disclosure of agency and disclosed dual agency. There are so many ways to get into trouble as real estate licensees that, in moments of clarity, we sometimes wonder why we like this business so much and stay in it as long as we do.

The National Association of REALTORS®, with over one million members, is the largest trade organization in the United States. The Mississippi Association of REALTORS®, with over five thousand members, is the largest trade association in Mississippi. We are out there all over the state and all over the country doing our real estate business in both large and small towns. We are the definition of “grassroots” when it comes to the lives we touch and the governmental arenas in which we work.

Not only do we have to be involved on the city, county, state and national level to promote laws that make it easier to do our jobs and defeat legislation and regulations that would be harmful to us, we also must have a proactive interest in the wide spectrum of things that affect the economy and our real estate market.

There are two things we know about government at any level. It never has enough money to spend and it is in the business of making regulations. Any rule governments promulgate that affects buyers, tenants and real estate owners automatically affects our market and our livelihood. The main source of funds to operate governmental bodies in the state is taxes on real estate. Higher taxes mean properties become less affordable and fewer people can become real estate owners. That, of course, results in fewer closings and sales commissions for us.

As the voice for real estate in Mississippi, it is essential that we not only understand the political process, we must be actively engaged in it. A part of every REALTOR®'s education should include sitting in a courtroom where a real estate case is being adjudicated and a real estate commission disciplinary hearing. When you see the process up close and personal, it usually has an effect on the way we conduct our business.

Other interesting and educational opportunities are attending the meetings of planning and zoning boards, city councils, boards of supervisors and the state legislature. There is an old saying that “those who enjoy politics and sausage should not look too closely at their manufacture.” When we look at the backgrounds, prejudices and views of the people around the table, see the various interested parties who are giving them input and advice, and listen to the discussions that end up becoming a law or regulation, it quickly becomes apparent that we have to be actively involved to protect our interests and promote the rights of real estate ownership.

Attending meetings of governmental bodies and active participation in the political process should be a duty of every real estate licensee in order to better serve our profession and the public. We are fortunate in Mississippi to have REALTORS® willing to serve in all levels of government from local planning and zoning boards to the state legislature. We have many friends in government, but there can be no better advocate for our business and the rights of private property ownership than one of us. Who knows more about real estate than we do? Consider becoming more involved in your community and state affairs.

When you see a fellow REALTOR® who is willing to take time away from their real estate work and bring their skills and expertise to bear on political concerns that affect us all, thank them, encourage them to keep up the good work and tell them how much we appreciate their sacrifices on our behalf.

*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](mailto:jphillips@realtorinstitute.org).*







# REALTOR® Institute weekend classes

The Mississippi REALTOR® Institute is now offering the Salesperson Pre-Licensing course in a 4-weekend format. Classes will meet on Fridays from 6:00 pm to 10:00 pm and on Saturday and Sunday from 9:00 am to 6:00 pm.

<b>Gulfport:</b>	<b>Jackson:</b>
April 20-22	May 25-27
April 27-28	June 1-3
May 4-6	June 8-10
May 11 (Test only)	June 15 (Test only)

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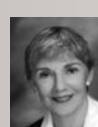
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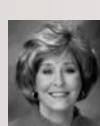
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## Local Board MARPAC participation levels

As of March 23, 2012  
MARPAC reached 66.4  
percent of its 2012 goal  
with \$132,897 and 38.4  
percent of its 50 percent  
fair share participation  
goal.

	Fair Share Participation Goal
<b>Biloxi-Ocean Springs</b>	<b>32.7%</b>
<b>Clarksdale</b>	<b>53.3%</b>
<b>Cleveland</b>	<b>28.6%</b>
<b>Four County</b>	<b>18.2%</b>
<b>Golden Triangle</b>	<b>44.3%</b>
<b>Greenville</b>	<b>41.3%</b>
<b>Greenwood</b>	<b>50.0%</b>
<b>Grenada</b>	<b>85.7%</b>
<b>Gulf Coast</b>	<b>23.4%</b>
<b>Hattiesburg</b>	<b>44.5%</b>
<b>Jackson</b>	<b>32.6%</b>
<b>Laurel</b>	<b>54.9%</b>
<b>Meridian</b>	<b>58.9%</b>
<b>MCAR</b>	<b>50.5%</b>
<b>Natchez</b>	<b>33.3%</b>
<b>North Central</b>	<b>35.7%</b>
<b>Northeast</b>	<b>52.0%</b>
<b>Northwest</b>	<b>58.6%</b>
<b>Pearl River</b>	<b>43.9%</b>
<b>Southwest</b>	<b>48.5%</b>
<b>Vicksburg</b>	<b>29.6%</b>
<b>Total Participation</b>	<b>38.4%</b>

100%



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☐ \$99 (Fair Share, Brokers) ☐ \$5,000 (Golden R)  
☐ \$250 (Magnolia Club)

**Mail this form with payment to your local board/association or  
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Mark your calendar for upcoming  
**Lunch & Learn**

May 9, 2012  
Noon to 1:00 PM

MAR Governmental Affairs Director Derek Easley  
will be joined by legislators to talk about the 2012  
Legislative Session

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