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#### **Professional Development Committee:**

Chair-Corie Haynes, Hernando Vice Chair-Stephanie Nix, Madison

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

Chair-Noggin Wild, McComb Vice Chair–Ken Austin, Pass Christian

#### LeadershipMAR Trustees:

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#### Member Services & Technology Committee:

Chair-Bethany Culley, Madison Vice Chair–Doug Jumper, Corinth

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

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Chair—Ric Corts, Hattiesburg Vice Chair-Larry Edwards, Ridgeland

#### AE Forum:

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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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#### On the cover:

MAR President Noggin Wild readies to build a following. Read all about his exciting plans for shaping the future of MAR.





#### PRESIDENT'S PERSPECTIVE

appy 2012! I am so excited to begin the year as your 2012 MAR President. With the help of the 2012 MAR Executive Committee, I am committed to service and hard work in order to positively impact our industry and association this year. To read a preview of my plans for leading Mississippi REAL-TORS® in the coming year, see page 18 in this issue.

Ronald Reagan once said, "While I take inspiration from the past, like most Americans, I live for the future." This quote exemplifies the fundamental understanding of my 2012 Presidential theme—"Shaping the Future, Living the Dream." I have found that REALTORS® across Mississippi are focused on making 2012 their best year yet. However, in this issue we also take a glimpse back to the 2011 MAR Convention to highlight the achievements of our Hall of Fame inductee, our committee chairs and co-chairs, MARPAC contributors and others. These

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 not only intended to spotlight our members for their accomplishments throughout 2011, but also to give a glimpse of an exciting 2012. Read MAR's legislative priorities for the 2012 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 March 8, 2012.

Please feel free to call on me, members of your MAR leadership team or the MAR staff this year. We are anxious to serve you in any way we can in 2012 and to help make this a banner year for the real estate profession. Sincerely,

Noggin Wild
President



#### **NAR Leaders among Inman's Most Influential**

What do Fed head Ben Bernanke, Craigslist founder Craig Newmark, and National Association of REALTORS® CEO Dale Stinton have in common? They're all part of Inman News' list of the 100 most influential leaders in real estate, which was released at the end of last week.

Stinton and 2011 NAR President Ron Phipps were cited as influential largely because of their role in a dues increase passed earlier this year to fund the association's political advocacy efforts in the wake of the U.S. Supreme Court's Citizens United vs. Federal Election Commission ruling in 2008.

Other NAR notables on the list included Jerry Giovaniello, chief lobbyist and senior vice president of government affairs; Lawrence Yun, chief economist; Mark Lesswing, chief technology officer; and Todd Carpenter, director of digital engagement.

Inman's list, which is published every year, typically runs the gamut of real estate. The organization divided its register of important industry players into the following categories:

- Brokerages, Franchisors, Brokerage Organizations
- Economists, Academics, and Consultants
- Government
- Industry Trade Groups, MLSs

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- Media, Blogging, Social Media, Marketing
- Mortgage, Title, Ancillary Services
- Technology

**⊗** 

The criteria Inman uses in its selection include the individuals' role in generating growth and change within an important real estate organization; their participation in legislative, technology, media, or marketing initiatives that affected the industry; and the weight of their ideas, opinions, and actions on other thought leaders and the general public.

Source: Brian Summerfield,"Daily Real Estate News", REALTOR® Magazine, December 19, 2011. Used with permission of the National Association of REALTORS®, 2011.

#### **Congress extends National Flood Insurance Program**

On December 17, 2011 Congress extended National Flood Insurance Program (NFIP) authority through May 31, 2012. This latest extension was a part of H.R. 2055, a "megabus" appropriations bills to fund the federal government's 2012 fiscal year.

NAR is urging Congress to use the additional time to complete work on a 5-year NFIP re-authorization bill (H.R. 1309) to provide certainty and avoid further disruption to real estate markets.



# LEGAL EASE

#### **Getting paid: Procuring cause**

Ron Farris, Esq., MAR General Counsel

Prokers and salespeople alike continue to struggle with a very basic issue that can make the difference in their getting a commission: Is the REALTOR® the procuring cause of the sale? The answer is not always as easy as some REALTORS® think.

A REALTOR® who is the procuring cause initiates an unbroken chain of events, resulting in a deal between the buyer and the seller. Disputes over procuring cause arise in two contexts: REALTOR® vs. REALTOR® and between a REALTOR® and a seller or buyer.

#### **Disputes Between REALTORS®**

Article 17 of the Code of Ethics and Standards of Practice of the National Association of Realtors (2011) requires REALTORS® who have a contractual

dispute or specific non-contractual dispute with other REALTORS $^{\circ}$ , including claims for compensation, to submit that dispute to arbitration in accordance with the regulations of their local Board. The decision of the arbitration panel as to procuring cause will be conclusive with respect to all claims for compensation.

There is no "one size fits all" test to determine procuring cause; instead, each scenario must be determined on a case-by-case basis. The National Association of REALTORS® Arbitration Guidelines provide a number of factors for an arbitration panel to consider in determining procuring cause. No one factor is determinative and not all are weighted equally. The factors are not conclusions and each factor should be considered in conjunction with the other factors relevant to the case. An agency relationship is not conclusive, nor is bringing a particular party to the table. Relevant factors include:

- 1. The nature and status of the transaction (residential or commercial?)
- 2. The nature, status and terms of the listing agreement (exclusive, open, in writing, in effect at time of sale?)
- 3. The nature, status and terms of the any buyer representation agreements (exclusive, in writing, when established?)
- 4. The nature, status and terms of the offer to compensate (offer of cooperation in writing?)
- 5. The roles and relationships of the parties
- 6. The initial contact with the purchaser (who first introduced the purchaser to the property, when and how was the introduction made, and was the introduction instrumental in creating the desire to purchase?)
- 7. The conduct of the REALTORS® (required disclosures made, faithful exercise of duties, initiation of a separate series of events resulting in the transaction, efforts of one REALTOR® compared to another?)
- 8. Continuity and breaks in continuity (uninterrupted series of events? If there was an interruption, who caused it?)
- 9. Conduct of the buyer (decision to buy independent of REALTOR'S<sup>®</sup> actions, negotiation without aid of REALTOR<sup>®</sup>, seek to freeze out REALTOR<sup>®</sup>?)

10. Conduct of the seller (act in bad faith to deprive REALTOR® of commission?)

11. Any other information which may be relevant

#### **Disputes Between REALTORS® and Sellers or Buyers**

Disputes between REALTORS® and sellers or buyers over entitlement to commission and procuring cause are most often litigated in court. Nothing is automatic; whether a REALTOR® is the procuring cause of the sale depends on the facts and circumstances specific to the case. Under Mississippi law, the REALTOR'S® efforts do not have to be the sole cause of the sale, but must be the predominant cause. While Mississippi courts have not yet set forth a list of factors for determining procuring cause, the above list proves useful in the litigation context as well to show the totality of the circumstances.

Additionally, Mississippi courts have recognized that a seller is entitled to place any lawful condition on a REALTOR'S® right to commission if the parties agree on such a condition, notwithstanding the general rule that the REALTOR® is entitled to a commission if he or she is the procuring cause of the sale. One such condition that has been allowed is that commission does not become due until the time of closing and shall be paid from the proceeds of the transaction.

#### No Magic Formula – Look at each case event by event

Again, there is no magic formula to determine procuring cause and no conclusion can be drawn from the presence or absence of any one factor. Each case is as different as the facts that compose it. Thus, procuring cause will continue to be a hot topic so long as REALTORS<sup>10</sup> commissions are on the line.



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, be can be reached at Farris Law Group, P. O. Box 1458, Madison, MS 39130-1458, or by email: ron@farrislaw-group.net.

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

MAR's Legal Hotline offers free and confidential legal information relevant to broad-based real estate practices and applications, including MAR Standard Forms and

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

the following business day.

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

#### 1995

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

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

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

#### 1997

Cecil Cost, Clinton

#### 1998

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

Mark Cumbest, Pascagoula

#### 2000

John Phillips, Gulfport

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

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

#### 2011

Jim Conerly, Jackson

\*indicates recipient is deceased

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# CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

he Mississippi Association of REALTORS® legislative agenda for the 2012 state legislative session includes several items that are new for 2012 and ongoing issues carried over from the 2011 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 legislative updates and occasional calls to action where REALTORS® will be asked to contact their representatives to personally encourage

them to support the REALTORS® position on key issues.

The Legislative and Regulatory Affairs Committee recommends the following issues as Legislative Priorities for the 2012 Mississippi Legislative Regular Session.

#### State Income Tax Credit for 1st 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.

#### 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.

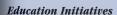
#### Tax Incentives for Green Building

• 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.



• It is the stated position that public education is a priority of the Mississippi Association of REAL-TORS\*. MAR evaluates opportunities as they present themselves that support pro education/school initiatives pertaining to the betterment of quality of life in Mississippi Communities.



#### Habitat

• MAR would like to amend state statute to allow monies raised through the sale of the REALTOR® Car tag to be directed towards the Mississippi Chapter of Habitat for Humanity.

#### Elimination of the Inventory Tax

- Mississippi is one of just 9 states to levy such a tax on the value of a company's inventory. Elimination of this tax will create a strong incentive for companies to locate inventory in MS where they can avoid these harmful taxes, thereby helping economic development and business growth.
- Limiting Licensee Liability for Square Footage Representations
- MAR supports legislation that will exempt a real estate licensee from a duty to independently investigate or verify the size of any real estate or improvements thereon.

#### Homestead Exemption Opportunities

• MAR supports legislation that would allow for a partial homestead exemption on properties without current homestead or when funds for improvements are being held in escrow.



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



**(** 



# FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

## Mississippi REALTOR® education for 2012

he Mississippi REALTOR® Institute is charged with providing REALTORS® in Mississippi with the highest quality real estate training available at the most affordable cost. I think you will agree that our CE offerings this year meet those standards.

Mississippi Real Estate License Law requires proof of completion of not less than sixteen (16) clock-hours of continuing education in each two-year license renewal period. Eight CE hours must be the "required law" subjects: two hours of Agency Law, two hours of License Law, and two hours of Contract Law. The other eight hours can be from a variety of courses approved for elective CE credit.

Last year the Mississippi REALTOR® Institute began offering new required law courses that address day-to-day real estate business concerns and reflect complaints against licensees at the real estate commission. The classes focus on concepts, forms and disclosures that can help us do better business and stay out of trouble. The eight hours of required law CE is offered at the nominal cost of 25 dollars as a member service.

In addition to the many continuing education courses offered for many years, we have added several new classes that are designed to help our members survive and prosper in this difficult economy.

The four- hour BPO Standards & Guidelines class is essential if you are going to prepare broker price opinions for a fee, and the eight-hour BPOR Certification class is designed for those who either do a lot of broker price opinions or plan to do so in the future. The real estate commission requires strict adherence to the rules, and you can't stay out of trouble if you don't know what the rules are.

In 2012 we will be offering some new four-hour elective courses. These will include "Avoiding Antitrust", "REALTOR® Etiquette" and a new course based on the bestselling book *21 Things I Wish My Broker Had Told Me*. Here is an opportunity to step out of the forest of real estate transactions and take a look at how our business really works. Two new technology courses for 2012 are "Avoiding Risk When Handling Client Data" and "Sell Yourself and Your Listings with Video." Both of these classes are approved for two hours of CE.

Beginning in 2012, the Mississippi REALTOR® Institute will offer a series of courses designed to acquaint newer agents with the basics required to succeed in the real estate profession and to show veteran agents some proven new ways to increase their production.

The Professional's Guide to Real Estate Listings consists of 4 two-hour CE classes: "Successful Seller Prospecting", "Pricing Properties to Sell", "Real Estate Marketing that Works" and "Seller Agency: From Contract to Closing". The Professional's Guide to Real Estate Sales will also have 4 two-hour CE classes: "Effective Buyer Prospecting", "Successful Buyer

Representation", "Buyer Agency: From Showing to Contract" and "Buyer Agency: From Contract to Closing". The student will be able to examine listings and sales from start to finish and focus on how to use each step in the process to set the stage for future repeat and referral business in the course of 2 eight-hour days.

In addition to the Broker Price Opinion Resource (BPOR) certification course, we will be offering Accredited Buyer Representative (ABR) and Seller Representative Specialist (SRS) designation courses throughout the year in our building in Jackson and at any location in the state by request.

Also, remember that 2012 is the final year of the Third Cycle of Quadrennial Code of Ethics. The National Association of REALTORS® requires that all members complete code of ethics training at least once every four years as a condition of membership. This can be done online at realtor.org as well as in our three or four-hour CE classes. We will be offering these classes at all local board locations throughout the state through December of 2012, but please don't wait until the last minute to get this requirement behind you.

The Mississippi REALTOR® Institute is the education arm of the Mississippi Association of REALTORS®, which means we are your organization and we work for you. Our classes are taught by practitioners who "walk the walk" in their business lives every day and can relate to real-life concerns and opportunities. We pride ourselves on offering classes that help our members become better at their profession and decrease their chances of appearing at a real estate commission disciplinary hearing or in a court of law.

Year after year, when we survey our members' opinions, we find that they want three things: (1) The best real estate training available (2) either free or at an affordable price and (3) they want the training brought to them so they don't have to drive to Jackson to attend the class.

We hear this loud and clear. We believe that REALTORS® get more value for their dollar when they do business with other REALTORS® and we are ready to deliver what you want, when you want it. If you would like to have any of the courses we offer, ask your local board AE to book it for you. Of course we want as many students as possible to make the class cost-effective, but usually ten or more students will allow us to bring a class to either a local board or to an individual real estate firm. Call or email us for details. We look forward to serving you in 2012.

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.







#### **Hansen awarded RCE designation**



Beth Hansen, CEO of the Mississippi Association of REAL-TORS® was recently awarded the REALTOR® association Certified Executive (RCE) designation from the National Association of REALTORS®. Prior to becoming a candidate for the RCE designation, applicants must document their

Hansen association management and academic experiences. Once they have completed this first step, eligible candidates must successfully complete a multiple choice exam, which is based on a comprehensive understanding of association operations and management practices. Candidates must demonstrate knowledge of areas critical to REALTOR®

association management, including association law, governance and issues related to member services

#### **Windham retires from Mississippi REALTOR® Institute**



Longtime MRI Instructor Nancy Windham recently retired after nearly 15 years in the classroom. Windham taught Salesperson Pre-Licensing, Salesperson Post-Licensing, required continuing education and elective continuing education courses. Windham was awarded the Mississippi REAL-TOR® Institute Instructor of the Year Award in 2005 and

Windham

2010.



# ASSOCIATION NEWS

#### 2011 LeadershipMAR graduates

The 2011 class of *Leadership*MAR recently graduated after having completed a four-retreat course of training that involved team building, spokesperson training, personality profiling, and an ambitious class project. Their project established a statewide, sustainable "REALTOR® Day" in local communities in order to promote REALTORS® as the go-to source for information con-

cerning homeownership. The 2011 class included the following members:

- Stephanie Nix, Madison
- Ken Austin, Pass Christian
- Damion Flynn, Saucier
- Karen Glass, Gulfport
- Megan Hall, Ridgeland
- Beth Johnson, Brookhaven
- Michele Johnston, Southaven

- Phil Landers, Flowood
- Jeanelle Marshall, Flowood
- Jon Ritten, Diamondhead
- Miriam Seale, Hattiesburg
- Dorothy Watson, Starkville
- Wesley Webb, Tupelo
- Noggin Wild, McComb

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



President Watkins "Noggin" Wild McComb



President-Elect Ken Austin Pass Christian



First Vice President/Southern District Janice Shows Madison



Northern District Vice President Andrea Cummins Oxford



Southern District Vice President Lisa Hollister Ocean Springs



Treasurer Stephanie McConnell Bay St.Louis



Ex-Officio Corie Haynes Hernando



Immediate Past President Dee Denton Jackson



**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 (REALTORS® Political Involvement Committee) — Ellen Short State Representative to RPAC Major Donor Council — Ric Corts









# **Scenes from 2011 Convention & EXPO**



Melanie Mitchell and Dorothy Watson of Starkville



Chan Vessell and Stephen Reck of First American Home Warranty and Title Insurance



Bruce Kammer of Picayune is recognized for his service as 2011 NAR Director



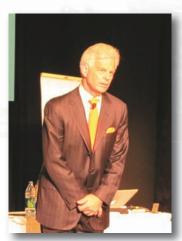
Phield and Hester Parish and Dottie Collins of Greenville



Brian Lott and Todd Chapman of Regions



Stephanie Nix, Ridgeland; John Phillips, MAR VP of Professional Development; David Stevens, Clinton



Keynote speaker David Knox



Ray and Sandra Vaughn and Lisa Tingle of Laurel



Becky Austin, Hernando; Stan Young, Bonded Builders Warranty; Michael Austin, Hernando; Steve Roth, Bonded Builders Warranty





2011 MAR President Dee Denton and 2011 MAR President-Elect Noggin Wild greet members at the General Session



Janice Shows, Madison; Chris Wilson, Laurel; Lisa Hollister, Ocean Springs; Andrea Cummins, Oxford



Greg Shows and 2012 MAR Affiliate of the Year Gary Blair of Southern Ag Credit with MAR Meetings and Specialty Group Director Gina Haug.



Joe McNeese and Janice Shumaker of BancorpSouth



Jackie Smith, 2011 President of the Natchez Board of REALTORS® welcomes members to the General Session



Sharon Plunkett and Lisa Usry of Taggart, Usry and Rimes



Blair Chandler and Adam Black of PrimeLending



Dee Denton gives Jackson Association of REALTORS® CEO Jo Usry special recognition for her leadership in the recruitment of MARPAC major donors and for serving as Chair of the 2011 AE Forum.



# Mississippi REALTORS® receive 2012 NAR Committee appointments

Congratulations to these Mississippi REALTORS® who were appointed to 2012 NAR Committees:

Ken Austin Professional Standards Committee
Paul Blacksmith State and Local Issues Committee

Ric Corts
Public Policy Coordinating Committee, MS Representative to Major Donor Council
John M. Dean, Jr.
Executive Committee and Board of Directors as Affiliate Representative for RLI

Dee Denton Vice Chair of Professional Development Forum, Conference Program Subcommittee, Risk Management Committee

Larry Edwards Smart Growth Program Advisory Committee, Smart Growth Program Advisory Group

Ashley Endris
Federal Taxation Committee
Karen Glass
Communications Committee
Judy Glenn
Legal Action Committee

David Griffith Real Property Valuation Committee
Cynthia Joachim Executive Committee as Region 5 Vice President

Martin Jones Multiple Listing Issues and Policies Committee

Bruce Kammer Chair of Small State Subforum, State Leadership Forum, Board of Directors as MS Director

Walter Ketchings Public Policy Coordinating Committee

Nancy Lane Finance Committee, Reserves Investment Subcommittee, Board of Directors as MS Director, Realtors Federal Credit

Union Supervisory Committee Communications Committee Housing Opportunity Committee

John Praytor Real Property Valuation Committee, Research Committee

Lynette Praytor Communications Committee
Cynthia Pritchard Professional Standards Committee

Jeanelle Marshall

Stephanie McConnell

Ellen Short REALTORS® Political Involvement Committee

Janice Shows Membership Policy and Board Jurisdiction Committee

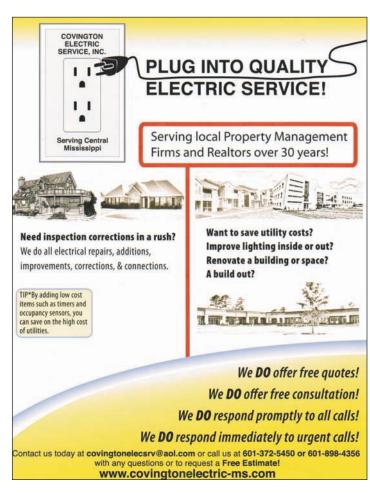
Noggin Wild

Land Use Property Rights and Environment Committee, Board of Directors as State President
Chris Wilson

Land Use Property Rights and Environment Committee, Board of Directors as State President
Immediate Past Chair of Smart Growth Program Advisory Group, RPAC Trustees Committee







#### **Convention Sponsors and exhibitors**

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Natchez Board of REALTORS®

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#### Installation Ceremony and Dinner



#### **Southwest Board of REALTORS®**

Natchez Board of REALTORS®

#### Leadership Dinner













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Cornerstone Mortgage Tennessee Valley Signs Britton & Koontz Bank Britton & Koontz Bank MDEQ Resource Southern Ag Credit **Blake Publishing** Prime Lending

**Prime Lending** Any Time Homes Regions #1 Bonded Builders Hope Federal Credit Union MDEQ Lead MS Valley Title Insurance Co Taggart, Rimes & Usry

Girlie Boutique Exit Realty LeadershipMAR Veterans HP Bd Britt Kennedy Signs Trustmark Mississippi Home Corp





#### 14.

# Mississippi REALTORS® recognized for 2011 achievements during convention awards presentation

#### **Conerly named 2011 MAR Hall of Fame inductee**

Jim Conerly of Madison was chosen as the 2011 MAR Hall of Fame inductee. The Hall of Fame award is the most prestigious honor bestowed on a Mississippi REALTOR®. Established in 1994, the Hall of Fame honors Mississippi REALTORS® who have made extraordinary and distinguished contributions to the real estate profession in Mississippi over a period of at least 20 years. Conerly has been a REALTOR® since 1981 and has demonstrated a high level of professionalism and leadership and has served in numerous roles on the local and state level. The award was presented by 2010 MAR Hall of Fame inductee David Stevens of Clinton.



Conerly Stevens

#### Jones honored as 2011 MAR REALTOR® of the Year

Tony Jones of Olive Branch was recognized as MAR's 2011 REALTOR® of the Year. A REALTOR® for thirty-five years, Jones was been twice recognized as his local board REALTOR® of the Year and has served in numerous positions on the local, state and national levels.



Denton Jones



Garland Denton

#### **Garland receives President's Award**

Lee Garland of Brandon was selected by 2011 MAR President Dee Denton as the recipient of the 2011 President's Award. Garland was selected by Denton for his contribution to her presidency though his support, volunteerism and leadership.

#### **Denton selected as Instructor of the Year**

Dee Denton of Jackson was named as the Mississippi REALTOR® Institute Instructor of the Year. Having also earned this award in 2009, Denton was chosen by her students through instructor evaluation as having the highest student evaluations for the year. The award was presented by 2011 MAR Professional Development Committee Chair, Corie Haynes.



Haynes Denton



2011 Convention & EXPO

#### **Five inducted into MARPAC Hall of Fame**



Five Mississippi REAL-TORS® were inducted into the MARPAC Hall of

Fame for their contribution of over 10 thousand dollars to MARPAC. The inductees were Jerry Brewer, Senatobia; Dottie Collins, Greenville; John Praytor, Ridgeland; Tony Jones, Olive Branch and Andrea Cummins, Oxford.



Brewer



Collins



Praytor



Jones



**Cummins** 

#### **Affiliates of the Year recognized for their support**

MAR members annually recognize affiliates from across the state who go above and beyond the call of duty in assisting REALTORS® by their service, sponsorship and political involvement in the real estate industry. Leslie Pettey of BancorpSouth Mortgage in Tupelo was selected as Northern District Affiliate of the Year and Jennifer Chambless of BancorpSouth Mortgage in Gulfport was selected as Southern District Affiliate of the Year. Chosen as MAR 2011 Affiliate of the Year was Gary Blair of Southern Ag Credit.



Pettey



Chambless



Blai

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#### **Denton recognized for 2011 service**

2011 MAR President Dee Denton was given a creative send-off during the General Membership Meeting and Awards Presentation that included footage from classic Hollywood movies befitting her presidential theme "Set the Stage." In addition, during the Board of Director's Meeting she was presented an original oil painting from MAR and a handcrafted wool blanket from 2011 NAR President Ron Phipps as a token of her service as MAR President

#### 2011 Class of LeadershipMAR graduates

The 2011 class of *Leadership*MAR completed their year-long training which included four retreats, team building activities, spokesperson training, personality profiling and a class project that created a sustainable Community REALTOR® Day. 2011 graduates include the following: Ken Austin, Pass Christian; Damion Flynn, Saucier; Karen Glass, Gulfport; Megan Hall, Ridgeland; Beth Johnson, Brookhaven; Michele Johnston, Southaven; Phil Landers, Flowood; Jeanelle Marshall, Madison; Stephanie Nix, Madison; Jon Ritten, Diamondhead; Miriam Seale, Hattiesburg; Dorothy Watson, Starkville; Wesley Webb, Tupelo and Noggin Wild, McComb.





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



Biloxi-Ocean Springs Association of REALTORS® Patti Courtney



Meridian Board of REALTORS® Steve Corey



Cleveland Board of REALTORS® Kim Buehring



Mississippi Commercial Association of REALTORS® William F. Gamble



Four County Board of REALTORS® Sandra Lambert



Mississippi Land REALTOR® Beth McLellan



Golden Triangle Association of REALTORS® Teresa Brooks



Natchez Board of REALTORS® Jackie W. Smith



Greenville Area Board of REALTORS® Robert Andrews



North Central Mississippi Board of REALTORS® Jody Black



Gulf Coast Association of REALTORS® Jon W. Ritten



Northeast Mississippi Board of REALTORS® R. Keith Henley



Hattiesburg Area Association of REALTORS® William H. "Billy" King III



Northwest Mississippi Association of REALTORS® Tony Jones



Jackson Association of REALTORS® Lee Garland



Southwest Board of REALTORS® Kelly Adams



Laurel Board of REALTORS® Lee Boyette



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Vicksburg-Warren County Board of REALTORS® Vanessa Leech

# 2012 MAR President Noggin Wild inspires the membership with inaugural address

Wild sbared a well-delivered charge and leadership commitment to the MAR membership following his induction as 2012 MAR President by NAR Region 5 Vice President Cynthia Joachim of Biloxi. Here are some excerpts from his Presidential address focused on his theme of "Shaping the Future, Living the Dream".

ontrary to word on the street, this year's theme is not, "You ain't gonna believe this, Bubba." Staff wisely vetoed that idea. So as you can see behind me and on your tables, the theme for our year IS, "Shaping the Future....Living the Dream." It's a theme that implies action — crafting a plan, assembling needed tools and materials, and then doing the work. So shaping the future is a proactive pursuit.

Secondly it's a theme that identifies a goal for that activity. And that is working hard to shape the future of our industry so that BOTH we AND our clients can enjoy living our dreams.

in many ways.

We in this room are living our dreams, whether as brokers who own our companies or sales associates building a book of business. As with many of you, real estate has provided me the opportunity to own a business – to be my own boss. And for sales associates, the beauty of our profession is it that – even working under the direction of a broker – you still largely work for yourself. With so many different business models and specialties out there, you have the opportunity to control your own destiny and shape your own future

Albert Pike said, "What we have done for ourselves alone dies with us; what we have done for others and the world remains and is immortal." In living out our dreams, we have a unique opportunity to help our clients and customers live THEIR dreams. We have the chance almost every day to significantly impact individual lives by helping them realize the dream of owning real estate. And what may simply be another real estate transaction to us is frequently much more than a balance sheet asset to them — it's the memories that will be built in a new family home; or the perfect spot from which to enjoy beautiful sunsets after retirement; or the place they'll bag that first big buck, catch that first trophy bass, and take the kids to pick out the Christmas tree; or maybe it's the launching pad for an entrepreneur's new enterprise. Whatever needs they have, whatever they can imagine, we are the ones on whom they depend for the knowledge, skills, and resources to help them make their dreams come true.

I'd like to mention three core services on which your Association focuses — education, advocacy, and community involvement — and to encourage your active participation in any or all of these areas for 2012.

First, education — it is a basic mission of the Mississippi Association of REALTORS®, and the key to equipping our members with the knowledge, skills, and resources that turn dreams into reality. There's a saying that goes, "Don't argue with an idiot. He'll drag you down to his level, then beat you with experience." The point is that it takes a lot of ongoing education and training to do this job well. Our Mississippi REALTOR® Institute is once again gearing up to deliver the highest-quality education available in our state, and I'd like to encourage you to look to the MS Realtor Institute as your primary source of new knowledge and skills.

With changes we have all witnessed in the political and economic landscape, it has become more important than ever for us to be proactive in shaping our future through advocacy efforts, another major mission of MAR. Advocacy takes place on many levels. Your contributions to MARPAC, your answers to calls for action, and your personal participation with our elected officials at events like REALTOR® Day at the Capitol or maybe just a city council meeting are all important parts of the quilt of political advocacy. All of these things will help increase our political influence both in Mississippi and in DC. MAR has enjoyed a highly successful election cycle in 2011, and we will be focusing on promotion of REALTOR® party ideals throughout 2012.

And finally, there is community involvement. We are ambassadors and salespeople for our cities and our state, promoting the quality of life we enjoy and highlighting the best our communities have to offer.

And we care about others — many of us answer the call whenever there is a need to help in areas where our communities have needs. That REALTOR® pride, community spirit and concern for others are encouraged and celebrated in this organization. And we plan to continue in 2012 to focus on ways we can build on last year's inaugural Community Service Day.

So three important tasks in 2012 are laid before us - education and training, advocacy, and community involvement. All three are critical to making sure that our dreams, and those of our clients, remain strong and attainable. You matter - in fact, our success as an organization depends entirely on you, your ideas, your talents, and your involvement. Your collective efforts will make MAR as good as we all dream it can be.





# Wild takes the helm to lead in "Shaping the Future, Living the Dream" for 2012

012 Mississippi Association of REALTORS® President Noggin Wild of McComb was installed on November 30 at Natchez Community Center during MAR's annual convention in Natchez. As Wild readies to capably guide some 5,300 Mississippi REALTORS® in 2012 with his energetic and positive leadership style, he shared his thoughts with Real Estate Leader.

### **REL: Tell me how you chose your Presidential theme of "Shaping the Future, Living the Dream."**

Wild: Our industry has witnessed an unprecedented series of setbacks since 2008, beginning with the subprime debacle and spate of foreclosures. Add to that a weak economy, budgetary challenges in Washington, restrictive credit standards, and a barrage of negative media reports, it is no wonder that many REALTORS® and consumers continue to struggle. While we don't need to lose sight of challenges, neither do we need to lose sight of the opportunities in our industry. So it feels appropriate to shift our focus — we truly have an opportunity to shape the future and live our dreams.

#### REL: What is your vision when you talk about living the "dream"?

**Wild:** The vision is two-faceted — on one hand, it is the privilege each of us has to custom design a career path. As independent contractors we have flexibility to tailor our business plans and company roles. For example, it is ideal for the broker who enjoys management side of the business and prefers to rely on associates for production. Likewise, it is a great arrangement for associates who want the flexibility of self-employment without the hassle of managing an office. In each case, REALTORS® are able to focus on the jobs at which they are best and enjoy the most.

Secondly, as REALTORS® we have a unique opportunity to positively impact the lives of others, to help them realize their dreams. Families depend on our guidance in navigating the path to home ownership. Investors rely on our expert-

REL: Are there any events or people in your life that helped to shape your career in real estate and in MAR leadership?

**Wild:** I can't say that my entry into real estate was a "road to Damascus" experience. My decision was an outgrowth of other family businesses in which I was already active — small mortgage lending, property investment, land development and subdivision. My role models/mentors were my parents who taught me the importance of honesty, integrity, and hard work. It is part of the reason our Code of Ethics means so much more than just "pretty words" to me

Though I have always been a REALTOR® member, Scott Brunner, Chris Wilson, and Angela Cain were instrumental in influencing me to become active on a deeper level. The process taught me a lesson — there are probably lots of potential leaders in our association who just need to be asked.

#### REL: What do you see as the biggest challenges Mississippi REAL-TORS® will face in 2012?

**Wild:** The biggest challenges are continued weakness in the economy, restrictive credit practices, and reluctance by political leaders to make the tough – but necessary – decisions that will get our country back on a path to fiscal responsibility. Until a more stable economic and political landscape emerges, consumer confidence will remain low, and all sectors of the economy suffer. In addition, REALTORS® are likely to see new efforts to introduce legislation that, if adopted, would negatively impact our industry (e.g., eliminating the home mortgage interest deduction, QRM, etc.). At a minimum, it is critical that every member active-

# My role models/mentors were my parents who taught me the importance of honesty, integrity, and hard work.

ise in locating real estate for financial security and independence. And entrepreneurs rely on us to help identify those locations that will maximize their opportunities for business success. In each instance, we help shape the future of our clients and customers through their dreams of real estate ownership.

#### REL: What do you see as your primary role as 2012 MAR President?

**Wild:** The office of President carries with it a fiduciary responsibility to MAR. Essential to this is assembling and empowering a team of the right people in the right positions. Beyond that, effective communication is critical. I am excited about our staff and committees for 2012 — they are up to the task.

ly oppose such efforts by donating their 'fair share' to MARPAC and responding to REALTOR® Calls to Action. It also underscores the importance of NAR's My REALTOR® Party initiative.

## REL: What do you see as the biggest positives and rewards for being a REALTOR $^{\!\circ}$ in 2012?

Wild: There are so many things – to name a few:

- Both NAR and MAR like us in our individual businesses are adjusting their business models to better serve membership in 2012 and beyond. I am truly excited about new member benefits that staff and the leadership team are considering. Stay tuned!
- Our collective power dwarfs anything we can accomplish individually. At all



levels of government, we have the ears of political leaders, and this generates electoral and legislative victories for REAL-TORS®. The successes of MAR-endorsed candidates in this year's state elections have strongly positioned us to influence legislation in 2012 and beyond.

• In addition to providing the news we need to know, NAR and MAR member websites contain a wealth of resources (at no additional cost beyond our dues) that will help us grow our businesses and succeed. There are also direct financial benefits available through a host of affinity partners.

Members have adapted to the special challenges of recent years by instituting more efficient and innovative
practices. This should position them for exceptional success as markets recov-

REL: What do you think are some things Mississippi REALTORS® need to experience in order to "shape their future" in order to "live their dream?"

**Wild:** We need to be accountable to ourselves, our clients, and our teammates. We must expect excellence and deliver it – consumers are increasingly sophisticated and demand it. We need to examine our businesses to ensure they are running efficiently and can adapt quickly to changes in the market. And we must be proactive in our approach to generating business.

## REL: What personal traits do you see as important to leadership?

**Wild:** Some key words that come to mind are attentive, open-minded, empathetic, approachable, involved, organized, empowering, inclusive, respectful, focused, dedicated, humble, passionate, and energetic. It also helps to have a sense of

humor.

REL: You are a recent graduate of *Leadership*MAR. How did that experience help to prepare you for your term as 2012 MAR President?

**Wild:** The guest speakers were top-notch, and the content of their presentations will be a tremendous help. We learned techniques for leveraging different leadership styles to achieve synergy, gained in-depth insight into personality types, and received training on effective communications via public speaking and interviews with the media. Further, the experience of working

with my classmates to launch the 1st annual REALTOR® Community Service Day was a tremendous experience. The lagniappe — the things I learned will be helpful in many other venues, including my personal business.

#### REL: Are there any final thoughts or personal challenges you would like to give MAR members?

**Wild:** Serving as the 2012 president is an awesome privilege for which I thank my REALTOR® family. Your support is invaluable, and your input is welcome. To those of you serving on committees or task forces — whether in your local or the state association — a special thanks! If you aren't plugged in, please consider putting your name in the hat — we want and need your involvement. To all of you, feel free to call or e-mail me any time you have a matter that needs my attention or for which you want assistance. In the meantime, best wishes to all of you for a successful and prosperous 2012!



# FOR THE TECH OF IT



BY CHRIS ADCOCK

#### **Tech Goals for 2012**

n 2012, let's plan to improve our use of technology to aid our business. Whether it is opening up new opportunities or helping us be more efficient, new technology can be one of our most powerful assets. Here are some goals you might consider for the new year:

## Use social media efficiently to increase my reach to potential clients and buyers

Social media has proven it is not a fad, and has been growing rapidly over the last few years. Businesses are finding sites such as Facebook to be great tools to reach consumers. If you haven't yet, make sure you create a Facebook Business Page, which is different from a personal profile. Once you get 25 people to like to your page (start with family, friends, coworkers), you can get a custom URL like facebook.com/YourBusiness. Many businesses have started to focus more on their Facebook presence than their website, and some are seeing it pay off in a big way. There are tons of great articles about utilizing Facebook for your real estate business at Realtor.org (just enter "Facebook" in the search box at the top).

#### Use video to help sell my listings and my brand

Video has become a very effective and low-cost tool for businesses to promote themselves. Now that practically everyone carries a video camera in their pocket, and internet speeds allow us to watch HD video over the internet, it makes sense that more and more advertising will be in video. You don't have to buy \$1,000 video editing software to get started. Windows includes a free movie maker that is easy to use and can be used for HD videos. Make a welcome video/commercial for your website or Facebook page and really highlight your business and set yourself apart from the competition. Produce your own virtual tours, which you can upload to YouTube, share on Facebook, and e-mail to prospective buyers. If you are interested in video creation, contact the Mississippi REALTOR® Institute about my new CE class "Sell Yourself & Your Listings with Video", where I go step-by-step through creating and using video for your business.

#### Become a smarter web user to stay safe online

Online identity theft is rising at a staggering pace, which makes it even more important to become a smarter web user. Be careful of suspicious links in e-mails, even from friends or family. If their e-mail account or computer has been compromised, they could be sending you harmful links without even realizing it. Make sure your passwords are sufficient, having letters and a few numbers at a minimum. And don't use the same password everywhere. If a website you use gets compromised, your e-mail address and password could be published for the world to see — opening up all of your accounts to malicious use.

#### Be more diligent about backing up my critical data

Don't let another year go by without making sure all of your critical data is backed up. How would it affect your business if your computer hard drive died tomorrow? Are you backing up your accounting data, client files, and other information essential to your business? Are your backups automatic, or just when you get around to it? Carbonite and Mozy are two great tools for automatically keeping your files backed up. You can even use them to recover accidentally overwritten files. You can read more about how you can ensure your files are backed up in my Spring LEADER article, or at my blog FromTheITguy.com.

#### **Experiment with online advertising**

Make a little room in your advertising budget to try online ads. Advertising on the internet has some advantages over print, but my favorite is the cost-per-action, usually referred to as PPC (pay-per-click). With most internet ads, you only pay when someone clicks on your ad. Imagine being able to put up an ad on highway billboard for free, and only having to pay whenever someone calls you after seeing it. You can even control the maximum price you pay per person who clicks your ad, and set a maximum amount of money you want to spend a day. Defining the maximum you want to spend a day and month is a good idea, so you don't accidentally spend more than you expected if you forget to check your account for a while. I recommend you start with a small budget and see how internet advertising works for you. Three great places to start are Google's Adwords, Facebook's Advertising, and Yahoo! Ads.

#### Save money while improving your tech presence

Technology can be expensive if you try to keep up with its fast pace. However, as new devices, apps, and competing services come out, some costs can drop drastically. Examine your IT expenses and see where you spend the most money. There may be better alternatives at a similar or lower cost. Do you pay for an expensive webinar/web conferencing service? Check out FuzeMeeting.com or Skype for lower cost, and likely higher quality alternatives. Are you buying Microsoft Office for new employee computers? OpenOffice.org offers a similar suite of software that can open and save Microsoft files (such as Word and Excel) for free. How much do you pay for your anti-virus software? Microsoft's new Security Essentials is available for free for any Windows user, and it works just as well or better than most competing paid software. Download it at microsoft.com/securityessentials.

Technology can be the most valuable asset for your business, or it can just be another drain of time and money. Let's make sure we are making the most out of our tech for 2012, and that we always keep our eyes out for something new. Have a prosperous new year!

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





#### **2011 Major Donors**























































































































































Carol Stewart Canton



Jackson

































#### <del>-</del>

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

As of October 26, 2011
MARPAC reached 101 percent of its 2011 goal with \$202,039.01 and 44.9
percent of its 50 percent fair share
participation goal.

|                        | Fair Share<br>Participation Goal |   |
|------------------------|----------------------------------|---|
| Biloxi-Ocean Springs   | 45.4%                            |   |
| Clarksdale             | <b>66.7</b> %                    |   |
| Cleveland              | 31.0%                            |   |
| Four County            | 8.0%                             |   |
| <b>Golden Triangle</b> | <b>52.7</b> %                    |   |
| Greenville             | 29.4%                            |   |
| Greenwood              | 43.9%                            |   |
| Grenada                | 109.5%                           |   |
| <b>Gulf Coast</b>      | 40.8%                            |   |
| Hattiesburg            | 41.3%                            |   |
| Jackson                | 34.7%                            |   |
| Laurel                 | <b>66.7</b> %                    |   |
| Meridian               | 61.9%                            |   |
| MCAR                   | 71.1%                            |   |
| Natchez                | <b>26.9</b> %                    |   |
| North Central          | <b>39.2</b> %                    |   |
| Northeast              | <b>52.2</b> %                    |   |
| Northwest              | <b>60.3</b> %                    |   |
| <b>Pearl River</b>     | <b>58.9</b> %                    |   |
| Southwest              | <b>55.1</b> %                    |   |
| Vicksburg              | <b>51.7</b> %                    |   |
| Total Participation    | <b>44.9</b> % 1009               | % |
|                        |                                  |   |

| <b>ARPAC</b>         |
|----------------------|
| ower. Our protection |
|                      |
|                      |

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

# **2012 Fair Share Investment Form**

| Amount:  |                      |
|--|----------------------|
| Other  | \$1,000 (Sterling R) |
| \$25 (Fair Share, Salespersons)  | \$2,500 (Crystal R)  |
| \$99 (Fair Share, Brokers)<br>\$250 (Magnolia Club)  | \$5,000 (Golden R)   |
| Mail this form with payment to y contribute online at msrealtors.  |                      |
| Name (print clearly)   |                      |
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| Card#  |                      |
| Exp. Date  |                      |
| Signature (required)   |                      |
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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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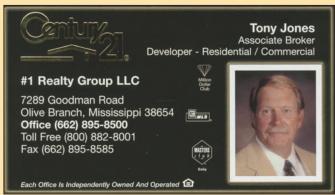
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