

Fall 2013

REAL ESTATE LEADER

THE OFFICIAL PUBLICATION OF THE

**What in the world is a
Virtual Assistant?**



Life of a REALTOR® Geek
Are you connected to LinkedIn?
Taming a Technology-saurus Rex

SPECIAL TECHNOLOGY ISSUE



Announcing a new way for REALTORS® to cut their wireless bill

C Spire and the Mississippi REALTORS® present the
REALTOR® Wireless Discount



MAR members save **10% on SHARED Data+ plans** with up to 10 lines for families and employees.

- Get unlimited nationwide talk and text with one low price for data.
- Buy only the amount of data you need, with no surprise overage charges.
- Because Mississippi is where we call home, no one knows how to give you better coverage where you live and work.

Call **1.855.CSPIRE4** for details
or visit **cspire.com/mar**



2-year agreement required. All trademarks and service marks are the property of their respective owners. ©2013 C Spire. All rights reserved.



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

Editor

Beth Hansen
bhansen@msrealtors.org

Managing Editor

Kathy Whitfield
kwhitfield@msrealtors.org

Graphic Designer

Steve Nowak
steve@stevenowakdesigns.com

Photographer

Gib Ford
Gil Ford Photography

REALTOR® Editorial Board

Jeanette Marshall, Chair, Madison
Stephanie McConnell, Vice Chair, Bay St. Louis
Linda Allgood, AE Liaison, Oxford
Chris Adcock, Staff Liaison, Jackson
Barry Clemmer, Jackson
Paula Clifford, Ocean Springs
Dottie Collins, Greenville
Shirley Curry, Tupelo
Ashley Endris, Gulfport
Damion Flynn, Saucier
Greg Gillespie, Tupelo
Tony Greer, Clinton
Melissa Horst, Madison
Debbie Ivy, Clinton
Selena Lovejoy, Brandon
Michael McCreary, Corinth
Deborah McGhee, Biloxi
Melanie Mitchell, Starkville
Carla Palmer-Allen, Ridgeland
J. Mark Tucker, Laurel

Real Estate LEADER does not establish due diligence on authors and advertisers and cannot guarantee that their writings or claims are correct or suitable. Views and advertising contained in *Real Estate LEADER* are not necessarily endorsed by the Mississippi REALTORS®. The information contained within should not be construed as a recommendation for any course of action regarding financial, legal or accounting matters by the Mississippi REALTORS®, *Real Estate LEADER* or its authors.

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



FALL 2013

FEATURES:

Cover Story:

12

What in the World is a Virtual Assistant?

8

Mississippi Local Boards serve communities

11

How to Tame a Technology-saurus Rex

16

A Day in the Life of a REALTOR® Geek

DEPARTMENTS:

4 President's Perspective

4 Word on the Street

6 Legal Ease

7 Headliners

7 Association News

10 For the Tech of IT

15 Capitol Watch

17 Course of Your Career

20 MARPAC

23 Referral Ads



On the cover:

Jackson REALTOR® Chassity Coleman stays competitive through virtual assistance.

Stay updated on MAR's latest news and events. Visit us on:



MISSISSIPPI

VETERANS' HOME PURCHASE BOARD

Helping Mississippi Veterans Purchase Homes since 1946!




A Direct Loan from the VHPB with low affordable interest rates using the VA Guarantee Program provides affordable home ownership opportunities and improves the quality of life for many Mississippi veterans and their families.

LOAN LIMIT: \$225,000

LOW COMPETITIVE INTEREST RATES

15 TO 30 YEAR LOANS AVAILABLE



Veterans' Home Purchase Board
P.O. Box 54411
3466 Highway 80 East
Pearl, MS 39288-4411
Phone: 601-576-4800 • Fax: 601-576-4812
E-mail: vhpinfo@vhp.state.ms.us • Website: vhp.state.ms.us





PRESIDENT'S PERSPECTIVE

Fall has finally begun to offer up a slight evening chill accompanied by shorter days and Mississippi REALTORS® seem to have an excitement about the real estate market. Cooler weather creates a better working environment and a better overall outlook from everyone.

I hope you enjoy reading our special online edition of Real Estate Leader that focuses on one of our members and her use of a Virtual Assistant (VA). Throughout the country, VA's are now being utilized by our members and are becoming commonplace in the world of real estate. REALTORS® are recreating the way they conduct their business and gaining a competitive edge by freeing-up time spent on administrative tasks. Take a minute to read about Jackson REALTOR® Chassity Coleman and her VA Priya Gopallithia of India.

Also in this issue, our MAR technology wizard Chris Adcock gives us some invaluable insight into how to maximize your internet presence by getting connected on LinkedIn in his "For the Tech of IT" column. In addition, a must-read is MAR VP of Professional Development John Phillips' column "For the Course of Your Career" that details the new NAR certification course Military Relocation Professional or MRP. In our Real Estate Leader column "Legal Ease," MAR General Counsel Ron Farris gives Mississippi REALTORS® a reminder of the importance of contractual due diligence and a better understanding of MAR's F-1 contract's fundamental concept of "Time is of the essence."

As my year as your MAR President comes to an end, I cannot thank you enough for your support and personification of my theme "One Family, One Goal, Success." Throughout the state in 2013 you demonstrated this through your service to the community, service to your clients and service to our organization. I believe that as an association we made tremendous strides toward making homeownership more obtainable and the real estate profession more successful.

Sincerely,

Ken Austin
President

NAR Uses Big Data to Make a Big Difference for REALTORS®

Today's ever-evolving technology world is transforming the real estate industry, not only with new applications and tools, but also in generating volumes of information about how people approach and conduct real estate transactions. To help REALTORS® understand and interpret these trends, the National Association of REALTORS® has hired Todd Carpenter to fill a new position, Managing Director of Data Analytics.

Carpenter was previously NAR's Director of Digital Engagement, and most recently worked at Trulia.com as Senior Manager of Industry Engagement. He assumed his new position on October 21, 2013. "I am very excited to be returning to NAR, and to be a part of this groundbreaking initiative," said Carpenter. "NAR has access to an enormous amount of data, and I'm going to be looking at how we can use that data to help our organization, our brokers, and our members make better business decisions that, in turn, help the consumers they serve."

NAR is also creating a data scientist position; this person, yet to be hired, will report to Carpenter. Both positions will form a new Predictive Analytics group, which will be working closely with the Center for REALTOR® Technology, NAR's world-renowned Research Division, and other NAR groups to create analytics from NAR data and a variety of other sources. Carpenter will report to Senior Vice President and Chief Technology Officer Mark Lesswing.

"Predictive Analytics is NAR's approach to the often misunderstood but intriguing area known as 'Big Data,'" said Lesswing. "Predictive Analytics supports business by identifying, with some certainty, upcoming shifts in priorities. Keeping in front of these changes will allow us to provide the value that REALTORS® expect from NAR."

The new NAR Predictive Analytics group will examine and analyze member and customer trends from a variety of data sets to better inform business planning. That means helping the association determine and develop services and resources that provide value to REALTORS®, and giving REALTORS® insights into ways they can better meet the needs of their clients and customers. Beyond NAR's data sets, Carpenter will also be responsible for acquiring and licensing data from other sources to achieve these goals.

NAR's interest in Big Data began with the Master Member Profile System in 2008, which studied a variety of in-house and out-sourced data warehouse capabilities.



Making life better one dream at a time

At Regions Mortgage, we believe helping families achieve their dream of home ownership is an important step toward building strong communities. That's why our financing options offer home loans with low closing costs, low interest rates and affordable monthly payments. We want life to be better. That's a dream we all share. Here at Regions Mortgage, it's more than a dream. It's our mission.

Contact Your Local Regions
Mortgage Loan Originator.

RegionsMortgage.com



©2013 Regions Bank. Member FDIC. Subject to qualification, required documentation and credit approval. Certain exclusions may apply. Loan terms and availability subject to change.

Office DEPOT®

Services to help your business succeed

From tech support and copy and print services
to coffee and water solutions, we have it all!

Products from the brands you trust

Find everyday office supplies, versatile
furniture suites and everything in between.



CLICK | business.officedepot.com
CALL | 888-2-OFFICE (888-263-3423)
COME BY | Visit a store near you!

The Office Depot name and logo are the registered trademarks of The Office Club, Inc. © 2012 Office Depot, Inc. All Rights Reserved.



LEGAL EASE

It's TIME ... Is it "of the essence" or not?

Ron Farris, Esq., MAR General Counsel

Mississippi REALTORS® are enjoying the recent rise in activity across the state and, with it, the opportunity to use our standard form set, including the newly redesigned F-1 Contract for the Sale and Purchase of Real Estate. Feedback has been overwhelmingly positive.

One question that comes up from time to time is the meaning of the words "TIME IS OF THE ESSENCE" appearing in paragraph 10. This language has been present in prior versions of the standard form contract, and is nothing new.

Many may be surprised to know that Mississippi follows the majority of states in holding that time is not ordinarily of the essence in the performance of a contract. In order for time to clearly be "of the essence," the contract must specifically say that it is.

The difference this simple phrase makes can be very serious. In contracts like the Mississippi REALTORS® F-1 standard contract, the inclusion of the "TIME IS OF THE ESSENCE" provision makes all deadlines in the contract hard and fast as written. When a deadline is stated in our standard contract, whether it be a date or a number of days in which a party must perform, that deadline is absolute and failure to meet that deadline arises to the level of a breach. This might not be the case if a deadline is missed in a contract lacking the "TIME IS OF THE ESSENCE" language.

In contracts lacking the "TIME IS OF THE ESSENCE" provision, dates and deadlines might not be regarded as material. This means a party might miss a deadline and then argue that the other party still has the obligation to perform. In such cases, the issue becomes whether the delay was "reasonable" in the context of the full contract, and whether the delay amounted to a material breach that substantially defeats the overall purpose of the contract. Parties using the Mississippi REALTORS® form contract are not exposed to this risk, nor are they exposed to the expense of litigating when the parties disagree over what delays are material and which are not.

Parties using the standard contract should understand that time is of the essence as they agree to deadlines within the contract. For instance, the Loan and Insurance Contingency in paragraph 4(B) of the revised F-1 requires a Buyer to make application in proper form for both the loan and homeowner insurance within seven (7) calendar days after the Effective Date of the



contract. Failure by the Buyer to deliver written notice of initial pre-qualification to the Seller within twenty-one (21) calendar days of the Effective Date triggers the Seller's right to terminate the contract and refund the Buyer's earnest money or excuse the delay and proceed with the contingency terminated. Since time is of the essence, these deadlines are material and may have serious consequences, particularly when the seller has a back-up offer. Other time restraints are equally serious.

The parties should always read every word of any agreement before they sign it, and every word is there for a reason. The words "TIME IS OF THE ESSENCE" supply

a perfect example of a simple set of words making all the difference.



Ron Farris, Esq. is General Counsel to the Mississippi Association of REALTORS®, and available to Association members through the Legal Hotline. For non-HotLine matters, he can be reached at Farris Law Group, P. O. Box 1458, Madison, MS 39130-1458, or by email: ron@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. Messages are retrieved each day at 3:00 PM and will be returned the following business day.

HEADLINERS

Members in the news

Laurel REALTOR® Chris Wilson appointed to Mississippi Charter School Authorizer Board



Wilson

Gov. Phil Bryant recently appointed Laurel REALTOR® Chris Wilson to the seven-member Mississippi Charter School Authorizer Board, the board responsible for approving and overseeing public charter schools in Mississippi after the enactment of the Mississippi Charter Schools Act. Each of the governor's appointees represents a Mississippi Supreme Court District, and each appointee will serve a four-year term which began September 1, 2013. The appointments will be brought before the Mississippi Senate for confirmation during the 2014 regular legislative session.

MAR mourns the passing of former Association Executive Cheryl Bullock



Bullock

Cheryl Ann Bullock, former Association Executive, passed away October 13, 2013 at Hospice Ministries in Ridgeland. Bullock served as AE of the Hattiesburg Area Association of REALTORS® and later as CEO of the Jackson Association of REALTORS® before retiring in 2007. Memorials may be made to: Media Ministries at Alta Woods Baptist Church 168 Colonial Dr. Jackson, MS 39204.



ASSOCIATION NEWS

Allison Morris joins MAR Staff



Morris

Allison Morris joined the MAR Staff in July. Morris holds a Bachelor of Science in Communication and Public Relations from Mississippi College and is the Artist Director and owner of Head Over Heels Studio. Since 2012, she has also served as Special Events Coordinator and Public Relations Specialist for The Darlene Slater Rehabilitation Center for Women in Brookhaven.

NAR's 2014 President-Elect Chris Polychron visits Convention



Polychron

MAR Convention and EXPO attendees were joined by Chris Polychron, 2014 President-Elect of the National Association of REALTORS® who gave a report and State-of-the-Association address during MAR's Board of Directors meeting. From Hot Springs, Arkansas, Polychron has been a REALTOR® for 25 years, is a multi-year award winner in sales volume, and consistently volunteered an enormous amount of time to the REALTOR® Association.

NAR's Liaison for REALTOR® Party Member Involvement attends convention



Parcell

2013 Utah REALTOR® of the Year and NAR's Liaison for REALTOR® Party Member Involvement, Kenny Parcell joined Mississippi REALTORS® during the recent MAR Convention in Biloxi. Parcell has held multiple leadership positions with NAR in the past few years and he shared about the importance of REALTOR® advocacy during the Convention's General Membership Meeting and Awards Presentation.

NAR Members Share App Recommendations

The Center for REALTOR® Technology (CRT) recently launched an online tool made available for members to recommend or get feedback on apps that are potentially useful for them or their business. The site is colorful, user-friendly and cutting-edge and allows members to search for apps, read reviews, recommend, showcase or build lists of favorite apps. Visit www.REpurposedApps.com and sign up to start using this latest member benefit from NAR.

Be sure to visit the new msrealtors.org for all the latest news.



Mississippi local boards serve communities

Northwest Mississippi Association of REALTORS® supports multiple community causes

The Northwest Mississippi Association of REALTORS® Scholarship Committee awarded 5 local seniors with a \$1,000 scholarship each to be applied to their first year of college. In August the NWMAR Charity Committee hosted a bunco night of food, fun and prizes benefiting the North Mississippi "Toys for Tots," collecting over 35 toys and over \$600 to be donated to the effort. In addition, NWMAR recently hosted a "Night under the Stars" benefiting "Healing Hearts Children's Abuse Center." The event raised \$2,000 in support of their work. In October, members of NWMAR hosted a work day at the Tunica, MS Humane Society helping to clean the grounds, lobby and laundry and other tasks.



Northwest Mississippi Association of REALTORS®

Hattiesburg Area Association of REALTORS® raises money for Domestic Abuse

The Hattiesburg Area Association of REALTORS® held a "Poker Run" with proceeds going to the Domestic Abuse Family Shelter (DAFS). The event ended with a party and door prizes and a live band. The winning hand at the party won \$5,000.00, 2nd Place \$2,500.00 and there was a prize of \$500.00 for the worst hand. A representative of DAFS was presented a check for over \$8,800.00.



Hattiesburg Area Association of REALTORS®

North Central Mississippi Board of REALTORS® volunteers for mass casualty simulation

As part of 2013 REALTOR® Community Service Day, members and affiliates of the North Central Mississippi Board of REALTORS® took part in a Mass Casualty Simulation at Vaught-Hemingway Stadium on the Ole Miss campus. They were joined by area emergency management agencies as well as the University of Mississippi. The exercise was the first of its kind to be conducted on a Mississippi campus and was done to evaluate the real time response of all agencies in the event of an explosion at a large event.



North Central Mississippi Board of REALTORS®

Southwest Board of REALTORS® helps several area schools

Members of the Southwest Board of REALTORS® made generous donations to classrooms in Pike and Walthall Counties. A donation of sanitizing wipes, disinfectant sprays and school supplies was made to a Pike County High School. Additional contributions of school supplies were given to three elementary students in Pike County and a truckload of school supplies was delivered to several schools in Walthall County.



Southwest Board of REALTORS®

Natchez Board of REALTORS® contribute supplies on Community Service Day

Members of the Natchez Board of REALTORS® participated in REALTOR® Community Service Day by collecting and distributing school supplies to teachers in six Natchez-area elementary schools.



Natchez Board of REALTORS®



Jackson Association of REALTORS®

Jackson Association of REALTORS® re-stocks PIE store

Jackson Association of REALTORS® recently participated in the annual REALTOR® Community Service Day by collecting teacher school supplies for the Jackson Public School System's PIE (Partners in Education) Store. Service groups (or JPS's Partners in Education) donate supplies to the PIE store that is housed in the JPS Headquarters in downtown Jackson and all JPS teachers have access when they need supplies for their classrooms. JAR members brought items to the September General Membership Meeting and the items were delivered to the PIE store the following day. Because school had already started, the PIE store was virtually empty and the supplies collected by JAR members replenished the store.



Golden Triangle Association of REALTORS®

Golden Triangle Association of REALTORS® helps schools and local charities

The Golden Triangle Association of REALTORS® participated in the annual REALTOR® Community Service Day by collecting school supplies for area teachers. In December GTAR plans to donate \$1000 to area charities that assist families at Christmas in addition to holding a Christmas toy drive.

Mississippi Commercial REALTORS® plan holiday project

Members of the Mississippi Commercial Association of REALTORS® will be volunteering for the Salvation Army's "Angel Tree" program during the month of December 2013. MCAR members will be serving at the Tom Kelly Toy Shop on Ellis Avenue packaging gifts for "Angel Tree" participants.



Vicksburg Warren County Board of REALTORS®

Vicksburg Warren County Board of REALTORS® raises money for Habitat for Humanity

The Vicksburg Warren County Board of REALTORS® recently held a golf tournament to raise money for Warren County's Habitat for Humanity. The 18-hole golf tournament at Clear Creek Golf Course included lunch from Hooters, free beverages from Pepsi and Budweiser and a number of prizes.

The Laurel Board of REALTORS® recently helped local teachers and students with much-needed school supplies and also helped to furnish the classroom of a new teacher. The Laurel REALTORS® also held their membership meeting at the Salvation Army where they had a presentation on the role, needs and community involvement of the Salvation Army. Other community service projects planned include providing hats and gloves for local school children and a nursing home gifts program.



Meridian Board of REALTORS®

Meridian Board of REALTORS® holds Tailgate Party for classroom lab

The Meridian Board of REALTORS® recently collected \$630 at a Tailgate Party to raise funds for a Gross Motor Skills lab to assist in sensory training for children. These children are a part of Mrs. Pharris' class of T.J. Harris Lower Elementary School which helps developmentally-delayed children. The funds donated by Meridian REALTORS® will help purchase sensory toys, motor equipment, and an iPad.

The Greenwood Board of REALTORS® supports various community projects

The Greenwood Board of REALTORS® raised \$1000 for the American Cancer Society by sponsoring a relay team in Relay for Life, a volunteer-driven fundraiser for the American Cancer Society. They have also recently supported the Greenwood Exchange Club, GYSO (Greenwood Youth League), Pillow Academy Boosters and the Museum of the Mississippi Delta through gifts of both time and money.



FOR THE TECH OF IT

BY CHRIS ADCOCK



Can LinkedIn really be useful for REALTORS®?

Whenever I ask a group of REALTORS® if they are on LinkedIn, the majority usually say they are. But, when I ask how many are actually using LinkedIn to reach clients or expand their business, I rarely get a response. Obviously we are drawn to any source of free advertising, and putting our name and face in front of a group of local professionals would be great. But it is important to remember LinkedIn is a unique social media network, and requires a unique approach to find success with it. You don't want to just park your profile there and not touch it again. We are going to explore some of the benefits of LinkedIn and ways you can use it for your real estate business.

LinkedIn promotes itself as the "world's largest professional network". The platform encourages professionals from all fields to join and connect with other professionals they have done business with or have some connection to in the real world.

The site is a lot different than Facebook, to which it is often compared. There isn't a lot of personal chatter. It has fewer members than Facebook, but has a much more targeted network. For many in the business world who may be less comfortable using more open and personal social networks, LinkedIn is a nice "Facebook alternative".

You may have put off joining LinkedIn, thinking any day now it will just be replaced by the latest trendy social network. LinkedIn has been around for more than 10 years, and has enjoyed fairly steady growth with a user base now more than 235 million users. It has really established itself in the business community, and has kept its core values as it has grown.

Sometimes it is easier to start a connection on LinkedIn and afterwards carry it over to something more direct like email or a phone call. Many users say they would not have been able to get certain contacts using other means. This can especially be true when reaching out to professionals that are active on the network.

LinkedIn is a great way to keep up with current and former clients. You receive notifications when they get a new job or update their profile, and it's a one-click process to congratulate them.

The site can also be a great way to find or receive referrals. If a client is looking for a REALTOR® in another state, you could have some great candidates in your extended network that you can turn to.

You will be kept in the loop with the personalized news, and you will often see informative and motivational articles written by top industry experts.

LinkedIn also features a wide variety of discussion groups. Find groups

that revolve around your interests, the real estate industry, or your local community. These are great resources to ask questions or share insights with people all around the world, or from your area.

You can sort your connections using tags. This can be very handy if you want to group people by a profession or how you know them.

LinkedIn works on a system of credibility where users endorse other users for various skills. Endorsing someone is a great way to say thanks or to politely ask for your own endorsements. These skills are highlighted on your profile.

There are a few drawbacks, as with anything, and I thought I would point some of those out.

Not all of your clients will be on LinkedIn. The network is steadily growing, but you will likely find many of your clients are not on the platform (yet).

It's ironic to call this a drawback, but you might find yourself getting job offers. LinkedIn is a powerful tool for job seekers, and lately even recruitment. HR managers are starting to use LinkedIn rather than placing a job posting on another website.

It can be easier to forget your LinkedIn account than other networks. This is likely because you don't have the daily chore of reading what all of your contacts are talking about, or perhaps you feel you run out of things to do. You can't just spend hours on LinkedIn like you can on Facebook, and to many, that may be a good thing.

I definitely recommend you try out the platform, and if you are already there, make a habit to check your profile and add new connections often. Try to engage with your connections' posts or make posts of your own. Endorse people you know for their skills and you will see those endorsements come back. You can start with your co-workers, friends, or just fellow REALTORS who you would like to connect with.

Some REALTORS® go on LinkedIn at the close of a transaction and connect to everyone involved: the buyer, seller, the other agent, the mortgage person, etc. Start going through your business cards and adding those connections.

And make sure to visit my LinkedIn page and connect with me at: www.linkedin.com/in/chriskadcock

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



How to Tame a Technology-Saurus Rex

All-in-one technology solutions can turn into unmanageable monsters. Here's how to regain control. From online lead conversion to content marketing to transaction management, there are so many items to manage if we want to run a tech-savvy business.

In an attempt to solve this problem, technology gurus and vendors often tout neatly packaged, turn-key solutions that will render our competition helpless and cause clients to flock to us as though they had no other option.

But in trying to implement an out-of-the-box, one-size-fits-all approach, you may find you've created a monster: a technology-saurus rex, to be more precise.

Teaching an Old Dog

This is how many of us make decisions about technology solutions: We hear some slick-talking sales type make it sound "so easy a child can do it" and we throw down our credit card for a chance at finally finding "the easy button."

Now, that's not to say you don't need a comprehensive technological solution. The problem with what vendors are trying to sell you is that a full-grown tech-rex does not conform to your existing strategies. The best you can hope for is to learn how it behaves (your learning curve), its eating habits (cost), and its capabilities and limitations (features and functionality). And then you have to reinvent yourself to fit this old dog's tricks.

If you want a system that will consider your skills, strengths, experience, and individual marketplace, you're going to have to build it yourself.

Raising Your Tech-Rex

The first step in raising and training a tech-rex is preparing your business for the arrival of your new pet. You must have a marketing plan and a strategy for implementing that plan. Your plan should focus on the things that turn-key solutions ignore: your skills, strengths, experience, and environment.

So, let's put the technology aside for a moment and answer some basic questions. Who or what is your target market? Do you farm geographically or demographically? Do you target short sales or equity listings? Move-up buyers or first-timers?

Take some time to uncover the needs and motivation of your target clientele. Once you know your consumer's motivation, determine the perfect message to communicate that you have a solution to their needs.

How do you deliver this message? How do you measure if this is the right message? How do you determine if or when you need to modify your approach?

Now that you have a clear vision of how you will market your business outside of the tech question, you can begin to look for the tools that will help to make this method of communication more efficient, easier to track, and simpler to replicate.

Congratulations; you are now the proud parent of a baby technology-saurus rex!

Meet My Tech-Rex

I am not a technology vendor. I am a businessman trying to figure out the same thing you are: how to survive in an industry that seems to have changed overnight and continues to evolve at an exhausting pace.

Today, I am proficient with WordPress, content marketing, lead generation and conversion, SEO, video, social media, list building, and e-mail marketing. I have a pretty significant level of competence with many technologies, systems, and services on which I've spend thousands of dollars over the years in an effort to properly train my own technology-saurus rex to help me become dominant in my business.

I don't care what tools you use, and quite frankly I don't think that most people will ever hit the limitations of most of the great tools and technologies available in the marketplace. Most of the technology options out there will work as advertised. But technology is not an answer in itself.

Managing Your Tech-Expectations

Introducing technology into your marketing strategy should only be for the purposes of augmenting, automating, or amplifying your existing efforts. Buying into a turn-key, done-for-you, "easy button" solution and expecting the technology to be the foundation of your marketing strategy is counterintuitive and destined to fail.

Nothing will make your business work if you're not working on your business. Don't be romanced by the lofty promises that a big tech-rex will come in and magically fix all of your problems. The behavior, habits, and work ethic of successful business people are just as important and effective now as they have ever been.

If you have the aptitude, resources, and support system to raise a baby tech-rex, it's probably the best decision you'll ever make for growing your business in today's market. Just know what you're getting into, get 'em while they're young, and be patient during the training process. Oh, one last thing: Don't feed them after midnight!

By Scott Schang for REALTOR® Magazine, June 2013. Used with permission of the National Association of REALTORS® 2013.

realtormag.realtor.org/technology/feature/article/2013/06/how-tame-technology-saurus-rex

Scott Schang is a branch manager at Broadview Mortgage's Katella team in Orange, Calif. His approach to marketing has been to develop niche opportunities within specific demographics of online homebuyers. Schang's expertise includes WordPress, content marketing, and online lead generation and conversion. Reach him at Scotts@BroadviewMortgage.com. Visit FindMyWayHome.com for more information.



What in the world is a Virtual Assistant?

by Kathy Whitfield

After just a few minutes around Jackson REALTOR® Chassity Coleman you might need to rest. Coleman works, drives, walks and talks faster than most, and accomplishes much more in a day than the average person. While the concept of a Virtual Real Estate Assistant (or VA) is new to Mississippi, Coleman talks about the relationship with her VA Priya Gopallithia of India as if it is commonplace, if not mundane. Through the exceptional ease of Skype, a computer program which allows you to make free calls from your computer and often view the other caller by use of webcam, Coleman, Priya and I were all able to communicate at Coleman's downtown office directly across the street from the Mississippi Governor's Mansion.

After hearing a ring from Coleman on her computer in India, Priya's face and wide smile appeared on Coleman's computer screen. Knowing that it was past midnight in India, I was amazed at her energy and immediately noticed her incredible command of English. So how did she come to work in the area of real estate for a broker in a country she has never visited? "To be honest, it interested me—the property management and especially the real estate because of the things I could learn about the real estate industry in the United States," she shared. "After having other jobs, I have been working as a virtual assistant for seven or eight years. I have clients from New York, Washington and Wisconsin and then I have another in Mississippi other than Chassity. They are from several different time zones," she laughed.

According to the National Association of REALTORS®, the use of Virtual Assistants is very popular with the type of assistant ranging from specific as-needed tasks to full-time employment. Two very common areas in which the outsourcing of work to virtual assistants is popular are of transaction management and marketing. Both usually involve tasks that need a minimum of supervision once the VA is trained.

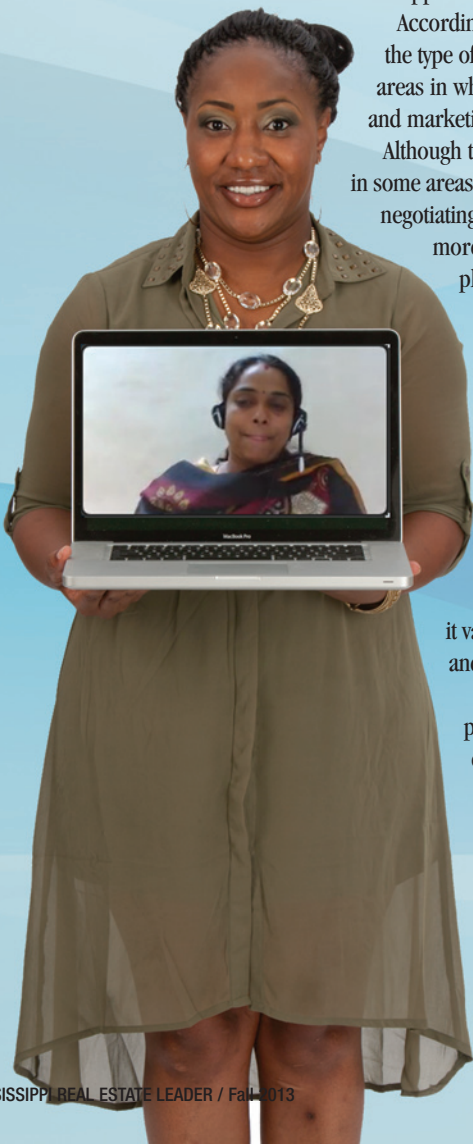
Although the use of a virtual assistant is uncommon in Mississippi, it is standard operating procedure in some areas of the country. Because VA's give the real estate agent freedom to focus on listing, selling and negotiating by taking care of administrative tasks, their employment allows the REALTOR® to obtain more business, get additional education or training and to be more competitive in the marketplace. Virtual assistants are the same as personal assistants, but because they are doing their work remotely, they don't require the overhead expense of office space and other administrative costs.

At one time, Priya, who holds a Bachelor's degree in Business Administration and is working on a Master's degree, worked for several different real estate employers in various areas of the country. Some of those clients desired an on-call working relationship with her, allowing her very little time for rest. As a result, Coleman opted to hire her full time which allowed Priya to discontinue several of her part-time clients and concentrate on a few substantive clients, gaining a schedule more conducive to regular work and sleep hours.

When asked about how many hours a week she works for each client, Priya indicated that it varies from client to client. "A virtual assistant's hours vary because it depends on the amount and content of the work I get from them and for each client it is different."

The tasks that Priya performs for her clients are what she describes as those of a "complete" virtual assistant. Coleman is in charge of doing her own marketing, but practically everything else that a Mississippi-based office assistant would be assigned, Priya provides for Coleman. "I take care of email support, I answer phone calls, making appointments and gathering data and information for Chassity to use in creating her BPOs," she described.

For her property management clients, Priya handles all the rental calls, inquiry calls, screenings and showing schedules. "I tell my clients to consider me an extension of their office and they take care of the marketing," said Priya. Being "virtually" available doesn't lend itself well to marketing, but Priya takes care of the "back office" tasks that require so much of an active real estate broker's time.



Priya has been working for Coleman about 18 months. When asked how the two found each other, Coleman said that she heard about Priya from another agent in California while attending a conference. The California agent introduced Coleman to a friend in New York who had worked with a virtual assistant and had knowledge of Priya and her background with working on REO properties.

"The concept of virtual assistants is very new to Mississippi, but is very common in other states like California," shared Coleman. "I only have one other agent in my office and I deal with a lot of default properties." Coleman works mainly with REO properties and the lenders and institutions require weekly updates and photos on her listings to establish that their condition hasn't changed. She has to deal with hundreds of photos, extensive paperwork and deadlines which make an assistant a necessity.


Because of the immense workload in sorting, editing and inserting the photos into the required documents to be forwarded to the REO companies, Coleman and Priya work a great deal with Dropbox, a personal cloud storage service that is used for file sharing and collaboration. Dropbox allows users to create folders on shared computers and then synchronizes the folder and its contents regardless of which computer is used to view the data. The folders are accessible through a website and mobile phone applications and Dropbox is especially useful in transferring photos, documents, videos, and other large files to another user.

Just as an office-based unlicensed assistant would, Priya sometimes serves as a researcher for things like land rolls, tax information and other data allowing Coleman to then compile the data for entry into MLS, marketing materials and BPO's. "I sometimes will input information that Chassity sends me into a template to create marketing flyers for her. I only deal with the information in a draft and she reviews and completes the final product," Priya said.

Because of the multiple time zones where Priya is employed, she has had to be efficient in structuring her work hours. (At the time of the interview, 3:00 PM Central Time, it was 1:00 AM in India). "I'll let Priya speak to this, but we have a 24-hour office," laughed Coleman.

"The property shop runs 24-hours between Priya and me."

"That is one of the advantages of working with Chassity. As you know, when it is night time there, it is day time here," assessed Priya. "The way that Chassity works is what made me work in real estate. I normally work during my day time and I complete all the tasks." Priya estimates that 90 percent of the



"The property shop runs 24-hours between Priya and me."

tasks are completed early or on time. "Since it is 24-hours a day and 365 days a year, we have adjustments," she continued.

When Priya needs to be away for a few days, she notifies Coleman in advance and the same is true when Coleman needs to be away. Even though the employment agreement is considered a 24-hours-a-day arrangement, Coleman does not expect or require Priya to be at her

beck and call. Instead, they have built a mutually-respectful working relationship that is evident in their alliance. "Whenever Chassity needs me, I try to be available and whenever I have major questions to ask her, she makes herself available for me," declared Priya.

Finding time to sleep is a bit of a challenge for both, but over time, they have developed a system for finding time for rest. "I go to bed around 1:00 and sleep until 8:00 or 9:00 o'clock the next morning so I get seven or eight hours of rest," said Priya. "That was not the case before I started working for Chassity."

Fortunately, Coleman requires a little less sleep. "A lot of my HUD reports are due on Monday, so I take most of my photos on Sunday. Our Sunday night is her Monday morning. I put the photos in Dropbox and she uploads them to where they need to be," explained Coleman. When Coleman rises the next day, Priya's completed work is in Dropbox.

Coleman further describes their opposite working hours. "Working late like this is unusual for Priya. She does most of her work in the mornings. I usually meet with her about 10:00 (PM) our time which is 8:00 o'clock in the morning for her. Fortunately, I don't go to bed until 2:00 or 3:00 in the morning," Coleman stated. "Because I have a contract with Housing and Urban Development, they require that my doors are open from 8:00 AM to 7:00 PM seven days a week. Working with Priya allows me to be 12 to 24 hours ahead of my HUD deadlines."

As a result of the successful virtual office that Coleman has created, with the exception of her closed properties and other documents required by the Mississippi Real Estate Commission her real estate office is paperless. While Coleman operates extensively from her car by smartphone and other technology, Priya carries her computer with her if she goes to her relatives' home or other places. They have both downloaded Skype to their smartphones because communication between the devices is much less expensive and avoids international fees.

Coleman finds it hard to imagine accomplishing her heavy workload without the aid of her efficient virtual assistant. When asked to estimate how much time she thought she saved each week by working with an assistant in another time zone, Coleman answered quickly. "I probably save 24 hours—a whole day,"

she declared. Coleman's properties not only include the Jackson area, but also stretch to Winston, Yazoo, Copiah and surrounding counties. Because of her need to cover a lot of territory and to be almost exclusively mobile, she now uses a new high-end camera with Dropbox built in. "While out taking pictures I can send them directly to Dropbox, use my cell phone as a Hot Spot and then let Priya know that the photos are there," Coleman insisted. "When the pictures go to camera upload in Dropbox, they automatically go to all of my computers, Priya's computer and her brother's computer. I don't even have to talk to her. I can go into Dropbox and view what's she's working on."

When Coleman first employed Priya several months ago, she was living in a mostly rural area of India, making her internet connection a frequent problem. Before too long, Coleman convinced Priya and her husband to move into the city, gave her a raise to cover the difference in the cost of living and now pays the 45 dollars per month to cover the cost of improved internet. "I provide training for Priya on different things. I use GoToMeeting and TeamViewer where I can share the screen with her," said Coleman. "It allows me to train her on a new type of property and have also paid for her to take real estate assistant classes."

Priya's efficiency is amazing, and her cheery disposition, wide smile and impeccable command of the English language are enviable. It doesn't take long to pick up on the fact that these two ladies on opposite sides of the world have become respected friends and Priya wishes that she could do more for her employer. "I keep telling Chassity that either me or my husband or my family should come there and take pictures ourselves of new properties," smiled Priya. "We could sort and label them ourselves to reduce her work load even more."



Mississippi REALTORS® say Smartphones are essential



**Kris Davis,
Columbus**

My iPhone and iPad are invaluable! I love the ability to access MLS through my iPad to get instant information when I am out with clients. One of my favorite apps is my Mortgage Calculator that helps me project what a buyer's payment would be.



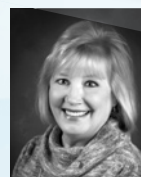
**Stephanie Nix
Ridgeland**

My favorite technology is my smart phone, hands down! I use it for emails, calls and internet searches. It keeps me in contact with clients, agents, lenders and basically everybody involved in the real estate transaction. In addition, I manage my calendars for business, personal and social, as well as staying active on social media.



**Deborah McGhee
Gulfport**

Realtor.com's app for iPhone, iPad and Android is my favorite technology tool. I love the added feature to locate homes based on school preference and it has a "nearby homes for sale" widget. It is updated every 15 minutes for most reliable results and is great to use on the go.



**Sandra Vaughn,
Laurel**

My favorite piece of technology is my iPhone. I was reluctant to get one, but now I can't live without it! I can access everything from one source.



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

2013 Banner Year for MARPAC / RPAC

The Mississippi Association of REALTORS® Political Action Committee (MARPAC) had unbelievable success in 2013 and the credit goes to everyone who made their investment to protect the profession.

The goal this year was to raise \$200,000 for MARPAC and we surpassed that goal by raising \$223,400. These funds allow your association to support pro-real estate and pro-business candidates at all levels of government and helps them get elected. MARPAC is the only political group in Mississippi organized for REALTORS®, run by REALTORS® and it exists solely to further issues important to REALTORS®. It is non-partisan and focuses strictly on the candidates' qualifications and willingness to support issues impacting the real estate industry, not on their political party affiliation.

MAR President Ken Austin and the MARPAC trustees also set a goal this year to have 51% of MAR membership invest their "Fair Share" in MARPAC (\$99 for Brokers & \$25 for Agents). In years past we have never been able to achieve more than 45% "Fair Share" participation but with your help our association reached 51% of MAR's members investing their Fairshare into MARPAC. That has NEVER happened before in the history of MARPAC and it is an amazing accomplishment! I want to congratulate everyone that helped make it possible.

It is also because of your dedication that MARPAC is recognized by the National Association of REALTORS® as a leader in achieving and surpassing fundraising goals. This year at the annual RPAC fundraising Forum and State Award Ceremony held during NAR's National Convention in San Francisco, Mississippi out-performed many other states, winning numerous awards.

Included in those awards were the prestigious "President's Cup" and "Triple Crown" Awards. These awards are only given to those states that are able to achieve a variety of fundraising and advocacy goals at very high levels.



To see more details on your Local Board MARPAC investment go to www.fair-share2013.com.

Thank you again to everyone that helped make 2013 a historic year for MARPAC/RPAC..

Where does your MARPAC Investment go?

- To educate, support and elect policy makers who support REALTOR® issues
- To protect the professionalism of the industry
- To improve the business climate and quality of life in our communities
- To protect private property rights for all Mississippians

What has MARPAC done for you recently?

- Defended your income from proposed taxes on your commissions
- Worked against new and increased fees on your customers and clients
- Provided you protections when reporting square footage by the passage of legislation limiting Licensee Liability for Square Footage Representations
- Protected your rights to use the practice of Binding Arbitration to settle disputes by defeating legislation that would have done away with it
- Supported the passage of legislation that allows you to be compensated for the providing Broker Price Opinions



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

A Day in the Life of a REALTOR® Geek

Hi everyone! For my first NAR blogpost I was asked to nerd out on you guys a little bit, so I decided to the “Day in the life of...” route. A glimpse into one of my final days as a practicing agent – just a couple months ago – with all the tools and practices I used in my business, plus a couple other bonus links of cool things agents across the country are implementing. I hope you enjoy it!



Tuesday, 7:30am.

A new day! Meeting day. Broker open house day. Buyer and seller decision day... large coffee day, because I'll need it.

8:00am. It's time to prepare for the all-office meeting. It's the first Tuesday of the month so poring over the previous month's MLS stats – absorption rate change, sales by neighborhood and zipcode, month over month and year over year change – is the name of the game. I dump the stats into a Powerpoint presentation which is then

deployed to agents via the company shared Dropbox folder.

9:00am. (Okay, more like 9:05ish-am.) The meeting begins! Agents, already aware of the presentation come prepped and ready for conversation. Agents unable to attend in person are looped into the morning meeting via join.me. Heading into the fall, it's time to prepare for the winter lull and prepare for the following year's marketing with the stats at hand. Best tips for new marketing techniques are shared, best buys for technology are presented (iPad, Dell laptop/tablet hybrid, wifi, writeoffs* baby!), emerging trends like collaborative client technology like Relay and Ziplogix are discussed, donuts are eaten.

10:00am. A new listing taken the weekend before means a broker open house; typical for Tuesdays. Blog post on neighborhood points of interests is written and added to my website, fliers printed with url to mobile video tour, ensure information of the home is up to date on all third party home search portals, and pick up 50 sandwiches (free food means high agent attendance).

11:00am to 1:00pm. It's at this point where I thank the Lord for mobile technology at a broker open house. Open Home Pro is launched on my iPad and all attending agents sign-in to the app for my sellers' benefit. I stream the YouTube home and neighborhood tour videos on my client's Lenovo laptop direct to their flat panel TV. Agents who think they have clients who'd be interested in the home are sent the neighborhood report and the home's website complete with video and surrounding points of interest, in real-time via email.

2:00pm to 3:30pm. Towards the latter part of the day and into the night, it's game-time for my “right now” clients and time to prep for my new seller referral and buyer clients ready to pull the trigger. For my new sellers, it's about “getting to know them” with the info that I know: social media presence and Google search returns of them and their home... I've got to tell these guys to tone it down a bit on the social media end of things. For my buyers, we're seeing two “final contender” homes so I print out website's

neighborhood reports on the homes they like, along with the REALTORS® Property Resource® reports that bore down home information to specific facts with flood maps and US Census demographic data – the husband's an engineer and will love this info.

4:00pm to 5:00pm. I meet my new seller clients in their home and the peptalk begins. Agency and a seller rep contract is talked about and signed – they “know” all about me from my Google search returns, website content, conversations with their friends who used me in a transaction the previous year and a website called socialcheck.me. Trust, rapport, all there. I, in turn, ask them what their online and mobile search habits are; where they go, what apps they used, what they do online once they get there, their perspective on the experience so far (they've been researching online for the last 6 months) and re-educate them. They aren't the most technologically inclined, but I quickly “gift” them the DocuSign Ink app for their iPads and give them a 10 minute crash-course on how to use it, preparing them for what will be a multiple offer situation to come, where time is of the essence. I'll be back this coming weekend to followup on their homework and to sign the listing paperwork to put the home on the market the following week.

6:00pm to 8:00pm. I meet my buyer clients and show them the two houses they're interested in, each for the second time. We share a sync'd Evernote notebook where all our notes and thoughts from the initial home showings are referenced for the second time, with the only additions being the neighborhood and RPR reports (uploaded earlier in the day) augmenting their thoughts and feelings for the home. I urge my clients to light up the Yelp iPhone app to check out reviews of the local points of interest and they hit up a local burger joint because of it. Best. Burger. Ever.

9:00pm to 10:00pm. The buyers – as young as they are – are pretty old school and refuse to use DocuSign to help speed up the process. Instead, we have a Skype conversation and go through the Purchase Agreement page by page, signing manually as we go while I answer questions in real time, in person (so to speak). Engineer hubby scans and emails me the contract.

10:15ish. The listing agent is still awake, and we chat – his clients will probably not reply to our offer until the morning. I send him the contract via Hellofax.com (which I scribble down to research later).

11:00pm. Go to sleep. Ready to repeat tomorrow.

*Always consult your tax advisor for specific requirements to qualify – for the write-offs, that is. :)

Have you experienced a day similar to this one? Have you used any of the technologies listed here? Share your thoughts with us in the comments below or connect with Nobu Hata on twitter @nobuhata.

By Nobu Hata, REALTOR®, Director of Digital Engagement, NAR on November 19, 2012, in Benefits, Blogs, NAR Benefits, Real Estate, Smartphone Apps, Social Media, Technology, by National Association of REALTORS®. themembersedge.blogs.realtor.org/2012/11/19/a-day-in-the-life-of-a-realtor-geek/

Used with permission of the National Association of REALTORS® 2013.



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

Military Relocation Professional Certification

The National Association of REALTORS® is offering a new certification program to its members who perform real estate services for active and retired military personnel and their families. This very important segment of our society has needs which are different from most buyers and sellers, and there are many opportunities for licensees who have the skills and knowledge to fulfill their particular requirements.

The military market is very large. There are about 1.5 million active duty personnel and they have over 2 million dependents. In addition, there are about another 1.5 million in the reserves and the National Guard. Add in over 1.5 million retirees and over 22.5 million veterans and you can begin to see what a huge market they represent. I don't believe there is a community in our country that does not have active or retired military in it.

There are some factors about the military market which make it unique. Active duty service members seldom experience job loss or reduced income. They also receive financial support for housing expenses. Retirees have a stable, guaranteed, inflation-proof income plus the possibility of a second career. There is special financing available which allows them to purchase sooner and with more buying power. Most military families live in their communities in private-sector housing, not on a military base.

Some of the skills you use with non-military families such as rent vs. buy, school districts, number of bedrooms and baths, shopping and nearby amenities you can also use for military families. However, they also have some very different needs which must be met. To be a successful real estate agent for military families, you must anticipate a fast and intense property search, expect to deal with an absentee spouse, be able to showcase your knowledge of the local market and the transaction. You will also need to be able to demonstrate your understanding of the PCS (permanent change of station) process and procedures. You must have a working knowledge of BAH (basic allowance for housing) and other support services available.

Since military families usually move more often than civilians, they have a great interest in knowing what the resale value is likely to be when they are transferred. An agent working with military families should understand their client's relocation process and whether it will be inside or outside the continental United States. How will household goods and personally-owned vehicles be handled? What are the advantages and disadvantages of a DIY (do it yourself) move instead of allowing the government to do it for



you? Should they take a monetary allowance instead of transportation? What support services are available to spouses and families when the military person is deployed?

Military sellers want to bring no cash to the closing, a quick sale at the right price, enough net sale proceeds to purchase their next home and a door-to-door move.

Military buyers want a home that meets their needs and wants and a functioning home which is established quickly after moving. They also want a home that offers a better value than renting, better quality than on-base housing and good resale and rental potential.

When dealing with military families some of the right questions an agent should ask are: Why are you selling? Have you received your PCS orders? May I ask your rank? Are you a veteran? How long before your next PCS? What is the time frame for this PCS? What is your projected moving date? Do you want to move door-to-door or will there be temporary housing? What is the BAH rate you will receive? These are all questions in addition to your regular questions about location, price, size, style, school district, etc.

The first decade of my real estate career was primarily devoted to taking care of military families coming into the Mississippi Gulf Coast and leaving the coast to serve in other locations. I cut my teeth with a large home-builder who allowed move-in prior to closing, making a door-to-door move. After starting my own real estate brokerage firm, the majority of my business was with active duty and retired military families. I can attest to the fact that this is a very specialized business due to the unique needs of these buyers and sellers, and I can also tell you from experience that if you learn to serve military families and do it well, the opportunity to bring in commission revenue is limitless.

The core course leading to the MRP Certification is being offered throughout Mississippi by the Mississippi REALTOR® Institute upon request by local boards and associations. The courses already scheduled can be found at www.realtorinstitute.org.

John Phillips, a Hall of Fame inductee and Past President of MAR, is the Vice President of Professional Development for the Mississippi REALTOR® Institute. E-mail him at jphillips@realtorinstitute.org.

Mississippi REALTOR® Institute 2014 schedule

SALESPERSON PRE-LICENSE

Jackson	Jan. 10 - 31	(Weekend)
Jackson	Feb. 17 - 27	(Day)
Jackson	Mar. 21 - Apr. 11	(Weekend)
Jackson	April 14 - May 12	(Night)
Jackson	June 16 - 26	(Day)
Jackson	July 25 - Aug. 15	(Weekend)
Jackson	Sept. 22 - Oct. 2	(Day)
Jackson	Oct. 17 - Nov. 7	(Weekend)

GRI I (SALESPERSON POST-LICENSE)

Jackson	Jan. 27 - 30
Jackson	July 21 - 24
Jackson	Oct. 20 - 23

GRI II (BROKER A)

Jackson	Feb. 10 - 14
Jackson	June 2 - 6
Jackson	Aug. 18 - 22

BROKER POST-LICENSE

Jackson	April 7 - 10
Jackson	July 28 - 31
Jackson	Dec. 15 - 18

GRI III (BROKER B)

Jackson	Mar. 17 - 21
Jackson	July 7 - 11
Jackson	Nov. 10 - 14

STATE EXAM REVIEW

Jackson	January 26	(Weekend)
Jackson	February 26	(Day)
Jackson	April 6	(Weekend)
Jackson	May 7 - 8	(Night)
Jackson	June 25	(Day)
Jackson	August 10	(Weekend)
Jackson	October 1	(Day)
Jackson	November 2	(Weekend)

GRI II & GRI III (60 HOUR BROKER PRE-LICENSING)

MRI will teach any class offered at any board location or individual broker office by request.

Additional Pre- and Post-License courses are being scheduled for other parts of the state. Please visit realtorinstitute.org for an updated list of available courses.

Continuing Education Schedule

Agency, License & Contract Law Concepts, Forms & Disclosures	January 15, 2014	9A-6P	Jackson
*Electives (TBD)	January 16, 2014	9A-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	March 12, 2014	9A-6P	Jackson
*Electives (TBD)	March 13, 2014	9A-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	May 21, 2014	9A-6P	Jackson
*Electives (TBD)	May 22, 2014	9A-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	July 9, 2014	9A-6P	Jackson
*Electives (TBD)	July 10, 2014	9A-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	September 17, 2014	9A-6P	Jackson
*Electives (TBD)	September 18, 2014	9A-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	November 18, 2014	9A-6P	Jackson
*Electives (TBD)	November 19, 2014	9A-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	December 10, 2014	9A-6P	Jackson
*Electives (TBD)	December 11, 2014	9A-6P	Jackson
Military Relocation Professional Certification Core Course	December 4, 2013	9A-6P	Columbus
Military Relocation Professional Certification Core Course	January 9, 2014	9A-6P	Jackson
Military Relocation Professional Certification Core Course	February 13, 2014	9A-6P	Hattiesburg
Military Relocation Professional Certification Core Course	February 21, 2014	9A-6P	Meridian

www.realtorinstitute.org

Check the website for up-to-date information as classes are added frequently.

Military Relocation Professional (MRP)

8 hours elective CE



The MILITARY RELOCATION PROFESSIONAL Certification Core Course is to educate real estate professionals about working with current and former military service members to find the housing solutions that best suit their needs and take full advantage of military benefits and support. Students will learn how to provide the real estate services---at any stage in the service member's military career---that meet the needs of this niche market and win future referrals.

REALTOR® Safety in the Workplace

2 hours elective CE

REALTOR® Safety at Home and Work

4 hours elective CE



The Mississippi REALTOR® Institute is now offering two courses aimed at providing training specific to real estate professionals that promote safety in common situations faced in the practice of real estate. Both courses are designed to increase knowledge and awareness of potential safety issues confronted by REALTORS®. This course is available in both 2-hour and 4-hour formats and can be brought to your local board through the Mississippi REALTOR® Institute by request.

***For additional information, cost and scheduling contact Brinda Boutwell at
bboutwell@realtorinstitute.org or 601-932-9325.***

President's Circle



Ernie Clark Brookhaven Dottie Collins Greenville Ric Cortis Hattiesburg Andrea Cummins Oxford John Dean Jr. Leland Larry Edwards Ridgeland Lisa Hollister Biloxi Tony Jones Olive Branch Nancy Lane Jackson C.R. (Bob) Ridgway Jackson Janice Shows Madison Chris Wilson Laurel

Golden \$5000



Ernie Clark Brookhaven John Dean Jr. Leland Larry Edwards Ridgeland Judy Glenn Corinth Charlotte Sadler Gulfport Janice Shows Madison David Stevens Clinton

Crystal \$2500



Andrea Cummins Oxford Lisa Hollister Biloxi Betty Jo Ison Hattiesburg Tony Jones Olive Branch Tommy Morgan Tupelo Ellen Short Tupelo Jean Amos Starkville Ken Austin Pass Christian Shellye Beach Madison David Bourdette Pass Christian Lisa Bourgoyne Brandon James Brantley Brandon Tessie Buckhauler Jackson

Sterling \$1000



Rosiland Burge Lumberton James Carson Jackson Robert Clay Hernando Gloria Chyatt Madison Chassity Coleman Jackson Dottie Collins Greenville Ric Cortis Hattiesburg Norma Cother Tupelo Buck Covington Madison Bethany Culley Madison Mark Gumbest Moss Point Melinda Dees Jackson Dee Denton Jackson



Jeffrey Dillon Ridgeland Ashley Endris Gulfport Cathy Feltenstein Meridian Joan Ferguson Hernando Lynn Fillingham Madison Patricia Fleming McComb Lee Garland Jackson Karen Glass Gulfport David Griffith Cleveland Janice Guckert Jackson Megan Hall Jackson Vicky Hall Brandon Beth Hansen Jackson



Cathy Harkins Jackson Corie Haynes Hernando Kay Jefferies Hernando John Jenkins Jackson Cynthia Joachim Biloxi John Jones Pascagoula Bruce Kammer Piquette Tracy Kirkley Southaven Randy Knouse Ridgeland Nancy Lane Jackson Lisa Langston Pearl Peggy Leigh Hernando



Robert Leigh Hernando Selena Lovejoy Jackson Amelia Lovorn Olive Branch Jeanelle Marshall Ridgeland Doug Maselle Jackson Margie McFarland Gulfport Rita McIntosh Jackson Larry McMahan Hattiesburg Melanie Mitchell Starkville Tena Meyers Jackson Fabian Nelson Jackson Sheila Nicholas Jackson Stephanie Nix Ridgeland



Carla Palmer-Allen Ridgeland Keiko Palmero Gulfport Phield Parish Greenville Gary Parker Jackson Yolanda Parris Jackson Lynette Praytor Ridgeland Ann Prewitt Jackson Cynthia Pritchard Gautier Sherry Pullens Hattiesburg Pam Pybas Ridgeland Jennine Ramage Hernando



Barbara Richardson Raymond Paula Ricks Madison C.R. (Bob) Ridgway Jackson Pamela Roberson Oxford Michele Rumbley Madison Jimmie Sandifer Jackson Stephanie Shaw Gulfport Bo Smith Jackson DeLois Smith Hattiesburg Joe Stedman Natchez Sue Stedman Natchez Andy Stedman Hattiesburg Carol Stewart Canton



Rosemary Stovall Madison Dorothy Thompson Jackson Jo Usry Jackson Vickie Ward Jackson Adam Watkins Hattiesburg Catherine Watson Ridgeland Larry Webb Olive Branch Glenn Whitfield Madison Noggin Wild McComb Nancy Wilks Jackson Chris Wilson Laurel Terry Winstead Meridian Nell Wyatt Ridgeland

Local Board MARPAC participation levels

As of October 29, 2013 MARPAC reached 110.5% of its 2013 goal with \$221,023.50 and 51.1% of its 51% Fair Share participation goal.

Biloxi-Ocean Springs	52.7%	Fair Share Participation Goal
Clarksdale	66.7%	
Cleveland	38.1%	
Four County	21.2%	
Golden Triangle	54.9%	
Greenville Area	59.5%	
Greenwood	60.5%	
Grenada	105.9%	
Gulf Coast	53.5%	
Hattiesburg	59.8%	
Jackson	40.4%	
Laurel	60.8%	
Meridian	70.9%	
MAR	600.0%	
MCAR	72.9%	
Natchez	36.8%	
North Central	32.5%	
Northeast	56.8%	
Northwest	65.1%	
Pearl River	54.5%	
Southwest	68.2%	
Vicksburg	30.2%	
Total Participation	51.1%	100%



MARPAC
MARPA. Our power. Our protection.

2014 Fair Share Investment Form

Amount:

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

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

Name (print clearly) _____

Firm Name _____

NRDS# _____

Address _____

City _____ Zip _____

Work Phone _____

E-Mail _____

FOR CREDIT CARD CONTRIBUTION

☐ VISA ☐ MC Amount \$ _____

Card# _____

Exp. Date _____

Signature (required) _____

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



PERSONAL BANKING
BUSINESS BANKING
INVESTMENT SERVICES
INSURANCE
HOME MORTGAGES
TRUST

Right where you are when you need a mortgage loan, even online!

www.bancorpsouthmortgage.com BancorpSouth Mortgage has always offered you the convenience of our local mortgage offices. But did you know that you can now enjoy the added convenience of exploring your mortgage options online? Visit us today at www.bancorpsouthmortgage.com, where you'll still deal with an actual person – the mortgage lender of your choice, in fact. You can apply for a mortgage within 15-20 minutes, or save it to finish it later. And your information is safe and confidential! Once received, your lender will contact you immediately. Visit our site and see how we can help you!



bancorpsouth.com
Subject to credit approval.

BancorpSouth
Right Where You Are

Bank deposits are FDIC insured. Insurance products are offered by BancorpSouth Insurance Services Inc. Investment products are offered by BancorpSouth Investment Services Inc. Member SIPC. Insurance and investment products are ■ Not a deposit ■ Not FDIC insured ■ Not insured by any federal government agency ■ Not guaranteed by the bank ■ May go down in value



SPOTLIGHTS

LeadershipMAR



Davis

Carole Davis, Ridgeland,

The *LeadershipMAR* class is an investment in your real estate career, but it's also beneficial to all areas of your life. No matter your age or experience in real estate, this class will challenge and encourage you to develop your skills to their fullest in a supportive team atmosphere.

Go to msrealtors.org/About/LeadershipMAR.php to read more about it and to apply for the class of 2014.



Carkeet

Leigh Ann Carkeet, Olive Branch

I think 2 of the most important apps for agents to have on their mobile device or tablet are Dropbox and DocuSign. Dropbox allows you to access contracts or other needed documents anywhere. DocuSign is a necessity because it allows you to get a contract signed anywhere. There is no need to drive 30 minutes to get a document signed. Just email it and you are done! Tech Savy Agent is a wonderful website to follow if you are interested in the latest Real Estate technology trends.

Enhance Your Relationship With Your Client.

The Value of a Referral

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

People you trust.
Advice that works.



Member FDIC



**Trustmark
Bank**

trustmark.com



Whitfield
& Associates Real Estate, LLC
601-212-2836
WhitfieldAssoc.com



Glenn Whitfield
Broker/Owner
Madison
glenwhitf@yahoo.com



THE REAL ESTATE FIRM

ANDREA INMAN CUMMINS
Broker
Office (662) 234-8882
Cell (662) 607-2888
Fax (662) 234-8805
andreaicummings@The-Real-Estate-Firm.com
www.The-Real-Estate-Firm.com
2304 JACKSON AVENUE WEST
OXFORD, MS 38655





Bethany Culley, GRI, CRS, ABR
REALTOR
(601) 941-5285 Cell
(601) 977-9411 Office
(601) 326-4037 Fax
Bethanyh@msn.com


KELLER WILLIAMS
REALTY
New Beginnings
Each Office is Independently Owned and Operated.



Mississippi Coast Realty


Ken Austin, CRS, GRI
Broker
Cell 228/493-0052
Office 228/452-2313
Toll free 866/292-2313
Fax 228/452-1277
ken@mscoasthomes.com
www.mscoasthomes.com

130 Davis Avenue
Pass Christian, MS 39571



MCAR
Mississippi Commercial
Association of REALTORS®


To Find
Mississippi Commercial & Industrial
Real Estate For Sale or Lease
Go To
www.mcar.ms



#1 Realty Group LLC
7289 Goodman Road
Olive Branch, Mississippi 38654
Office (662) 895-8500
Toll Free (800) 882-8001
Fax (662) 895-8585

Each Office Is Independently Owned And Operated

Tony Jones
Associate Broker
Developer - Residential / Commercial







RESIDENTIAL • LAND • LITIGATION



PROFESSIONAL APPRAISAL FIRM

P.O. Box 2610
Ridgeland, MS 39158

Office: 601.991.3912
Fax: 601.991.0922

Randy L. Knouse
Cell: 601.259.3528
rknouse@professionalappraisalfirm.com
State Certified Residential Real Estate Appraiser
MS CRT RA-740

Central Mississippi

Got A Listing That Just Won't Sell?
Call
★ **CLARK AUCTIONS** ★
Nick Clark, R.E. Broker/Auctioneer
50-50 Commission Split
601-317-2536
www.nickclarkauctions.com

New Mini Referral Ads

4X 2X 1X
\$20 \$25 \$30

*For additional information
or to advertise, contact
Kathy Whitfield at
kwhitfield@msrealtors.org*

Talk to a Doctor ANY time!

TelaMed inc.

24/7 Physician Access

TelaMed is the best solution for:

- Cold & Flu
 - Respiratory Conditions
 - Allergies
- And MANY more!

Learn more & enroll at
msrealtors.mytelamed.com



SOUTH GROUP

INSURANCE SERVICES

For more information, contact us at
662.349.2021 or telamed@southgroup.net.



TelaMed is not insurance nor is it intended to replace insurance. This discount card program contains a 30 day cancellation period. This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. Terms and Conditions apply.