

**REAL
ESTATE**

LEADER

THE OFFICIAL PUBLICATION OF THE NATIONAL ASSOCIATION OF REALTORS®

Spring 2013

Political action through purposeful giving

The Code celebrates
100 years

All-new realtor.com

REALTOR® Day
reflections



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.

The program offers deeper discounts on the items your purchase most often. Items discounted between 6% and 60% off retail price.

Visit msrealtors.org/officedepot for information, forms and an online discount card.

Contact Tony Meyers with questions concerning the Office Depot program.
tony.meyers@officedepot.com
or 601-540-6725

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.

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.



**Trustmark
Bank**

trustmark.com

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

Editor

Beth Hansen
bhansen@msrealtors.org

Managing Editor

Kathy Whitfield
kwhitfield@msrealtors.org

Graphic Designer

Steve Nowak
steve@stevenowakdesigns.com

Photographer

Gib Ford
Gil Ford Photography

REALTOR® Editorial Board

Kay Jefferies, Chair, Hernando
Bethany Culley, Vice Chair, Madison
Ken Austin, Pass Christian
Wade Billiot, Tupelo
Pamela Coley, Gulfport
Sandy Cox, D'Iberville
David Griffith, Cleveland
Jamie Hanry, Ridgeland
Bill Hetrick, Clinton
David Johnson, Columbus
Doug Jumper, Corinth
Leigh Ann Mehr, Southaven
Yolanda Parris, Jackson
John Praytor, Ridgeland
Cynthia Pritchard, Gautier
Sherry Pullens, Picayune
Dorothy Thompson, Jackson
Hilbert Williams, Columbus

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 Association of 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 Association of REALTORS®, *Real Estate LEADER* or its authors.

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



SPRING 2013

FEATURES:

Cover Story:

14

Political action through purposeful giving

8

Uncovering the origin of "Under all is the land"

12

MARPAC "Drawdown Throwdown at Sundown" is huge success

13

Mississippi REALTORS® gather at State Capitol

DEPARTMENTS:

4 President's Perspective

4 Word on the Street

5 Legal Ease

6 Headliners

6 Association News

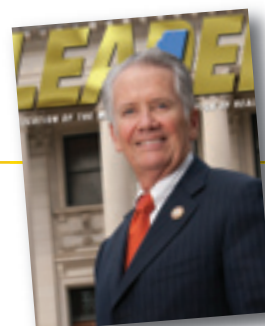
10 For the Tech of IT

17 Capitol Watch

18 Course of Your Career

20 MARPAC

23 Referral Ads



On the cover:

Jackson REALTOR® Larry Edwards shares his story of commitment to a lifetime of giving to RPAC.

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



facebook.com/msrealtors



twitter.com/msrealtors



youtube.com

MAR Tech Helpline – technical support with options!

Contact MAR's Tech Helpline with your technical questions using the live chat feature at msrealtors.org during office hours or by e-mailing or calling Information Technology Manager Chris Adcock cadcock@msrealtors.org or 800-747-1103, ext. 27.

For advertising information contact:

Kathy Whitfield
MAR's Marketing & Communications Director
601-932-5241, ext. 24
kwhitfield@msrealtors.org



PRESIDENT'S PERSPECTIVE

Although the groundhog might have been a little confused, Spring has finally arrived and with it the promise of a rewarding sales season. With the longer days and near-perfect temperatures, Mississippi REALTORS® are seeing an increase in real estate activity.

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

In this issue of *Real Estate LEADER*, longtime REALTOR® and champion for MARPAC Larry Edwards is spotlighted for his recent recognition from NAR as a \$50,000 MARPAC Hall of Fame inductee. Read about Larry's four decades of local, state and national REALTOR® association leadership and his commitment to RPAC through service and patronage.

Other timely articles include information about how to avoid computer viruses in our "For the Tech of It" column and how to use your time more efficiently in "For the Course of Your Career." With the celebration of the Code of Ethics turning 100 this year, learn about the history of the Code and its significance to your profession in the article "Uncovering the origin of 'Under all is the land...'"

If you weren't able to join us in Jackson for the recent Drawdown Throwdown at Sundown for MARPAC or REALTOR® Day at the Capitol, you can see what you missed in a special photo review of both of these very successful events. Read, too, about the two outstanding Mississippi legislators who were recognized for their commitment to REALTOR® issues during the 2012 Mississippi Legislative Session.

I also encourage you to look at the back cover for a sneak peek at what we have planned at our 2013 MAR Convention & EXPO to be held October 8-10 at the Beau Rivage in Biloxi. This year's theme "Taking it to the Street" is sure to be one of our best events yet and will feature Terry Watson as our keynote speaker. Register now and save substantially off the onsite registration price.

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

Sincerely,

Keri Austin
President

Rebranded realtor.com debuts

Seeking to make a better connection with online consumers, realtor.com recently unveiled a new branding. The rebranding included a new logo and new overall design and structure of the web site.



The rebranding was initiated from an information-gathering project started by realtor.com® and its parent company, Move Inc. in early 2012. That initiative involved input from internal stakeholders, REALTORS® and consumers. The goal was to better reach and involve both REALTORS® and consumers.

The site received a new color palette, the official change to a lowercase "r" in the site name, an emphasis on relevant, up-to-date information for consumers and new email templates for marketing messages from REALTORS® to consumers. Visit marketing.realtor.com/MLS/download/ for more information.

NAR Midyear meetings to be held May 13-18, 2013

The REALTORS® Midyear Meetings & Trade Expo are where NAR members take an active role to advance the real estate industry, public policy, and the association. They are scheduled to be held May 13-18, 2013 in Washington, DC and will include special issues forums, committee meetings, legislative activities, and the industry trade show. Mississippi REALTORS® who attend will make "Hill" visits with Mississippi Congressional Lawmakers. For more information on the conference go to www.realtor.org/midyear.nsf/opendatabase&cid=my13012.





LEGAL EASE

In With the New: The New F1 Standard Form Contract

Ron Farris, Esq., MAR General Counsel

As 2013 rolls into the second quarter, REALTORS® and their client will hopefully experience more opportunities to experience the expanding recovery through closings on home sales. Mississippi REALTORS® now have access to a newly revised Standard Form Contract that will help keep things running smoothly.

The Standard Forms Advisory Committee has worked hand in hand with many members and MAR's general counsel to complete revisions to MAR's standard form contract, and preliminary reviews are excellent.

The reformatted form is intended to follow the natural flow of a typical residential transaction. Here are the highlights:

- Groups contingencies together
- Adds a "check-off" for "AS IS" sales
- Simplifies the "Home Inspection" protocol
- Groups closing items together
- Puts disclosures in one place
- Adds a "check-off" for sales not requiring a Property Condition Disclosure Statement
- Opens up the lines in the "Special Provisions" to give more space for written items
- Revises the "Attachments" section to track MAR form addenda

Numerous discussions have been had about standard practices among REALTORS® who use the form in changing markets across the state and ways to improve it and make it more user friendly. Loan and insurance contingencies, for instance, have been revised to fit time line changes in the marketplace. Other things, like the longstanding "walk-through inspection" protocol, have been retained.

The new contract incorporates several improvements in language that have been made in recent years, including adjustments made to the "Compensation" provision and the expansion of the "Notices" provision to provide for use of email.

The first draft of the contract went up on MAR's forms site in late 2012 to allow members the opportunity to review it. MAR's John Phillips travelled across the state for months collecting comments in forums designed to gather member feedback and suggestions. The form was finalized earlier this year following the Standard Forms Advisory Committee's meeting in February, and was being posted online for use at press time.

As with all changes, the new standard contract requires the user to take the time to adjust to the differences. Brokers will want to take the time to become familiar with the new form and take steps to train agents properly. John Phillips and I welcome questions and comments as the transition continues.



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

MAR mourns the passing of J.W. McArthur



McArthur

Mississippi REALTORS® from across the state mourn the recent passing of James Walter (J.W.) McArthur in Hattiesburg. McArthur received his real estate license in 1960 and opened his own real estate office in Hattiesburg, J.W. McArthur REALTOR® where he practiced general real estate, specializing in land and farm sales and appraisal. He was a member of the original Board of Directors of the Hattiesburg Area Homebuilders Association and was elected President of the Hattiesburg Board of REALTORS® in 1964. McArthur served as President of the Mississippi Association REALTORS® in 1977 and taught Land Division and Land Sales at the Mississippi REALTOR® Institute for 12 years. He served on the Board of Directors of the National Association of REALTORS® in 1986 and served one term as NAR Region 5 Vice President.

Sollie Norwood elected to State Senate



Norwood

Sollie Norwood, REALTOR® and broker/owner of Lil' Sol Realty in Jackson was recently elected to the Mississippi District 28 Senate seat left vacant by the death of Senator Alice Harden on Dec. 6.

In addition to his longtime career in real estate, Norwood has worked in education at Jackson State University and served as a division director with the Mississippi Department of Human Services.

Carlton appointed Executive Director of Veterans' Home Purchase Board



Carlton

The Veterans' Home Purchase Board is proud to announce the appointment of its new Executive Director, Lonnie C. Carlton of Clinton. Carlton is retired from Merchants and Planters Bank where he served as Senior Vice President and Chief Lending Officer and is the former owner of L.C. Carlton and Company, REALTOR®. Carlton has more than 40 years of banking, real estate and construction experience and has been an instructor for the REALTOR® Institute for more than 30 years.

Arlene Wall sworn in to Biloxi council



Wall

Biloxi REALTOR® Arlene Wall was recently sworn in as Ward 5 Councilwoman on the Biloxi City Council to fill the remainder of the term of her husband, Tom Wall, who died Jan. 7. Judge Eugene Henry administered the

oath of office in the same council room where her husband served for 20 years.

Real estate safety expert Andrew Wooten dies



Wooten

Andrew L. Wooten, a safety adviser for the National Association of REALTORS®, died February 26 after being caught in a rip current and drowning while swimming in the ocean off of Cozumel, Mexico. He was 50 years old. Wooten, a certified crime prevention practitioner and president of safety training company Safety Awareness Firearms Education (SAFE), had worked with real estate professionals for more than 25 years and partnered with NAR as a safety trainer. He was serving as an instructor for a real estate continuing education Seminar at Sea with Flamingo Travel sponsored by Emerald Coast Association of REALTORS® when he died, according to Robin Church, business manager at Jacksonville, Florida-based SAFE.



ASSOCIATION NEWS

MAR announces new name and new logo

At the October 2012 MAR Board of Directors meeting in Tunica, the Board made a motion that was approved to begin doing business as "Mississippi REALTORS®". With the new name, a new logo was needed so a task force was formed by 2012 MAR President Noggin Wild and 2013 MAR President Ken Austin. The task force members were Andrea Cummins of Oxford, Judy Glenn of Corinth, Stephanie Nix of Jackson, Adam Watkins of Hattiesburg, Noggin Wild of McComb, Cathy Feltenstein of Meridian, Deborah McGhee of Saucier, Carla Palmer-Allen



of Ridgeland and Laurie Webb of Olive Branch. The new logo (above) was revealed at the MAR General Meeting held after the Political Advocacy Luncheon on February 7th. The logo incorporates a new tagline as well—Property Professionals—Community Champions—which reflects the important work of Mississippi REALTORS®.

MAR Local Boards report unusual calls

MAR has had several reports from local boards and surrounding state REALTOR® associations of unusual and offensive phone calls to agents. The reports range from inquiries about their shoes and clothing to obscene and threatening conversations. Please observe caution and report any strange or unusual calls or internet conversations to your local board and/or local law enforcement. For a reminder of NAR's guidelines on REALTOR® Safety go to www.realtor.org/field-guides/field-guide-to-realtor-safety.



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 39268-4411
 Phone: 601-576-4800 • Fax: 601-576-4812
 E-mail: vhpbinfo@vhpb.state.ms.us • Website: vhpb.state.ms.us




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

Uncovering the origins of "Under All Is the Land..."

One hundred years have passed since a key document in the REALTOR® organization's history first made its debut. Written in 1913, the Code of Ethics was seen as a declaration of the real estate industry's principles and beliefs, a "golden thread" uniting those devoted to raising the standards of professionalism and service in real estate.

The Code is a living document that undergoes regular revision to keep it updated and relevant as the real estate industry evolves, so today's Code of Ethics looks much different from the one that was adopted in 1913. Even so, REALTORS® are often surprised to see that the words "Under all is the land," the familiar opening of the Code's preamble, are nowhere to be found in the original version.

So where did the preamble come from, and who wrote it?

The Code of Ethics was over a decade old before the preamble was introduced. In 1924, the National Association's committee assigned with revising and modernizing the Code decided that the rules should have an introduction, and prepared two versions of a preamble for consideration.

The first version, written by A. S. Adams, a REALTOR® from Atlanta, GA, took the form of a straightforward personal pledge: "I, a member of the National Association of Real Estate Boards, accept as the primary requirement for engaging in the Real Estate Business that my first duty is to the public whom I propose to serve, and the protection of whose interests must always be my first consideration..."

Adams' preamble was not nearly as poetic and visionary as the second version presented before the committee. Written by the committee's chairman, a prominent REALTOR® and Presbyterian minister from Tacoma, WA, named Arthur H. Barnhisel, this preamble took a different tack, "setting forth the social responsibility of the association and of the local real estate boards who make up its membership."

With its inspirational portrayal of the nation's land and the REALTOR®'s role in ensuring its "highest use" and "widest distribution," Barnhisel's preamble easily won the committee's vote. With little debate and only a few minor edits, the preamble was included along with several other revisions to the Code that were accepted by the National Association's Board of Directors at its June 1924 meeting in Washington, DC.

As far as we've been able to find in the NAR Archives, Barnhisel never explained how he came up with his version of the preamble or revealed his sources of inspiration for the language. Among REALTORS®, though, the preamble quickly became the Code's best-known feature and was proudly displayed on the walls and in the windows of real estate offices across the country. By 1943, NAR president Cyrus Crane Willmore declared in a speech before the association's Board of Directors: "Property ownership is fundamental to our way of life. The first five words of our Code of Ethics should be impressed upon the minds of every man, woman and child in our country. They are, 'Under all is the Land.'"

The Code of Ethics was revised again in 1955, and it included, among other changes, a rewritten preamble. The new preamble tried to preserve the ideals expressed in the original, using modernized language that was more in tune with the post-war 1950s.

REALTORS® were largely unhappy with the changes made to their beloved preamble, though, and in 1961 the National Association took steps to return it to its original form as written by Arthur H. Barnhisel. "A return to this wording is proposed because of its superior phrasing," explained the report to the Board of Directors.

With the exception of those six years, the preamble remained exactly as Barnhisel wrote it for nearly seven decades. The preamble as we know it today took shape in 1994, when the first six Articles of the Code were incorporated into the preamble, adding paragraphs regarding the REALTOR®'s obligation to share their professional knowledge and stressing the importance of maintaining a spirit of cooperation with other real estate professionals.



By Frederik Heller, February 5, 2013 in NAR's "Information Central: This Month in Real Estate History". Used with permission of the National Association of REALTORS®, 2013.

infocentral.blogs.realtor.org/category/this-month-in-real-estate-history/

THE CODE HITS 100



The NAR Code of Ethics is known as the "golden thread" of the real estate profession.

1913-2013

The Code of Ethics' preamble was added in 1924.

1947



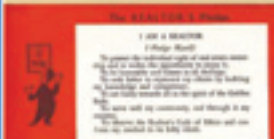
1974

Article 10 was adopted to provide equal professional services to all persons.

2010

Article 10 provides for equal services regardless of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation.

1954



REALTORS®
CODE OF ETHICS
CENTENNIAL:
A CENTURY OF
PRIDE AND
PROFESSIONALISM
COMPETENCY,
FAIRNESS,
AND HIGH
INTEGRITY

1946

In 1946, NAR's Professional Standards Committee was formed.



The Preamble can be seen today etched in glass at NAR's Washington, D.C., building.

2013

1913

THE YEAR 2013 MARKS THE CENTENNIAL OF THE CODE OF ETHICS.

1916



1926



At the National Association's annual convention in 1913, the Code of Ethics was adopted by the Board. It was divided into two sections, "The Duty of Real Estate Men Towards Their Clients" and "The Duty of Real Estate Men Towards Other Real Estate Men."

ETHICS
THE REAL ESTATE PROFESSION

The classical-style drawing first appeared in 1926 as part of a Code of Ethics "window display."



NATIONAL ASSOCIATION of REALTORS®



FOR THE TECH OF IT

BY CHRIS ADCOCK



Viruses Still Everywhere in 2013

One might think computer viruses would have been eradicated by now. Anti-virus software is more sophisticated than ever. Windows has added many more security features in the last several versions. Web browsers block pop-ups and warn users before opening suspicious links and programs. Yet it seems like viruses are as big of a problem today as they have ever been.

Viruses are also improving and getting more sophisticated. Lately, there has been news of virus infections on corporate computers at Facebook, Apple and Microsoft. In each of these cases, employees of the companies were infected despite having some of the best virus protection and firewalls money can buy.

Most people still have many mis-

conceptions about the threat that is there and how to protect themselves. The first major misconception is that having a virus scanner will protect you from new viruses. While having a virus scanner is critical, you may very well be unprotected from new viruses. Virus scanners work based off of "virus defini-

```
0000001111110000000000111100111010110000001111111001
010101011111001111101000000000111111111000000101111
110001100000011111100000000001110011101011000000111
111100101010101111100111110100000000011111111100000
01011111100011VIRUS0000001111111000000000011110011101
0110000001111110010101010111110011111010000000000111
111111100000010111110001100000011111100000000001111
0011101011000000111111001010101011111001111101000000
00001111111110000001011111100010000001111VIRUS1110000
000000011110011101011000000111111100101010101111100111
1110100000000001111111110000001011111000110000001111
11100VIRUS0000000001111001110101100000011111100101010
10111110011111010000000001111111110000001011111000
```

tions". To illustrate, suppose a new virus is created today. It is somehow installed on your computer. The virus will hide malicious code in your system's files to embed and ensure it will run automatically when your computer boots up. Whenever this virus is reported to the engineers of the anti-virus companies, they purposely install it on their systems for testing. They see what files the virus changes and what lines of code it adds. This allows them create a definition that basically tells a virus scanner how to determine if this virus is present on a computer (or prevent it from getting there in the first place). Once this definition is written, it has to be distributed to anti-virus software on all the millions of computers who rely on it. This process may take days, weeks and even months from the time the virus was first created until the time you get the definition to protect yourself. And with the rise of social media and increased connectivity of users, viruses spread faster than ever.

This brings us to the second major misconception, which is that downloading a virus definition update will remove a virus already installed on your computer. Most virus scanners are good at detecting a virus that is attempting to install itself on a computer. That means that if it sees it in

action, it can usually catch it and alert you. However, if the virus is already installed, this usually will require you to run a full scan of your system's files to detect it. Most users still don't run manual virus scans. They assume they are protected by simply having a virus scanner installed. I recommend that everyone manually run a virus scan every few weeks. This will give you peace of mind and keep you better protected.

Finally, there are many misconceptions about just where viruses come from and how your computer becomes infected. Viruses can come from just about anywhere, but there are things you can do to better protect yourself. A virus creator usually has to trick you into doing something to

infect you, though not always. This might be by sending an attachment in an email and saying it is an important document, usually by using a .exe or .zip file, or sending you to a suspicious link. Viruses can be attached to other programs like free screen-savers and games, so be cautious about downloading files from unknown

sources. Clicking a suspicious link can install a virus automatically on your computer without you having to install or run anything. These cases are usually due to an exploit in Java or Adobe Flash Player which allows a virus to install a program on your computer without your permission. This is why you should always update programs like Java and Flash Player when they have updates available. Usually these are security updates that protect you from a flaw they have discovered in their software. It is also a good idea to make sure your web browser is up-to-date.

Lastly, I often get questions about viruses on Apple computers, or if you need protection for your mobile devices. Yes, Macs can get viruses, and we are starting to see more cases of that. Virus makers attack the biggest and easiest targets first, which remains Windows users and those using Internet Explorer browsers simply because that is what the average consumer uses. As more and more users switch to Mac, it makes them more of a target for hackers and malicious people. The same can be said for mobile devices.

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

Mississippi Legislators recognized at REALTOR® Day at the Capitol



Austin

Harkins

Representative George Flaggs, Democrat, District 55—Warren County was awarded the Mississippi REALTORS® Outstanding House Legislator Award for 2012. Flaggs currently serves as a youth court counselor and is a former member of the Planning Commission and Zoning Board of Appeals in Vicksburg.



Flaggs

Austin



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



©2010 Regions Bank. Member FDIC. Subject to qualification, required documentation and credit approval. Certain exclusions may apply. Loan terms and availability subject to change.

MAR members drawdown for MARPAC

MAR's 2013 Drawdown "Throwdown at Sundown", held at Duling Hall in the historic Fondren District of Jackson raised more than \$45,000 for MARPAC. Members purchased tickets to vie for a \$5,000 cash prize. The last four number-holders consented to split the prize. Randy Knouse of Ridgeland won \$2,000, Dorothy Thompson of Jackson won \$1,000, Ric Corts of Hattiesburg won \$1,000 and Dee Denton of Madison won \$1,000.



MAR CEO Beth Hansen, 2013 JAR President Dorothy Thompson, 2013 NAR President-Elect Steve Brown and Ellen Short of Tupelo



Karen Glass of Gulfport, Andrea Cummins of Oxford, David Bourdette and 2013 MAR President Ken Austin of Pass Christian and Michele Johnston of Hernando



2013 NAR President-Elect Steve Brown, Jackson Association of REALTORS® CEO Jo Usry, Larry Edwards and NAR Government Affairs Political Representative April Brown

David Griffith of Cleveland and Nancy Lane of Jackson

Randy Knouse held 2 winning tickets and won \$2000



Chris Wilson of Laurel, Bethany Culley of Madison and Jim Conerly of Jackson

NAR Government Affairs Political Representative April Brown with MAR Governmental Affairs Director Derek Easley



The Drawdown board at Duling Hall



Mississippi REALTORS® gather at Mississippi Capitol

Around 200 Mississippi REALTORS® convened at the state Capitol to present the 2013 MAR Legislative Agenda. During the event, key lawmakers addressed the attendees, awards were given to legislators who have shown support of REALTOR® issues (see p. 11) and REALTORS® visited the lawmakers from their district. The time at the Capitol was followed with a Political Advocacy Luncheon at the MAR Building where 2013 NAR President-Elect Steve Brown gave the keynote address.



Governor Phil Bryant



Speaker of the House
Phillip Gunn



Lieutenant Governor
Tate Reeves



Secretary of State
Delbert Hosemann



Ellen Short, Greg Gillespie and Norma Cother of Tupelo



Lee Garland, Dorothy Thompson, Dee Denton, Mark Stokoe, 2013 NAR President-Elect Steve Brown, MAR CEO Beth Hansen and 2013 MAR President Ken Austin



MAR CEO Beth Hansen and Senator Will Longwitz, Republican, District 25-Hinds, Madison Counties



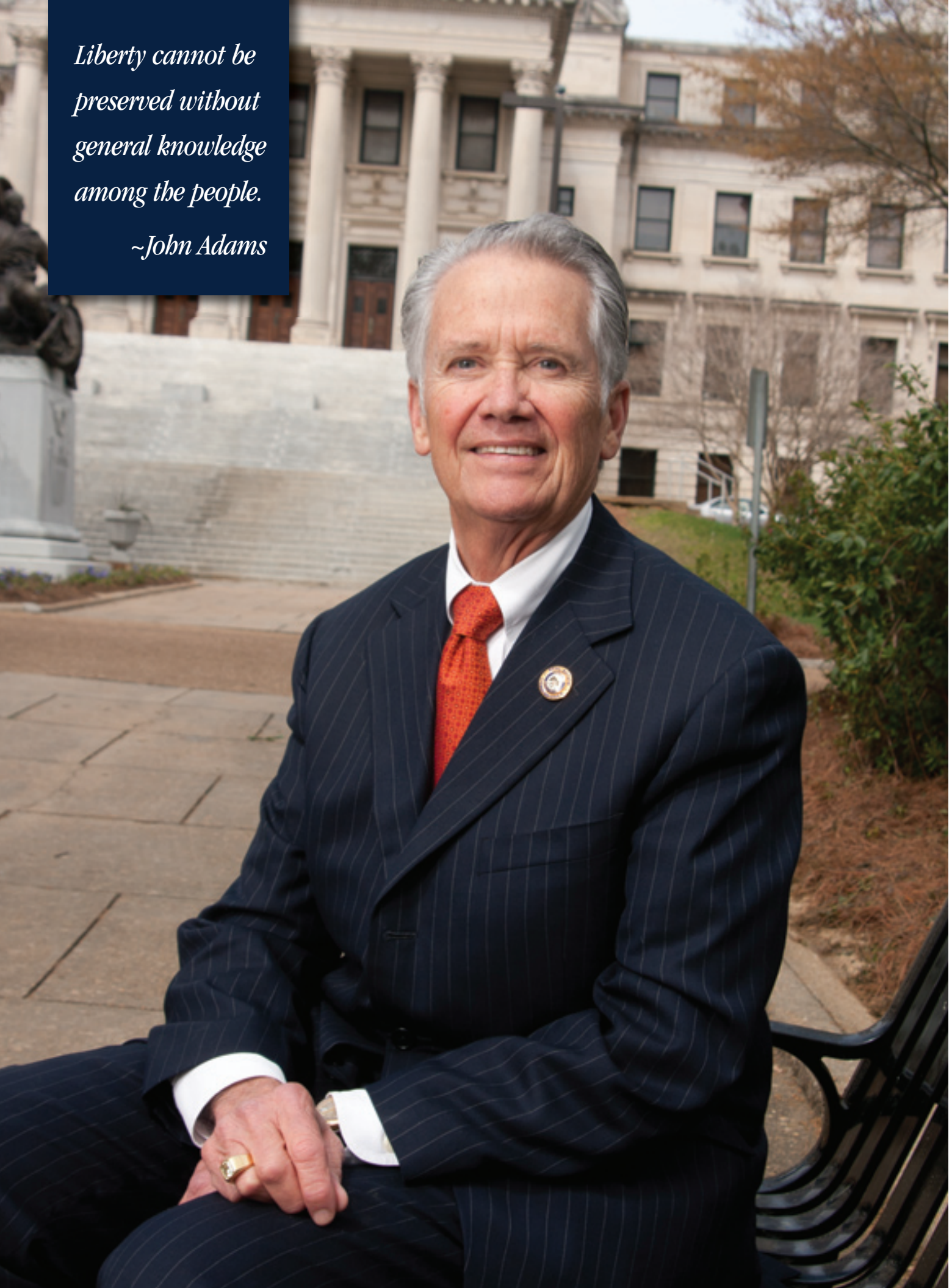
2013 MAR President-Elect Janice Shows and President Ken Austin



Seth Touchstone of McComb and Stephanie Shaw of Gulfport

*Liberty cannot be
preserved without
general knowledge
among the people.*

~John Adams



Political action through purposeful giving

by Kathy Whitfield

How many times have you heard the old saying “well, I’m just not political” in response to the events going on in our city, state or nation? Understandably, with the incessant media overload of news, economic forecast and partisan banter, many make the choice to tune out the chatter rather than become actively involved in governmental and legislative issues.

Nevertheless, many REALTORS® have made the decision to put feet to their convictions and have made their generous investment in the REALTOR® Political Action Committee (RPAC) a priority and a long-term commitment. The National Association of REALTORS® has been promoting the election of pro-REALTOR® candidates across the United States since the establishment of RPAC in 1969. “During the last federal election cycle alone, RPAC contributed over \$12 million to pro-REALTOR® candidates to Congress, making it the number one trade association political action committee in the nation,” NAR shared. “On the national level, we give our money to those in Congress who both understand and support REALTOR® issues. We look to build the future by putting RPAC dollars in places that will help advance the interests of real estate professionals. RPAC is the only political group in the country organized for REALTORS®, run by REALTORS® and exists solely to further issues important to REALTORS®.”*

The bipartisan political affiliation of RPAC is appropriately called “The REALTOR® Party” and NAR’s Political Action Center web site (www.realtoractioncenter.com) describes why the REALTOR® Party is so important. “Politics is business when you consider the types of changes that are now being contemplated by mayors, governors and Members of Congress across the country: What would happen to the real estate market in your community if the mortgage deduction was eliminated from the tax code? What would happen if your customers were unable to afford the property insurance they needed to qualify for a mortgage? Our allies in local, state and federal government span the political spectrum — and we need to work with each one of them to make sure they continue to support the interests of the real estate profession. In fact, the REALTOR® party has been a leader in building the bipar-

tisan relationships necessary on both sides of the aisle in jurisdictions in every state.”**

It was 1970 when Jackson REALTOR® and real estate developer Larry Edwards returned to Jackson with a Bachelor of Business Administration degree from Ole Miss. He went to work with his father-in-law George C. Bailey and George’s brother Woodrow in their real estate home-building business Bailey and Bailey, soon opening his own company Edwards Homes in 1972. After his father-in-law’s death, Edwards returned to Bailey and Bailey until the sale of the business in 1985. It was that year that Edwards opened the Smith Edwards Company, a residential and commercial real estate brokerage.

As is often the case, it was the influence of his business partner and 1972 MAR President Woodrow Bailey that piqued his interest in becoming active in the REALTOR® organization. “Several other members including Corky Grantham, Harry Joachim and Johnny McArthur encouraged me to attend NAR meetings and get involved by serving on committees,” shared Edwards.

It didn’t take long for Edwards’ leadership potential to be recognized and he soon was elected to the board of the Jackson Association of REALTORS®, serving in various offices before leading JAR as President in 1984. It was during his years in leadership positions at JAR that he was first chosen as JAR’s RPAC Chairman, launching forty-years of invaluable service to the local, state and national REALTOR® Association. “One of the highlights of my forty years of service was being named REALTOR® of the Year for both the Jackson Association and MAR in 1985,” said Edwards.

During the 1990’s, Edwards deepened his commitment to state and national leadership. It was during that time that he was appointed to numerous Mississippi REALTOR® committees including Governmental Affairs, Legislative Management Team, MARPAC Trustees and the Board of Directors. Of special significance was Edwards’ charter membership in the MAR Commercial Investment

All great change in America begins at the dinner table.
~Ronald Reagan

Nancy Wilks, REALTOR®, Jackson — (First-time 2013 Sterling R pledge)



I kept hearing about MARPAC so I decided to do some research. I found that a lot can be done through MARPAC and also a lot can be learned. My research helped me understand the purpose of MARPAC and that it has the best interest of REALTORS® in mind—it supports and helps elect policy-makers who support issues important to REALTORS®. It protects the professionalism of the industry, improves the business climate, makes the quality of life in our communities better and most of all it protects private property rights for all Mississippians. I am truly glad that I became a Sterling R and have learned the importance of contributing to such a worthy cause that will greatly benefit me in my real estate career. I encourage my colleagues to go to MARPAC website (realtoractioncenter.com) and read about all that MARPAC does and I am positive they will make the same decision I did.



Ask not what your country can do for you. Ask what you can do for your country. ~John F. Kennedy

Division which he was instrumental in transitioning into the Mississippi Commercial Association of REALTORS® (MCAR). He went on to serve as MAR President in 1996 and was inducted into MAR's Hall of Fame in 2007.

"I've always been active in politics," confessed Edwards, "so my intent always focused on public advocacy and legislative issues. After attending NAR meetings for several years, my first appointment to a national committee was to the Federal Taxation sub-committee of the REALTOR® Legislative Council in 1982," he continued. "I served on this and many other public policy committees for the next 10 years."

Larry Edwards' involvement in National Association of REALTORS® committees initiated in the mid-1980's and continues today, having served numerous terms on NAR's Board of Directors. Engaging in prominent leadership roles throughout his forty-year career, his NAR committee membership has ranged from Smart Growth, Taxation, Finance, Disaster Planning and Mitigation, Strategic Planning to Legislative issues. Serving on the NAR Contact Team as a Liaison to both Senators Trent Lott and Thad Cochran, he has served as NAR Federal Political Coordinator (FPC) to Senator Cochran since the inception of

In 2004, NAR initiated a direct-giving RPAC program which was dubbed The President's Circle and Edwards has been a member of that prestigious group of patrons since its inception. "The President's Circle is made up of a group of REALTORS® who contribute directly to REALTOR®-friendly candidates at the federal level. Political Action Committees such as RPAC can only legally contribute \$10,000 per election cycle to a Member of Congress. The President's Circle Program supports REALTOR® Party Champions — Members of Congress who have made significant achievements in advancing the REALTOR® public policy agenda. The President's Circle Program allows REALTORS® to contribute beyond RPAC dollars and increase the strength of the REALTOR® voice on Capitol Hill."***

"Because of my commitment to RPAC, I had always wanted to serve as a NAR RPAC Trustee," confided Edwards. He got that wish in 2001 and served several years before being appointed Chairman in 2008. With NAR's recent restructuring of the RPAC Trustees into the areas of fundraising and disbursement, Edwards is currently serving as a member of the RPAC Trustees Federal Disbursement Committee. "Every year is important to RPAC," he said, "but election years--especially Presidential election years-- are always exciting. As NAR's 2008 RPAC Trustee Chairman, I had the privilege of attending the Republican National Convention with other NAR leadership."

The unwavering commitment and patronage of Larry Edwards for nearly four decades has not escaped the notice of those in areas of influence at NAR. In 2002, NAR created the RPAC Hall of Fame for individuals from around the country who had cumulative giving of over \$25,000 to RPAC. Edwards was honored to be one of only 22 individuals inducted into that preeminent 2002 class. On May 14, 2013, during NAR's Mid-Year Legislative Conference in Washington D.C., Larry Edwards will be inducted into the NAR \$50,000 RPAC Hall of Fame, having given over \$58,000, placing him among the nation's elite group of RPAC investors.

"Mississippi has a 'culture of RPAC' and we recognize the importance of being involved at the local, state and national levels," stated Edwards. "Because Mississippi REALTORS® understand the importance of RPAC our state is recognized for meeting and exceeding the RPAC goals set by NAR for participation and fundraising. I am particularly proud of my local board, the Jackson Association of REALTORS®," he continued. "Under the leadership of CEO Jo Usry, JAR has one of the highest per capita percentages of major donors in the entire country. In addition to being involved at the grass roots level, Mississippi REALTORS® need to invest their dollars to make a difference."

**Used with permission of the National Association of REALTORS®, 2013. <http://www.realtor.org/rpac>.*

***Used with permission of the National Association of REALTORS®, 2013. <http://www.realtoractioncenter.com/realtor-party/why-the-realtor-party.html>*

****Used with permission of the National Association of REALTORS®, 2013. <http://www.realtoractioncenter.com/rpac/presidentscircle/>.*



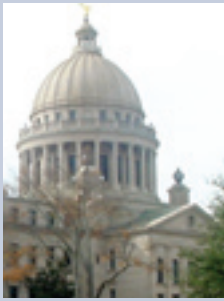
Bob Ridgway, Jackson RPAC President's Circle

"This is what RPAC is about. It starts with a coin, a donation, then our people begin coming out of the woodwork. A sleeping giant comes to life. If we don't take care of our business, someone else will, almost always to our detriment. No one knows our business like we do. A cliché...Many hands make light work."

the FPC program. Federal Political Coordinators are appointed by NAR and are assigned to each member of the U.S. Congress. As FPC, responsibilities include contacting your assigned Congressman regularly to inform them and their staff of positions and issues that are important to the REALTOR® Party.

Edwards began his investment in MARPAC in the late 1970's, but it was the prodding of former MAR President Johnny McArthur who was serving as an NAR RPAC Trustee that led him to become a \$1000 Lifetime investor in RPAC. "It wasn't long before I realized that 'lifetime' didn't mean giving 'once in a lifetime,' Edwards laughed. "It meant you give to RPAC for your whole lifetime."

Some years after Edwards made his initial \$1000 RPAC Lifetime investment, the name of was changed to Sterling R and anyone investing an amount of \$1000 or more annually was designated as a Major Donor. "In 1999, I increased my contribution to RPAC to the Golden R level (\$5000 annually)," shared Edwards. "I have continued that commitment since then."



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

2013 Mississippi Legislative Session success for Mississippi REALTORS®

The 2013 Regular Legislative Session has concluded and it has been another successful year for the Mississippi REALTORS®. Many thanks go out to the 2013 MAR Legislative Committee and the Committee's Leadership of Chairwoman, Janice Shows and Vice Chair, Andrea Cummins.

I am happy to report that SB 2171, Legislation limiting Licensee Liability for Square Footage Representations, passed the House and Senate this session (at the time of publication the legislation was awaiting Governor Bryant's Signature). This is a great piece of legislation that should benefit all REALTORS®. We will be distributing a more detailed report about SB 2171 to all members in the coming days so that you will have a full understanding about these new protections that are offered to a licensee when reporting square footage.

I am also pleased to report that Governor Bryant has signed into law Senate Bill 2698. This legislation transferred the duties of the Mississippi Home Inspector Board to the Mississippi Real Estate Commission. This legislation was necessary to ensure that Home Inspectors in Mississippi continue to be properly licensed and regulated in the State. We all know the vital role that Home Inspectors play in the real estate transaction process and it was necessary to take this step to protect the general public and the REALTOR® during the home buying process.

Another significant victory that affects not only REALTORS®, but all Mississippians, is the passage of Charter School Legislation (HB 369). As a REALTOR®, your goal is to put families in their perfect home. Of all the local neighborhood amenities that can influence a buyer's decision to purchase a home, proximity to good quality schools is one of the most influential. House Bill 369 will give more families an opportunity to get a quality education in their community. Here are some important facts about Charter Schools and the law that takes effect July 1 of this year:

- Charter Schools are nonprofit educational organizations that are public schools and cannot charge tuition
- Charter Schools must accept all students who apply, unless there is not enough room, in which case they draw names, giving all students an equal chance
- Charter schools may open, or existing schools could convert to charter status, in all school districts. However, school boards in districts rated A, B, or C may veto the approval of an application for a charter school that would be located in their district.
- Funding follows the child to a charter public school in much the same way as funding follows the child to a regular public school.

Below are other Legislative Priorities and Bills important to Mississippi REALTORS® that have either been signed into law by Governor Bryant or are awaiting his signature:

HB 719 - Revised Various Provisions of The MS Individual On-Site Wastewater Disposal System Law : The purpose of the MS Individual On-Site Wastewater Disposal System Law is to allow the installation, use and

maintenance of individual on-site wastewater disposal systems in a manner that will not jeopardize public health and welfare or the environment. The main point of contention in the bill was the two acre exemption currently in the law. The Department of Health wanted to remove the exemption so that all wastewater systems would have to be inspected regardless of the size of the property but efforts to keep the exemption in the bill were successful.

HB 591 - Headquarters Relocation Tax Credit: Revises the number of jobs (20) necessary to qualify for a headquarters sales tax exemption and income tax credit.

SB 2609 - Adopting Recent Amendments to Uniform Commercial Code: Amended Article 9 of the Uniform Commercial Code; provides legislation standardizing and simplifying procedures for secured transactions in personal property; provides greater guidance regarding the name of an individual required on a UCC financing statement; and conforms Mississippi's law to existing uniform law already enacted in a majority of other states.

HB 826 - Strengthening Mississippi Academic Research Through Business Act ("SMART Business Act"): This legislation will encourage private businesses to invest in Mississippi universities. The bill offers a rebate equal to 25% of the contracted research costs to any business entering into a written agreement with a Mississippi university for research and development.

HB 892 - MS Department of Revenue Statute of Limitations on Audits: The Mississippi Legislature passed House Bill 892, which has a retroactive effective date of January 1, 2013. The bill replaces Mississippi's open ended audit practice with a procedure that is more in line with nearly every other state's practice. This change applies to Mississippi income, franchise and sales/use tax audits. The new law provides for a three-year statute of limitations and an additional one year period for the Mississippi Department of Revenue (MSDOR) to make an assessment on audit. In addition, the MSDOR and a taxpayer may extend the time period for the audit by mutual agreement prior to the expiration of the additional one year period.

HB 1233 - Amending the SAFE ACT: This legislation provides that a violation of the owner financing exemption from the MS SAFE Mortgage Act will not affect the title of the purchaser/borrower under the terms of the mortgage loan.



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



FOR THE COURSE OF YOUR CAREER

BY JOHN PHILLIPS



Best use of Time: Activity vs. Productivity

There are many factors that help determine if a real estate licensee will be successful or if they will be among the majority of licensees who do not realize their full potential. Certainly luck, personal and family connections, the ability to relate to many different personalities, skill and expertise and a professional appearance can help an agent get business. However, nothing is more important than understanding what actually produces revenue in our business.

Experts tell us that of all the activities with which we fill our days, only about 12 percent actually contributes to making commission revenue, and some people tell us that number is closer to 4 percent. The real estate agents who are super-producers know this and spend most of their time doing what they do best, working directly with buyers and sellers. They have assistants who enter MLS data, prepare CMAs and other paperwork, set up appointments, install yard signs, deliver documents and handle other routine jobs. The producer is free to focus on those activities that bring money in the door.

One of the keys to being successful in real estate is the ability to prioritize the use of one's time so that there is a proper allocation given to income producing activities. One prioritization method is to designate "A", "B", "C" and "D" time.

"A" time is the most important. This is the time when the licensee is in the physical presence of a buyer or seller where the revenue stream starts. The super-producers schedule lots of "A" time and leave other tasks to other people. Many real estate licensees have very little "A" time, therefore little opportunity to actually initiate an income stream and they don't seem to understand that this is the source of their commission money.

"B" time is the time one spends preparing to meet with buyers and sellers. For sellers, this is accumulating property data including a CMA, getting the transaction folder with necessary listing documents together and verifying the appointment. For buyers, the licensee will identify properties that meet the clients' criteria and set up appointments to show. The better you prepare during "B" time, the more successful "A" time will be.

"C" time is when licensees do real estate activities that do not relate to a specific transaction. These include attending training classes and sales

meetings, previewing listings, writing marketing materials and prospecting for new business. Prospecting is probably the weakest link in most real estate agents' business plan. It usually takes several contacts to get one appointment, several appointments to get one seller or buyer, several sellers and buyers to get one contract and several contracts to get one closing.

Following that chain, it is easy to see that there will have to be many, many contacts to sift down to each closing. Experts tell us that the reason most licensees fail to be as successful as they could be is that they do not spend adequate time prospecting. Approximately 80 percent of every work day should be spent prospecting for buyers, sellers and new business.

"D" time is the time licensees spend that is not real estate related such as hobbies, sports, family time, vacations and church. Most agents will tell you that "D" time does not really exist since they are prospecting and preparing for future transactions regardless of where they happen to be. Since real estate is a business of contacts, opportunities pop up whenever we are around other people no matter what the event is.

It seems that one of the most difficult things for licensees to understand is that they do not get paid for attendance or the amount of hours they spend in the office.

When you see agents congregating in a real estate office and it is not for a sales meeting, some may be engaged in non-revenue producing activities.

Be your own test-subject. Keep a detailed record of what you do from the time you get out of bed until you retire for the night, and do this for several days. If you are honest with yourself, I think you will be shocked to discover how little of your time is actually used for "work". Knowing the activities that constitute work in our profession and allocating more time and resources to those activities will make a huge difference in your commission income.



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 2013 schedule



SALESPERSON PRE-LICENSE

Jackson	Apr. 12 - May 3	(Weekend)
Tupelo	Apr. 12 - May 3	(Weekend)
Jackson	June 17 - 27	
Jackson	July 26 - Aug. 16	(Weekend)
Jackson	Sept. 23 - Oct. 3	
Jackson	Oct. 18 - Nov. 1	(Weekend)

GRI II (BROKER A)

Jackson	June 3-7
Jackson	Aug. 19-23

BROKER POST-LICENSE

Jackson	Apr. 8 - 11
Jackson	July 29 - Aug. 1
Jackson	Dec. 16 - 19

GRI I (SALESPERSON POST-LICENSE)

Jackson	Apr. 22 - 25
Hattiesburg	June 1,2,8 & 9
Jackson	July 22 - 25
Jackson	Oct. 21 - 24

GRI III (BROKER B)

Jackson	July 8 - 12
Jackson	Nov. 18 - 22

STATE EXAM REVIEW

Jackson	Apr. 10-11	(Night)
Tupelo	Apr. 28	(Weekend)
Jackson	Apr. 28	(Weekend)
Jackson	May 1-2	(Night)
Jackson	June 26	
Jackson	Aug. 11	(Weekend)
Jackson	Oct. 2	
Jackson	Nov. 3	(Weekend)

2013 Continuing Education Schedule (as of April 7)

SRS – Seller Representative Specialist	April 17-18, 2013	9A-5P	Jackson
Avoiding Antitrust: Real Estate Risk Management	April 18, 2013	9A-1P	Laurel
The Professional's Guide to Real Estate Sales	April 30, 2013	9A-6P	Meridian
Social Media: Do's & Don'ts	May 8, 2013	9A-1P	Ellisville
Agency, License & Contract Law Concepts, Forms & Disclosures	May 20, 2013	9A-6P	Gulfport
The Professional Guide to Real Estate Sales	May 21, 2013	9A-6P	Gulfport
Agency, License & Contract Law Concepts, Forms & Disclosures	May 22, 2013	9A-6P	Jackson
Property Management for the Residential Agent	May 23, 2013	9A-1P	Jackson
Property Disclosures; The Real Estate Professional Guide	May 23, 2013	2P-6P	Jackson
Property Disclosures; The Real Estate Professional's Guide to Reducing Risk	June 6, 2013	9A-1P	Laurel
Agency, License & Contract Law Concepts, Forms & Disclosures	July 10, 2013	9A-6P	Jackson
Technology Tour for the Real Estate Professional	July 11, 2013	9A-1P	Jackson
Social Media; Do's & Don'ts	July 11, 2013	2P-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	July 16, 2013	9A-6P	Gulfport
Foreclosures, Short Sales, REO's & Auctions	July 17, 2013	9A-1P	Gulfport
BPO Standards & Guidelines, MS Requirements	July 17, 2013	2P-6P	Gulfport
Property Management for the Residential Agent	July 18, 2013	9A-1P	Laurel
Agency, License & Contract Law Concepts, Forms & Disclosures	September 12, 2013	9A-6P	Gulfport
Facebook for REALTORS®	September 13, 2013	9A-1P	Gulfport
Social Media: Do's & Don'ts	September 13, 2013	2P-6P	Gulfport
Agency, License & Contract Law Concepts, Forms & Disclosures	September 18, 2013	9A-6P	Jackson
Professional Guide to Real Estate Listings	September 19, 2013	9A-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	November 13, 2013	9A-6P	Gulfport
Agency, License & Contract Law Concepts, Forms & Disclosures	November 20, 2013	9A-6P	Jackson
Sell Yourself and Your Listings with Video (TECH)	November 21, 2013	9A-11A	Jackson
Avoiding Risk When Handling Client Data (TECH)	November 21, 2013	11A - 1P	Jackson
21 Things I Wish My Broker Had Told Me	November 21, 2012	2P - 6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	December 11, 2013	9A-6P	Jackson
Professional Guide to Real Estate Sales	December 12, 2013	9A-6P	Jackson

www.realtorinstitute.org

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

2013 Major Donors



President's Circle



Ernie Clark Brookhaven Dottie Collins Greenville Ric Corts 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 John Praytor Jackson Charlotte Sadler Gulfport Janice Shows Madison David Stevens Clinton

Crystal \$2500



Andrea Cummins Oxford Lisa Hollister Biloxi Tony Jones Olive Branch Tommy Morgan Tupelo Ellen Short Tupelo

Sterling \$1000



Ken Austin Pass Christian Shellye Beach Madison David Bourdette Pass Christian Lisa Bourgoynne Brandon James Brantley Brandon Amy Brown Olive Branch Rosiland Burge Lumberton James Carson Jackson Robert Clay Hernandez Gloria Clayatt Madison Chassity Coleman Jackson Dottie Collins Greenville Ric Corts Hattiesburg
Norma Cothier Tupelo Buck Covington Madison Bethany Culley Madison Mark Cumbest Moss Point Melinda Dees Jackson Dee Denton Jackson Jeffrey Dillon Ridgeland Ashley Endris Gulfport Cathy Feltenstein Meridian Joan Ferguson Hernandez Lynn Fillingham Madison Patricia Fleming McComb Lee Garland Jackson
Karen Glass Gulfport David Griffith Cleveland Janice Guckert Jackson Megan Hall Jackson Vicki Hall Brandon Beth Hansen Jackson Cathy Harkins Jackson Corie Haynes Hernandez Betty Jo Inson Hattiesburg Kay Jefferies Hernandez John Jenkins Jackson Cynthia Joachim Biloxi
Bruce Kammer Picayune Tracy Kirkey Southaven Randy Knouse Ridgeland Nancy Lane Jackson Lisa Langston Pearl Peggy Leigh Hernandez Robert Leigh Hernandez Selena Lovejoy Jackson Jeanelle Marshall Ridgeland Doug Maselle Jackson Margie McFarland Gulfport Rita McIntosh Jackson Larry McMahan Hattiesburg
Melanie Mitchell Starkville Fabian Nelson Jackson Sheila Nicholas Jackson Stephanie Nix Madison Carla Palmer-Allen Ridgeland Keiko Palmero Gulfport Phield Parish Greenville Gary Parker Jackson Yolanda Parris Jackson Lynette Praytor Ridgeland Ann Prewitt Jackson Cynthia Prichard Gautier Pam Pybas Ridgeland
Jennine Ramage Hernandez Barbara Richardson Raymond Paula Ricks Madison C.R. (Bob) Ridgway Jackson Michele Rumbley Madison Stephanie Shaw Gulfport Bo Smith Jackson Joe Stedman Natchez Sue Stedman Natchez Carol Stewart Canton Rosemary Stovall Madison Dorothy Thompson Jackson Jo Ursy Jackson
Vickey Ward Jackson Catherine Watson Ridgeland Larry Webb Ollice 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 March 27, 2013 MARPAC reached 74.2% of its 2013 goal with \$148,305.50 and 42.6% of its 51% fair share participation goal.

Biloxi-Ocean Springs	40.30%	Fair Share Participation Goal
Clarksdale	66.70%	
Cleveland	33.30%	
Four County	%	
Golden Triangle	51.10%	
Greenville	33.3%	
Greenwood	60.50%	
Grenada	105.90%	
Gulf Coast	42.40%	
Hattiesburg	42.20%	
Jackson	33.90%	
Laurel	50.60%	
Meridian	64.50%	
MCAR	60.00%	
Natchez	33.80%	
North Central	23.20%	
Northeast	49.10%	
Northwest	65.30%	
Pearl River	42.00%	
Southwest	68.2%	
Vicksburg	%	
Total Participation	42.6%	100%



2013 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



Megan Hall

The National Association of REALTORS® Young Professionals Network (YPN) is a valuable resource for those who want to build relationships with peers, advance their careers, and make a difference in their industry, community, and local association. There are nearly 30,000

participants and 275 YPN networks across the country.

Megan Hall, REALTOR®, Jackson is an active member of MAR's Young Professionals Network (YPN). Megan shared with *Real Estate LEADER* a couple of her favorite apps.

Open House Manager—For only a few dollars, you can look like a true techy at your next open house. Instead of lugging around paper feedback forms, your visitor registration book and pens, just bring along your iPad! This app allows you to set up a profile with your contact information and

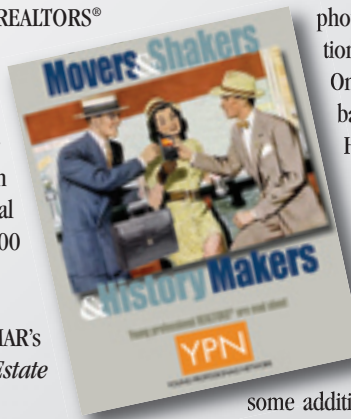


photo. You can customize your own feedback questions and gather the visitor's contact information. Once the open house is over, you can share the feedback with your seller! You can also easily link Open House Manager to Dropbox and to your contacts on other Apple devices.

SignMyPad - Stuck on the road and need to sign a document? No DocuSign account needed. SignMyPad allows you to open PDF documents and sign with your finger or stylus right on your tablet. Need to add a date too? Need some additional wording? Not a problem. SignMyPad also allows you to add text and dates to a document. Once you have completed the changes, emailing the document is very simple. No more running back to the office to sign documents!



Carla Palmer-Allen

Carla Palmer-Allen currently serves on the 2013 Executive Committee of the Mississippi REALTORS® as Member-at-large. The Executive Committee determines internal business and operational policy for the Association and conducts the affairs of the Association in accordance with the strategic

policies and instructions of the Board of Directors, with the President acting as its chairman. The Member-at-large is appointed by the President. Palmer-Allen has over 20 years of experience in real estate, served as the 2011 President of the Jackson Association of REALTORS®, was selected as REALTOR® of the Year for both the Jackson Association of REALTORS® and Mississippi REALTORS® in 2012 and has served as NAR's Federal Political Coordinator (FPC) to U.S. Representative Bennie Thompson for several years. She is a graduate of *LeadershipMAR* and currently serves as the 2013 President of the Ridgeland Chamber of Commerce.

"REALTOR® Leadership is a rewarding opportunity to get involved," said Palmer-Allen. "Leadership entitles you to so much more knowledge and understanding of our real estate industry and better equips you to communicate with your clients."



Karen Glass

Gulfport REALTOR® Karen Glass serves as the 2013 Chairman of the *LeadershipMAR* Trustees. "The LMAR Trustees have set 3 goals for 2013," shared Glass. "The goals are to recruit quality applicants for the 2014 and beyond classes, to show our support and encouragement for the current 2013

class and to develop a plan to strengthen the ties between LMAR alumnae."

"We want REALTORS® who are interested in being a part of the program to understand what is involved and how to apply," Glass said. "If interested, applicants can go to the MAR website and click on "About MAR." There is a *LeadershipMAR* tab that guides you to more details including the program objectives and the application process."





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



Glenn Whitfield
Broker/Owner
Madison
glenwhitf@yahoo.com



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
Bethanycl@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



CRYE-LEIKE®
REALTORS®

Norma Cother
BROKER/ MANAGER

Office: (662) 680-9355
Cell: (662) 321-2324
E-Fax: (901) 653-2325
Fax: (662) 680-8418

2000 North Gloster • Tupelo, MS 38804
ncother@crye-leike.com • http://normacother.crye-leike.com

**1 in the Mid-South • *4 in the Nation*



Tony Jones
Associate Broker
Developer - Residential / Commercial

#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



MCAR
Mississippi Commercial
Association of REALTORS®

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

TM is Tupelo, Mississippi



Tommy Morgan, Inc., Realtors®

tmhomes.com ■ 662-842-3844

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 kwbitfield@msrealtors.org



facebook.com/msrealtors



Mississippi Association of REALTORS®
PO Box 321000
Jackson, MS 39232-1000
Web: www.msrealtors.org



October 8-10 • Beau Rivage, Biloxi, MS



*Back by popular demand
Terry Watson*

Early Bird Rate of \$169 Until July 31

Rookie REALTOR®:	\$139 by Sept. 21; \$159 after Sept. 21/onsite (open to REALTORS® licensed on or after Dec. 1, 2012)
REALTOR®:	\$179 by Sept. 21; \$199 after Sept. 21/onsite
Non-REALTOR® Licensee:	\$229 by Sept. 21; \$249 after Sept. 21/onsite
Non-Licensee Spouse/Guest:	\$99 by Sept 21; \$119 after Sept. 21/onsite Non-education events only.
Affiliate Member:	\$199 by Sept. 21; \$229 after Sept. 21/onsite

msrealtors.org/ConventionEXPO.php