

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

PUBLICATION OF THE MISSISSIPPI REALTORS®

Spring 2014



## **YPN: (Generation) Y's Potential Notables**

**Generational differences &  
housing preferences**

**The crowdfunding invasion**

**NAR's Mid-Year gets new name**

**Images of REALTOR® Day**



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*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**

Deborah McGhee, Chair, Gulfport  
Greg Gillespie, Vice Chair, Tupelo  
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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](http://www.msrealtors.org)  
E-mail: [mar@msrealtors.org](mailto:mar@msrealtors.org)



SPRING 2014

**FEATURES:**

**Cover Story:**

**14**

**YPN: (Generation) Y's Potential Notables**

**10**

**MARPAC "Drawdown Throwdown at Sundown" is better than ever**

**11**

**Mississippi REALTORS® head to the Capitol for REALTOR® Day**

**18**

**Generational Differences Drive Housing Preferences?**



**On the cover:**

Jackson REALTOR® Megan Hall and Gulfport REALTOR® Ashley Endris share their vision for the future and the importance of the Young Professionals Network.

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



**DEPARTMENTS:**

- 4 President's Perspective**
- 4 Word on the Street**
- 5 Legal Ease**
- 6 Headliners**
- 6 Association News**
- 7 Capitol Watch**
- 8 Course of Your Career**
- 13 For the Tech of IT**
- 20 MARPAC**
- 23 Referral Ads**

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Cell: 601.259.3528  
[rknouse@professionalappraisalfirm.com](mailto:rknouse@professionalappraisalfirm.com)

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## PRESIDENT'S PERSPECTIVE

After a long and brutal scuffle with Old Man Winter, we are finally witnessing beautiful days filled with sunshine and perfect temperatures. Days are longer and Mississippi REALTORS® can't help but have a better attitude about life and business.

One of the greatest joys of visiting the local REALTOR® Boards around the state is getting to know them a little better. Business is good and our members are adjusting, adapting and advancing amidst the ever-evolving trends faced in real estate.

In this issue of *Real Estate LEADER*, two of our youngest REALTOR® members Ashley Endris and Megan Hall serve as this issue's cover models and share with enthusiasm their vision of growing MAR's YPN (Young Professionals Network) on page 14. You'll read about their commitment to getting other Millennials more involved and focused on the future leadership of MAR.

Other timely articles include cutting-edge technology information on the latest crowdfunding gadgets that are coming our way in Chris Adcock's "For the Tech of IT" column on page 13 and hear from John Phillips about why participation in organizations like YPN strengthen your career in "For the Course of Your Career" on page 8. Included on page 18 is an article from NAR about generational differences that drive housing preferences.

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 2013 Mississippi Legislative Session.

I also encourage you to look at the back cover for a sneak peek at what we have planned at our 2014 MAR Convention & EXPO to be held October 7 - 9 at the Baytowne Conference Center in Sandestin, Florida. Our members are excited about this unique opportunity to attend this year's conference out of state for the first time in over ten years. Our theme "All Hands on Deck" will feature, Jared James as our keynote speaker who is returning to the MAR event due to popular demand. 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,

*Janice Shows*

Janice Shows  
President

### U.S. Senate passes Flood Insurance bill

On March 13, 2014, the United States Senate voted 72-22 to approve the Homeowner Flood Insurance Affordability Act (H.R. 3370). The Senate acted quickly to pass the bill as amended by the House to avoid the need for a conference committee to reconcile any differences. The new bill further reins in and holds the Federal Emergency Management Agency (FEMA) accountable for the Biggert-Waters implementation issues.

As passed, the bill repeals FEMA's authority to increase premium rates at time of sale or new flood map, and refunds the excessive premium to those who bought a property before FEMA warned them of the rate increase. The bill limits premium increases to 18% annually on newer properties and 25% for some older ones. Additionally, the bill adds a small assessment on policies until everyone is paying full cost for flood insurance. President Obama is expected to sign the bill into law when it arrives at the White House. NAR had urged a swift vote in the Senate.

### REALTORS® OPPOSE TAX PLAN PROPOSAL

Last week, House of Representatives Ways and Means Committee Chairman Dave Camp (R-MI) released his long-awaited plan to reform the federal tax system. NAR president Steve Brown expressed the association's strong opposition and extreme disappointment in a statement released shortly after the proposal was unveiled.

"NAR supports reforms that promote economic growth, but

we strongly oppose severely altering the rules that govern ownership and investment in real estate. Real estate powers almost one-fifth of the U.S. economy, employs more than 17 million Americans, and contributes a quarter of all federal and state tax revenue and as much as 70 percent of local taxes.

"We are extremely disappointed with several of the provisions contained in U.S. House Ways and Means Chairman Dave Camp's tax reform draft released today, namely proposed limits on the mortgage interest deduction and capital gains, and the repeal of deductions for state and local property taxes. These proposed changes to the taxation of real estate will impact every single American, either directly or indirectly.

"NAR will carefully analyze the details of the Chairman's plan so we can best educate Congress and the public about how this plan would impact the owners, consumers, and producers of both residential and commercial real estate."

The plan was released as a discussion draft only, rather than as an introduced bill. As a discussion draft the proposal is not a legislative vehicle making it unlikely for it to move through the House or the Senate this year. However, its provisions are important because Members of Congress could endorse them and possibly include them in a future tax reform bill that is more viable.

NAR's Legislative Policy Team has reviewed the 2,000+ page document to evaluate the potential impact on real estate, both on residential and commercial, contained in the discussion draft.

The analysis can be reviewed by using this link:

[www.ksefocus.com/billdatabase/clientfiles/172/4/1961.pdf](http://www.ksefocus.com/billdatabase/clientfiles/172/4/1961.pdf)





# LEGAL EASE

## Standard Forms Revisions Coming On Line in 2014

*Ron Farris, Esq., MAR General Counsel*

Mississippi REALTORS® using standard forms will notice several changes as a result of revisions approved in February 2014 by the Standard Forms Committee for posting to zipForms®.

### Major Changes to Contract for Sale and Purchase of Real Estate (F-1)

The Loan and Insurance contingency has been revised to accommodate changes in financial institution practices in recent years and to expand available remedies to the seller. The revised contingency still requires a buyer to make application for both a loan and homeowner's insurance within seven (7) calendar days of the Effective Date of the contract. In cases where a buyer fails to make timely application for a loan and insurance, a seller will continue to have the option of excusing the failure or declaring the contract void and refunding the earnest money; sellers will now have the additional option to declare the contract void and retain the earnest money deposit. The twenty-one (21) day deadline for approvals has been deleted, along with the requirement for submission of a loan pre-qualification notice; the revised form requires final approval from the lender prior to closing, responding to post-recession changes in lender protocols.

The **Home Inspection** protocol has been revised to clarify the time line associated with inspections and provision of any list of repairs to the seller. Where the old form allowed ten (10) calendar days to have an inspection conducted but made no provision for the time any negative items had to be given to the seller, the revised protocol requires the buyer to secure an inspection and notify the seller of specific items requiring repairs, with supporting documentation, within ten (10) business days following the Effective Date of the Contract. Only material deficiencies revealed by the inspection that were not previously disclosed on the Property Condition Disclosure Statement (PCDS) trigger legal requirements for the seller to amend the PCDS and give the buyer three (3) days to cancel the contract. This provision replaces the protocols previously set out in the Home Inspection Addendum (F7), which will now be deleted from the form set.

**Costs of Sale** provisions have been revised to make it clear that the stated cap on the total amount of closing costs payable by seller does not include deed preparation or costs associated with the Wood Destroying Insect Report (WDIR).

### Other Revisions of Note

The much anticipated re-write of the Residential Lease Agreement (F3) provides a completely new form. The new form is more user-friendly and tracks the Mississippi Residential Landlord and Tenant Act.

The **Exclusive Authorization and Right to Sell Listing Agreement (F4)** was revised to clarify the provisions dealing with broker compensation during a protection period and to correct typographical errors in the section on Compensation.

The **Declaration of Acceptance (F19)** was amended to make it clear that when the parties use the Post-Closing Possession Addendum (F18), the Post-Closing Possession Addendum protocols for post-closing inspections and remedies control, prohibiting a seller from claiming that post-closing inspections or remedies have been waived by a buyer's signature on the Declaration of Acceptance.

The **Option Agreement (F20)** was completely revised to make it easier to use, with headings added to separate key sections.

Multiple other "tweaks" were made to correct typographical errors or in an attempt to clarify provisions about which REALTORS® have raised questions or made suggestions for improvement. REALTORS® are always encouraged to provide constructive feedback on the standard form set, and questions and comments are always welcomed.



*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@farris-lawgroup.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

## John Dean Awarded Accredited Land Consultant (ALC) Advanced by RLI



Dean

John Dean of Leland was recently awarded the esteemed Accredited Land Consultant (ALC) Advanced by the REALTORS® Land Institute (RLI).

The Accredited Land Consultant (ALC) designation is an indication of the most accomplished, experienced and highest performing land experts. The ALC Advanced is a sign of an ALC's commitment to lifelong professional learning and to understanding the importance of stewardship for the success of an organization. ALC recipients are part of a unique community committed to displaying high moral and professional standards to protect and promote the best interests of their clients and they continue their professional development through 30 plus hours of continuing education within a three-year period. The

honor is only awarded once per year and is recognized for a three-year period. Dean was honored March 12-14 in Charleston, SC at the 2014 National Land Conference: If Land Could Talk.

## Tupelo City Council appoints Webb to committee



Webb

The Tupelo City Council has approved adding a new member to the Major Thoroughfare Committee. Mossy Oak Properties owner Wesley Webb joined the committee after a recent vote by the council.

Mayor Jason Shelton said Webb has lived in Tupelo his entire life and his knowledge of the city will add a new perspective to the committee. "As far as making our infrastructure where we attract homeowners and business and enhance property value, I think he'll be a great addition to that committee," Mayor Shelton said.

The Major Thoroughfare Committee proposes new roads and other street work to address traffic issues in the city. Webb was one of 4 MAR Members who was awarded the 2013 "Under 40 Award" at the convention in Biloxi.

## Otto Catrina leads MAR Leadership training



Catrina

San Francisco-area REALTOR® and NAR Leadership Academy graduate Otto Catrina recently presented a program on volunteer leadership to local board leadership, MAR's leadership team, Association Executives

and YPN members. Catrina's session titled "A Common Bond: Sharing Vision, Values and Trust" explored association culture and values concerning commitment, accountability and fostering trust.



# ASSOCIATION NEWS

## 2014 LMAR Class recently announced



The 2014 class of *Leadership*MAR was recently announced and began their year-long training in February. The twelve Mississippi REALTORS® from across the state who will be a part of the class this year are: Ashley Endris of Gulfport, Kevin Knight of Tupelo, Gerard Maher of Gulfport, Brenda Kay Ramm of Ocean Springs, Paula Ricks of Ridgeland, Penny Stettinius of Carriere, Carol Stewart of Madison, Kit Stovall of Summit, Walker Tann of Jackson, Lara Thrash of Hattiesburg, Cathy Watson of Ridgeland and Amanda Woods of Nesbit

Cup is awarded based on 4 RPAC goals and 4 Advocacy goals which all must be met to receive the recognition. The Advocacy goals include areas such as state REALTOR® response to Calls to Action and enrollment in the Broker-Involvement Program. The RPAC goals involve areas such as Fair Share participation, number of Major Donors and number of President's Circle members. Pictured is 2013 MAR President Ken Austin, 2013 NAR President Gary Thomas and 2013 First Vice-President/Southern District Lisa Hollister.

## Letter to Mississippi REALTORS® from Region 5 VP B.J. Harris



Harris

Dear Region 5 Realtors,

I'm your 2014 NAR Regional Vice President and am here to help you however I can this year. There is a link below to a short video I made, and I have set up an email account if you wish to contact me. RVPBJ@gmail.com The other links are to things I mention in the SHORT video. If you need help or have questions, I will do my best to find a solution or to point you in the right direction for information.



## Mississippi REALTORS® receive MARPAC President's Cup for Second Time

For the second year in a row, Mississippi REALTORS® were awarded the Prestigious NAR President's Cup. The President's

The next SHORT video will be more fun, as two local teens are lined up to help me. We have a great region (VI, Puerto Rico, Mississippi, Alabama, Georgia and Florida) and can accomplish so much by sharing assets and working together. <http://stjohnproperties.com/NAR5.html>

Sincerely,  
B.J.





# CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

## NAR Midyear Legislative Conference gets new name

**Meet with your Mississippi Congressmen and Senators at The REALTOR® Party Convention & Trade Expo May 12-17, 2014 in Washington, D.C.**

Mississippi REALTORS® and industry leaders will soon descend on Washington, D.C. for The REALTOR® Party Convention & Trade Expo.

NAR's 2014 Meeting & Conference Committee recommended changing the name of NAR's Midyear Legislative Meetings to better reflect the true scope and nature of this event. Now known as the REALTOR® Party Convention & Trade Expo, the event goes beyond just meetings and legislative activities. It's an important gathering of NAR members and association leaders that crosses party lines to get at the heart of real estate market issues and is an event where REALTORS® and association leaders come together to speak in unison on issues that pertain to real estate. It's an opportunity for all members to respond to and initiate change at all levels of government – federal, state and local. The event will be held May 12-17, 2014 in Washington, DC, with the Trade Expo on May 14-15.

The REALTOR® Party Convention & Trade Expo is event held each May in Washington, DC, the “campaign headquarters” for important discussions about real estate policy and membership involvement in political initiatives. The trade expo, with 100 exhibitors in 20,000 total square feet, is a key relationship-building event where vendors can network with top real estate leaders and where REALTORS® can learn more about services and technologies from partners who are invested in their industry.

MAR members are scheduled to be on Capitol Hill Wednesday, May 14th to discuss legislative issues that are important to ensuring the American Dream of home ownership. Now more than ever, it is critical for REALTORS® across America to come together and speak with one voice about the stability a sound and dynamic real estate market brings to our communities. From city hall to the state house to the U.S. Capitol, our elected officials are making decisions that have a huge impact on the bottom line of REALTORS® and their customers.

Go to [www.realtor.org/midyear.nsf](http://www.realtor.org/midyear.nsf) for more information or to register.

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

You must register for the meetings first to reserve your room.

Make plans now to join fellow REALTORS® for special issues forums, committee meetings, legislative activities, and the industry trade show. Don't miss this opportunity to visit your Nation's Capitol and have your voice heard on issues that matter to you and your profession. If you have questions or need assistance on registering for NAR Midyear, contact MAR at 601-932-5241 or email [deasley@msrealtors.org](mailto:deasley@msrealtors.org).



About the new logo: A blue star anchors the REALTOR® Party name and is the “stamp” of NAR's mark on Washington, DC. Three red waving

stripes stand for the three elements of the REALTOR® Party event: legislative activities, association meetings and the trade expo. The stripes can also refer to the three levels of government NAR has an impact on: local, state and federal. The serif font pairs nicely with NAR's Garamond font on the left side.



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



My REALTOR® Party is designed to leverage our association's best asset – our grass-roots. REALTORS® do so much more than list and sell property. They are community builders dedicated to improving their towns, cities, states and America. They do this because it's good for the economic and social well-being of all citizens. They do this because it's good for business.

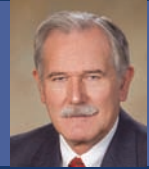
To ensure that each and every REALTOR® Association has the opportunity to implement a successful community or political outreach initiative in 2014, NAR is supplying a wide range of services and tools. All are available to order free of charge.



**To know more go to [www.myrealtorparty.org](http://www.myrealtorparty.org)**



# FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

## YPN, Forecasts and Predictions

Real estate is an interesting profession in many ways. In our pre-license classrooms, we ask the students who are taking the necessary classes to obtain their real estate license what they have done in life before deciding on real estate as a career. We get a multitude of different answers. Real estate is usually not someone's first career choice and many people have had jobs in several areas before they enter the real estate profession. I am still somewhat surprised at the age and background of many of the students.

When we see young people in the classroom who are making real estate their job choice, we usually find that they have a family member already in real estate or homebuilding, or they have tried another career path and did not find it satisfying. Our instructors, knowing how many new licensees don't make it through the first few years, try to instill realistic expectations in soon-to-be real estate salespeople. I usually tell them that this is a wonderful career with many opportunities to assist buyers and sellers in making their largest financial transactions and to have the money that comes with doing their job well. I also tell them that they are about to enter into the easiest low-paying job they can possibly imagine. If they want to be successful, there are long hours and hard work.

Younger real estate licensees sometimes have more energy than those who have more years and this energy can make them able to tackle problems and overcome obstacles that others might not attempt. One of the downsides of being younger is that clients and customers are usually engaged in a major life event, and the younger agent just doesn't "look the part" of someone who can handle a transaction of this magnitude. Sometimes older agents have an advantage just from the lines in their faces that consumers subconsciously equate with experience.

Those of us in REALTOR® staff positions on the local, state or national level know several things about young people coming into the real estate profession today. They are the face of the future of our business. How they choose to do their jobs will determine what consumers can expect in their real estate transactions for years to come. These young people are coming into the business better prepared than those who came before them. Many older licensees had no educational requirement at all when they obtained their real estate license and way too many long-time agents who have attend the required continuing education classes for the hours they need to renew their license rather than the course content. Many states have a higher education requirement than Mississippi for a candidate to

obtain a real estate salesperson's license and several states have completely done away with the salesperson license and require all real estate licensees to hold a broker's license. I think we can reasonably expect that the education requirements will only become more stringent in the future, and hopefully the new licensees will be better prepared to serve the consumers.

Another thing we see in new, younger licensees is interest in their community and the REALTOR® organization and their willingness to serve as unpaid volunteers to make things better for all of us. Local boards tap these energetic, well-educated young people to serve on committees and in positions of leadership. There are leadership programs on the local, state and national level to identify upcoming REALTOR® leaders and groom them for positions from which they can manage our associations in the future. *LeadershipMAR* has been an outstanding success story that has helped place highly-qualified leaders in all levels of our organization.

The Young Professional Network (YPN) of the REALTOR® organization allows like-minded young real estate professionals the opportunity to get to know each other, share ideas and plan which direction they want to take our profession as they assume leadership positions. And yes, being young and energetic, they often engage in late-hour fun activities that help create lifelong friendships and networking support groups.

I highly recommend that new, young real estate licensees consider taking a couple of basic real estate classes that will acquaint them with the kind of real-life information they don't get in the pre-license classes. The Professional's Guide to Real Estate Listings and The Professional's Guide to Real Estate Sales are designed to take a licensee step-by-step from prospecting for new business through closing the transaction.

Joining a YPN group can greatly enhance a new agent's opportunity for gaining expertise in their business and networking with other YPNs for referrals and shared commissions. Participating in a local leadership program or *LeadershipMAR* can put you on the path to helping manage our association in the future. *LeadershipMAR* applications for the Class of 2015 will be taken after the MAR Convention in SanDestin in October 2014.

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





# Mississippi REALTOR® Institute 2014 schedule

## SALESPERSON PRE-LICENSE

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)

## STATE EXAM REVIEW

Jackson	May 7 - 8	(Night)
Jackson	June 25	(Day)
Jackson	August 10	(Weekend)
Jackson	October 1	(Day)
Jackson	November 2	(Weekend)

## GRI I (SALESPERSON POST-LICENSE) GRI II (BROKER A)

Jackson	July 21 - 24
Jackson	Oct. 20 - 23
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	July 7 - 11
Jackson	Nov. 10 - 14

## 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](http://realtorinstitute.org) for an updated list of available courses.

## Continuing Education Schedule

Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	May 21, 2014 May 22, 2014	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	July 9, 2014 July 10, 2014	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	September 17, 2014 September 18, 2014	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	November 18, 2014 November 19, 2014	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	December 10, 2014 December 11, 2014	9A-6P 9A-6P	Jackson Jackson

**[www.realtorinstitute.org](http://www.realtorinstitute.org)**

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

## Here's what Mississippi REALTORS® are saying about the Mississippi REALTOR® Institute (MRI):



**Stephanie Shaw**, Gulfport—The cadre of instructors at MRI strives to keep the classes relevant and cover topics pertinent to the current trends and issues in real estate. MRI works in conjunction with the Mississippi Real Estate Commission to ensure that REALTORS® stay on top of issues that impact buyers, sellers and licensees. It just makes sense to learn from a provider that has first-hand knowledge of this kind of data. Personally I think it goes so far as to be part of our fiduciary obligation to our clients to seek the best education available.



**Bob Leigh**, Hernando—The Mississippi REALTOR® Institute offers agents a broad education in the latest information and techniques in a concise, time-efficient and entertaining way. Graduates of MRI find themselves ahead of the competition due to the knowledge that is gained during their classroom time. As someone with more than twenty years experience in real estate, I cannot think of a better way to enhance one's real estate education than to attend the Mississippi Realtor Institute.

# Drawdown Throwdown at Sundown is better than ever!

Over 100 Mississippi REALTORS® recently attended MARPAC's Drawdown Throwdown at Sundown held at Duling Hall in the Historic Fondren District of Jackson. The popular event raised over \$50,000 for MARPAC. The \$5,000 cash prize was shared by five lucky winners: Lisa Bourgoyne of Brandon; Michael Davis of Columbus; Ashley Endris of Gulfport; Don Roberts of Jackson and Rosemary Stovall of Madison.



The last 8 ticket-holders take the stage for the final drawdown



Stephanie Shaw and Deborah McGhee of Gulfport



Summer Newman, Jessica Ellerman and Lisa Nezat of Gulfport



Evelyn Fletcher and Chassity Coleman of Jackson



Barry Clemmer of Jackson and Joan Ferguson of Hernando



Bethany Culley of Madison, Corie Haynes of Southaven and Northwest MS Association of REALTORS® Association Executive Amanda Woods



Bruce Kammer of Picayune, Cynthia Pritchard of Gulfport and Noggin Wild of McComb



David Stevens of Clinton and MAR CEO Beth Hansen



Michael and Kris Davis of Columbus



Trey and second-time Drawdown winner Lisa Bourgoyne of Brandon



## Mississippi REALTORS® gather at the State Capitol for REALTOR® Day



Governor Phil Bryant



Secretary of State Delbert Hosemann



State Auditor Stacey Pickering



State Treasurer Lynn Fitch



Senator Josh Harkins, Republican, District 20—Madison, Rankin Counties



REALTOR® and Senator David Blount, Democrat, District 29—Hinds County



Speaker of the House, Philip Gunn, Republican, District 56 - Hinds, Madison, Warren, Yazoo



House Speaker Pro Tempore Greg Snowden, Republican, District 83—Clarke, Lauderdale Counties



Judy Pippin of Picayune and REALTOR® and Representative Mark Formby, Republican, District 108—Pearl River County



Ernie Clark of Brookhaven, Keith Henley and Ellen Short of Tupelo



Alicia Oglesbee and Jeffrey Dillon of Jackson; Debbie Nettles, Kass Sharp Green and Heather Brett of Starkville



# Lawmakers recognized by Mississippi REALTORS®



Two Mississippi Legislators were recognized by Mississippi REALTORS® for their exemplary support in real estate and property right issues during 2013 at this year's REALTOR® Day at the Capitol. Representative Mark Baker, Republican, District 74—Madison and Rankin counties was awarded the Mississippi REALTORS® Outstanding House Legislator Award for 2013. Senator Will Longwitz, Republican, District 25—Hinds and Madison counties was awarded the Mississippi REALTORS® Outstanding Senate Legislator Award for 2013.



## Contact the Mississippi REALTOR® Institute about scheduling one of these 4 exciting specialty courses

### Commercial Real Estate 101

Designed for the residential real estate agent who wants to do an occasional commercial transaction. The class teaches commercial definitions and terminology, names the team members usually needed and introduces the P&L Statement, the APOD, financial calculators and other tools. The student will get a basic understanding of what investors want and how to determine market value and return on investment. The course will remove the confusion associated with rent vs. buy, value of cash flows, NOI, CFBT, Cap Rate, GRM, IRR, FMRR, capital gains, depreciation, 1031 exchanges and sale/leaseback. **4 hours elective CE**

### Employer Assisted Housing

During the 2008 Legislative Session, Mississippi REALTORS® worked to pass House Bill 1482, which allows an employer to give workers up to \$10,000 towards the purchase of a home. It also allows employers to give workers a one-time gift of up to \$2,000 for rental assistance or security deposits.

The bill exempts an employee from state income tax on those funds! In order to take advantage of this opportunity, an employer must have developed an employer-assisted housing program. "Employer-assisted housing program" is simply a written plan of any employer for the exclusive benefit of the employer's employees to pay qualified housing expenses to assist the employer's employees in securing affordable housing. MRI is offering this course at no charge **4 hour elective CE**

**Military Relocation Professional (MRP)** The Military 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. \$149.00 per student for a limited time (\* Cost is underwritten by the Harry J. Joachim Education Fund) **8 hours elective CE**

### REALTOR® Safety in the Workplace 2 hours elective CE

### REALTOR® Safety at Home and Work

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. **4 hours elective CE**

*For additional information, cost and scheduling contact  
Allison Morris at [amorris@msrealtors.org](mailto:amorris@msrealtors.org) or 601-932-9325.*





# FOR THE TECH OF IT

BY CHRIS ADCOCK



## Crowdfunding gadgets set to invade homes

In the "old days" if you had an idea for a new product or invention, there would be a lot of steps involved in getting it into people's hands. One of those steps undoubtedly was pitching the idea to someone with money—either a company or investors. Thanks to the crowdfunding phenomena, you can take your idea straight to the market before you've even finished making it.

Two of the most well-known crowdfunding sites are Kickstarter and Indiegogo. At either of these sites, basically anyone can share their idea or project with a goal to raise some amount of money. If you think it will take \$50,000 to develop and ship your product, you could set a goal to raise that amount. You would offer early investors one or more of your products for investing at different levels. These investors don't share in the profits; they just want your product to exist and they are willing to pledge to buy it. If enough money is pledged to reach your goal (\$50,000 in our example), the site sends you the money and you can get started.

In the last two years, crowdfunding has taken off in popularity and Kickstarter recently celebrated over 1 billion dollars in pledges for projects. These sites have been game-changers for how new products are introduced to the market. Because of the time it takes to develop products after funding, some of the most popular are either just now coming out or are on the horizon. In the next few years, we will likely see many of these crowdfunded products in our homes or as part of our everyday lives.

You may have heard of the Pebble smart watch, which is credited with starting a smart watch race among the largest tech companies. Pebble started as a Kickstarter project in 2012 with a goal of raising 100,000 dollars. The goal succeeded in raising over 10,000,000 dollars from nearly 70,000 backers. Why would someone "give" money to a product that isn't even finished? Well, usually backers are pre-ordering a final product at a significant discount. It is also a great way to support something you would really see as useful that isn't available to you currently.

Canary is a very sleek home security device that was funded on Indiegogo. The original goal was for 100,000 dollars but they raised nearly 2,000,000 dollars. The device features a HD camera and a variety of sensors. You would set Canary on a shelf or counter-top and let it monitor your home while you are away. If it detects sound, motion, sudden tem-

perature change (that could indicate a fire) or anything else out of the ordinary it would send an alert to your smart phone. It would allow you to "check-in" on your home from anywhere via your phone, and simply hit a button to set off the built-in alarm in the device if there is trouble.



SkyBell, another successfully funded project on Indiegogo, replaces your home's door bell with a smart device. When someone touches your door bell, a photo of person pops up on your smart phone, giving you the options of recording a video of whatever is going on, saving a picture for later, or actually speaking to them live through the built-in speaker (perhaps asking them to leave a package or to say you are running late). You could even have it alert you if there is motion detected.

The "ivee" is a Wi-Fi, voice-activated assistant for your home (think your iPhone's Siri built-in to a really sleek alarm clock). I'vee is great for those already into home automation, as it works well with 3rd party devices. You could tell ivee to set the thermostat to 73 degrees, ask it what the weather will be like tomorrow, or remind you to get dinner on the way home at 5:00.

These are a few examples of some of the crowdfunded products you will likely see in the very near future. One project I am waiting

for is the Oculus Rift, which is a virtual reality headset with two small independent monitors in a pair of goggles which can provide you a 3d image and make you feel like you are in a virtual environment. The applications for this product are very wide-ranging, from gaming to tourism. Imagine touring a home or a museum from around the world and feeling like you are there in the room.

There are too many interesting projects to cover in one article, and new ones are being added all the time. Some of the more popular projects involve 3d printing, small multi-purpose drones, home automation, fitness tracking devices, and simpler projects like board games or a stand for your mobile device. With the low cost and high availability of tiny sensors and microcomputers, we will likely see many new gadgets that seek to make our lives better.

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

# YPN: (Generation)Y's Potential Notables



**EACH AGE, IT IS FOUND, MUST WRITE ITS OWN  
BOOKS; OR RATHER, EACH GENERATION FOR THE  
NEXT SUCCEEDING.**

**~ RALPH WALDO EMERSON**



John F. Kennedy once said “For time and the world do not stand still. Change is the law of life. And those who look only to the past or the present are certain to miss the future.” For those in real estate born after 1974, the so-called Generation Y or Millennials, the path has been paved by the vision and sweat equity of thousands before them, but the future of the profession is at their doorstep. To the weak, the challenge and responsibility of forging the way for those who follow might be too much to ask. Not so for Ashley Endris of Gulfport and Megan Hall of Jackson who currently serve as the leadership of MAR’s first official YPN (Young Professional Network) Committee. “Megan and I are both so grateful to MAR’s Board of Directors for voting to change YPN to a committee from a task force,” Endris declared.

It was from the vision of Dick Gaylord, who later served as the 100th President of NAR that the idea of an informal advisory board of young REALTORS® should be formed. That first advisory board was launched by REALTOR® Magazine in 2006 whose membership was composed of six or seven former NAR “30 Under 30” award-winners. Today, YPN has grown to some 318 networks which includes five networks in Canada and one in the Bahamas, the purpose of which is universal—to give young real estate professionals the tools and encouragement they need to be successful in their field and to build REALTOR® leadership for the future. The first Mississippi YPN network was created on the Gulf Coast in 2008, followed shortly by networks at the Northwest Mississippi and Jackson REALTOR® associations. NAR first recognized MAR’s YPN network in 2010, and Endris and Hall have been involved since the beginning.

When asked about what makes YPN so vital to the future of Mississippi REALTORS® Endris shared that “YPN is a way to help younger REALTORS® know that they can get involved in their association and profession. It gives them a foundation to start getting involved on the local, state and national level,” she said. “We want to promote YPN in a big way to bring a lot of young, top producers in to get them involved,” added Hall.

Both Hall and Endris were quick to point out that YPN was not founded as a network that strictly monitors someone’s date of birth. “The network is open to those under 40 and to those that are under 40 at heart,” Hall stated. “Everyone is welcome and we try not to make our events stuffy.”

So why is there so much emphasis on promoting, recruiting and investing in real estate practitioners in Generation Y? According to a recently-published *2014 NAR Home Buyer and Seller Generational Trends* study which evaluates the generational differences in the purchasing and selling of real estate among consumers, the Millennials now comprise a large percentage of those buying and selling homes. The NAR report was put together based on a survey done in July of 2013 involving those who had purchased homes between July

## About YPN

### The Future of the Real Estate Industry

In a field that is a second career for many people, younger real estate practitioners often strive for a way to connect with each other and tap into valuable resources that will help them gain business savvy and succeed.

REALTOR® Magazine launched the Young Professionals Network (YPN) in 2006 as a way to help the younger generation of REALTORS® build a stronger link with the magazine and the real estate industry.

Through networking events, a lively blog, and an engaged YPN Advisory Subcommittee, the program gives its members the tools they need to advance their careers — and have fun in the process.

### YPN Mission Statement:

YPN helps young real estate professionals excel in their careers by giving them the tools and encouragement to become involved in four core areas:

- **REALTOR® associations.** Attend REALTOR® conferences and pursue leadership roles with their local, state, and national association.
- **Real estate industry.** Take an active role in policy discussions and advocacy issues; be informed about the latest industry news and trends.
- **Peers.** Network and learn from one another by attending events, participating in online communication, and seeking out mentoring opportunities.
- **Community.** Become exceptional members of their community by demonstrating a high level of REALTOR® professionalism and volunteering for causes they feel passionate about.

### YPN Value Proposition:

The Young Professionals Network is a dynamic entry point for real estate professionals striving to become more successful in their careers and gain leadership experience. By providing this entry point, NAR is building a new, diverse generation of leaders, strengthening members’ affinity for the REALTOR® brand early in their career, and gaining a valuable perspective on generational shifts. YPN’s growth has been driven by REALTORS®. YPN has evolved from a magazine offshoot to a determined, passionate, savvy group of members who use social media effectively and transparently and who are committed to strengthening the REALTOR® brand.

([www.realtormag.realtor.org/ypn](http://www.realtormag.realtor.org/ypn). Used with the permission of the National Association of REALTORS® 2014.)



2012 and June 2013. Even with difficulties in obtaining financing, saving up a down payment and other economic factors “the study found that the largest group of recent buyers was the Millennials, sometimes called Generation Y or Generation Next, those born between 1980 and 1995, who comprised 31 percent of recent purchases. Lawrence Yun, NAR chief economist, said the Millennial generation, which is under the age of 34, is now entering the peak period in which people typically buy a first home. ‘Given that Millennials are the largest generation in history after the baby boomers, it means there is a potential for strong underlying demand. Moreover, their aspiration and the long-term investment aspect to owning a home remain solid among young people,’ he said. ‘However, the challenges of tight credit, limited inventory, eroding affordability and high debt loads have limited the capacity of young people to own.’” (2014 NAR Home Buyer and Seller Generational Trends [www.realtor.org](http://www.realtor.org) 2014)

In an additional NAR 2013 Member Profile Report, an annual report on NAR members, it was reported that “while there are new members entering the profession, there is a decline in members leaving the profession, which has increased both the age (to 57 years from 56 years) and the median years of experience of members (to 13 years from 11 years).” (NAR 2013 Member Profile Report [www.realtor.org](http://www.realtor.org) 2014). Conversely, according to Rob Reuter, NAR’s YPN Manager, it was revealed that “NAR membership under the age of 40 was 19 percent in 2008 and now is around 11 percent. Membership of those under the age of 30 was 5 percent in 2008 and is now around 2 percent,” he shared. “Membership is shrinking, so I have been in discussion and am interested in finding out how we can reach and engage this age group to see real estate as a viable career.”

Reuter, who is a second-generation REALTOR® and worked in the field for five years before joining the NAR staff as YPN Manager in 2009, articulated the excitement and growing involvement of YPN members across the country. “We have a value proposition that was well put together by 70 YPN chairs from across the country on a conference call who had to answer a question that was posed to us from NAR’s Leadership Team,” he declared. Adding further definition to YPN’s existing Mission Statement, this value proposition concisely defined not only the role of YPN, but its value to the member.

The value to the newly-licensed, young or young-at-heart REALTOR® is fairly evident after reading the tenets of YPN’s organization, but what value does the network offer to those who have already invested years of service and vision to the REALTOR® association? “Perspective,” stated Reuter. “One thing that I want to clarify is that we’ve never enforced any sort of age restriction to the group. It’s definitely a collaborative



mindset. If someone isn’t necessarily ‘techy’, the younger members definitely are. But the door swings both ways—the younger or newer agents look to the more experienced agents for guidance or even mentoring about what’s worked for them over time,” he continued.

Endris and Hall cited 2014 MAR President Janice Shows’ theme “It’s Time” as an idea that they also believe is very important. “We really like the idea of it being time to promote professionalism among each other,” Endris said. “We also support her emphasis on the area of education. There are young people out there that want to get their license or get a designation. One of our YPN goals this year is to be able to provide scholarships for them to do that,” she added.

One of NAR’s newest programs to challenge YPN members is the “10 for 10 with YPN” program. “The program was started as a way to get YPN members involved in RPAC by having them to commit to giving 10,000 dollars to RPAC in 10 years,” shared Hall. “Initial investment is 100 dollars and they can pay it out any way they want. Currently there are only 86 total pledges nationally, and we already have three in our YPN network—Ashley and myself and Jeffrey Dillon. The program was launched in November of 2013 and the goal is to have 1,000 YPN members enrolled nationally. Our YPN network goal for this year is to have half of our state committee pledge to do it,” she said.

Both Endris and Hall believe that YPN is about more than just real estate. “Another goal of our network is to promote being involved in the community which gives more credibility to being a REALTOR®,” declared Endris. Reuter confirmed that nationwide, the commitment by YPN networks to being more community-service oriented is growing. “There is a very active network in Ventura Coastal County, California that has a lot of momentum going with a ‘don’t text while driving campaign.’ The campaign has a hashtag called #LifeNotLeads,” he shared. “They are just one example of how YPN networks are getting involved in their communities.”

As with all of the programs and materials provided by NAR that add excellence to individual REALTORS®, the closely-tied relationship between REALTOR® Magazine, YPN’s active blog and additional resources add value to membership and are immense and continually- growing. “We are pretty close to launching something called YPN Event Bank which will serve two different purposes,” said Reuter. “One purpose is for networks to submit information on events they are planning and the other is for other networks to search the event bank to see if there is a unique event idea that they might like to try in their area.”

**HE PLANTS TREES TO BENEFIT ANOTHER  
GENERATION.**

**~ CAECILIUS STATIUS**



## 2013 Recipients of MAR's Under 40 Award

*These four shining stars became the first-ever recipients of MAR's Under 40 Award at the 2013 MAR Convention and EXPO in Biloxi.*



*Carkeet-*

**Leigh Ann Carkeet**, Bob Leigh and Associates, Southaven—Carkeet has been a REALTOR® for 8 years and is a multi-million dollar producer. She has served on the Board of Directors of Northwest Mississippi Association of REALTORS® since 2010, currently serving as President-Elect. Her service to Mississippi REALTORS® has included committee membership on the Member Services and Technology Committee and the Legislative and Regulatory Affairs Committee. Carkeet graduated from *LeadershipMAR* in 2007 and is now a life member of the Desoto County Junior Auxiliary after serving on their Board of Directors from 2007 to 2012.



*Hall*

**Megan Hall**, ERA Real Estate Professionals, Ridgeland—Hall has been a REALTOR® since 2005 and has served on the Board of Directors of the Jackson Association of REALTORS® since 2012. Her service to JAR includes membership and chairing of numerous committees including MLS, Professional Development, Community Involvement and YPN. She has also served extensively on Mississippi REALTOR® committees including Grassroots Political Involvement, Legislative and Regulatory Affairs, YPN and *LeadershipMAR* Trustees, having been a graduate of the 2011 LMAR class. She has served on the NAR Federal Financing and Housing Policy Committee since 2012 and served as President of the Jackson Chapter of the Women's Council of REALTORS® in 2012. Hall was elected in 2013 to serve as Alderman in her home town of Pelahatchie and founded the Pelahatchie Volunteer Fire Department Auxiliary in 2010.



*Endris*

**Ashley Endris**, Latter and Blum Shaw Properties, Gulfport—Formerly a paralegal, Endris has been a REALTOR® for 7 years. She has served the Gulf Coast Association of REALTORS® on various committees including Community Development, YPN and RPAC and is currently serving on the MAR Member Services and Technology Committee. In 2011, she served on NAR's State and Local Issues Committee and in 2012, NAR's Federal Taxation Committee. Endris was selected by the March of Dimes as their 2012 Spotlight for Success recipient and she is currently in the 2014 class of *LeadershipMAR*.



*Webb*

**Wesley Webb**, Mossy Oak Properties, Tupelo—Always involved in the cattle industry and formerly a part of the rodeo circuit, Webb has been a REALTOR® since 2005. He is brokered to sell land in five states and is the broker and owner of Mossy Oak Properties. He has served on the Board of Directors of the Northeast Mississippi Association of REALTORS®, serving as President for 2011- 2012. Webb is a member of the Mississippi Chapter of the REALTOR® Land Institute, serving as this year's President. He is extensively involved in his local community through membership in the Community Development Foundation, Downtown Main Street Foundation and as Skeet Shoot Co-Chairman for the Boy Scouts of America. He served as Area Vice-President of the Mississippi Cattleman's Association and as the 2010 – 2011 President of the Lee County Cattleman. Webb is a 2011 graduate of *LeadershipMAR*.

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# Generational Differences Drive Housing Preferences?

Daily Real Estate News | Tuesday, March 11, 2014

**Y**ounger home buyers tend to view their home as a strong investment, more so than older buyers who tend to view their homes as a match to their lifestyle, according to the 2014 NAR Home Buyer and Seller Generational Trends study, based on a survey of more than 8,700 responses from buyers and sellers.

The survey provided an in-depth look at the generational differences of recent home buyers and sellers.

The largest group of recent buyers is millennials, those under the age of 34, who comprised 31 percent of recent home purchases, according to the NAR survey. Generation X buyers, born between 1965 and 1979, accounted for 30 percent of recent purchases, and younger boomers, born between 1955 and 1964, accounted for 16 percent.

"Given that millennials are the largest generation in history after the baby boomers, it means there is a potential for strong underlying demand," says Lawrence Yun, NAR's chief economist. "Moreover, their aspiration and the long-term investment aspect to owning a home remain solid among young people. However, the challenges of tight credit, limited inventory, eroding affordability, and high debt loads have limited the capacity of young people to own."

The median age of millennial home buyers is 29 and the median income is \$73,600, according to the NAR study. They typically purchased an 1,800-square-foot home costing about \$180,000.

In comparison, gen X buyers' median age is 40 and median income is \$98,200, and they tend to purchase a 2,130-square-foot home costing \$250,000.

Among some of the study's other findings:

- 87 percent of buyers age 33 and younger consider their home purchase a good financial investment compared to 74 percent of buyers 68 and older.
- Millennials were more likely to buy in an urban or central city area than older boomers.
- Younger buyers tended to place higher importance on commuting costs than older generations. Older generations tended to place more emphasis on energy efficiency, landscaping, and community features.
- Millennials plan to stay in the home for 10 years while the baby boom generation plan to stay for 20 years.
- Younger buyers tend to move to larger, higher-priced homes, but "there is a clear trend of downsizing to smaller homes among both younger and older baby boomers and the Silent Generation (those born between 1925 and 1945)," according to the study.

*Source: National Association of REALTORS®. Used with permission of the National Association of REALTORS® 2014.*



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# Mississippi REALTORS® receive 2014 NAR Committee Appointments

*Congratulations to these Mississippi REALTORS® who were appointed to 2014 NAR Committees*

Ken Austin	Professional Standards Committee	Nancy Lane	Commercial Committee
Andrea Cummins	Housing Opportunity Committee	Nancy Lane	Vice Chair, Commercial Economic Issues & Trends Forum
Larry Edwards	RPAC Trustees Federal Disbursement Committee	Nancy Lane	Research Committee
Lee Garland	Multiple Listing Issues and Policies Committee	Nancy Lane	Reserves Investment Advisory Board
Judy Glenn	Legal Action Committee	Bob Leigh	Broker Involvement Council
David Griffith	Real Property Valuation Committee	Stephanie Palmer-Cummins	Young Professionals Network Advisory Board
Megan Hall	Federal Financing & Housing Policy Committee	Joe Parker	Commercial Committee
Beth Hansen	AEC-RCE Certification Advisory Board	Lynette Praytor	Risk Management Committee
Beth Hansen	Board of Directors	Cynthia Pritchard	Professional Standards Committee
Beth Hansen	Leadership Academy Advisory Group	Ellen Short	REALTOR® Party Member Involvement Committee
Lisa Hollister	RPAC Participation Council	Janice Shows	Board of Directors
Cynthia Joachim	Chair, Meeting and Conference Committee	Janice Shows	Membership Policy & Board Jurisdiction Committee
Martin Jones	Multiple Listing Issues & Policies Committee	Dorothy Thompson	Diversity Committee
Bruce Kammer	Board of Directors	Noggin Wild	Business Issues Policy Committee
Bruce Kammer	Multiple Listing Issues & Policies Committee	Noggin Wild	Real Property Valuation Committee
Jesse Lane	Business Issues Policy Committee	Chris Wilson	RPAC Major Investor Council
Nancy Lane	Board of Directors	Chris Wilson	RPAC Trustees Fundraising Committee



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## President's Circle



Eric Clark  
Brookhaven



Andrea Cummins  
Oxford



John Dean Jr.  
Leland



Larry Edwards  
Ridgeland



Lisa Hollister  
Biloxi



Nancy Lane  
Jackson



C.R. (Bob) Ridgway  
Jackson



Stephanie Shaw  
Gulfport



Janice Shows  
Madison



Chris Wilson  
Laurel

## Golden \$5000



Eric Clark  
Brookhaven



John Dean Jr.  
Leland



Larry Edwards  
Ridgeland



Judy Glenn  
Corinth



Janice Shows  
Madison



David Stevens  
Clinton



Jackson Association of REALTORS®



MLS of Jackson

## Crystal \$2500



Andrea Cummins  
Oxford



Lisa Hollister  
Biloxi



Betty Jo Ison  
Hattiesburg



Tommy Morgan  
Tupelo



Ellen Short  
Tupelo

## Sterling \$1000



Ken Austin  
Pass Christian



Shellye Beach  
Madison



Lisa Bourgyne  
Brandon



James Brantley  
Brandon



James Garson  
Jackson



Gloria Chyatt  
Madison



Chassidy Coleman  
Jackson



Dottie Collins  
Greenville



Judy Corts  
Hattiesburg



Norma Cother  
Tupelo



Buck Covington  
Madison



Bethany Culley  
Madison



Mark Cumbest  
Moss Point



Michael Davis  
Columbus



Dee Denton  
Jackson



Jeffrey Dillon  
Ridgeland



Ashley Endris  
Gulfport



Joan Ferguson  
Hernando



Lynn Fillingham  
Madison



Lee Garland  
Jackson



Karen Glass  
Gulfport



David Griffith  
Cleveland



Glenn Green  
Natchez



Janice Guckert  
Jackson



Megan Hall  
Jackson



Beth Hansen  
Jackson



Derek Havard  
Jackson



John Jenkins  
Jackson



Cynthia Joachim  
Biloxi



John Jones  
Pascagoula



Bruce Kammer  
Picayune



Vicki Klein  
Madison



Randy Knouse  
Ridgeland



Nancy Lane  
Jackson



Lisa Langston  
Pearl



Peggy Leigh  
Hernando



Robert Leigh  
Hernando



Selena Lovejoy  
Jackson



Jeanelle Marshall  
Ridgeland



Doug Maselle  
Jackson



Margie McFarland  
Gulfport



Rita McIntosh  
Jackson



Melanie Mitchell  
Starkville



Tena Meyers  
Jackson



Sheila Nicholas  
Jackson



Stephanie Nix  
Ridgeland



Allison Palmer  
Jackson



Carla Palmer-Allen  
Ridgeland



Phield Parish  
Greenville



Gary Parker  
Jackson



Yolanda Parris  
Jackson



Lynette Praytor  
Ridgeland



Ann Prewitt  
Jackson



Jennine Ramage  
Hernando



Barbara Richardson  
Raymond



Paula Ricks  
Madison



C.R. (Bob) Ridgway  
Jackson



Pamela Roberson  
Oxford



Don Roberts  
Jackson



Mary Ann Roper  
Jackson



Michele Rumbley  
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Stephanie Shaw  
Gulfport



Bo Smith  
Jackson



Joe Stedman  
Natchez



Sue Stedman  
Natchez



Andy Stedman  
Hattiesburg



Carol Stewart  
Canton



Rosemary Stovall  
Madison



Walker Tann  
Jackson



Katie Thomas  
Jackson



Dorothy Thompson  
Jackson



Jo Usry  
Jackson



Adam Watkins  
Hattiesburg



Catherine Watson  
Ridgeland



Noggin Wild  
McComb



Chris Wilson  
Laurel



Nell Wyatt  
Ridgeland



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## Local Board MARPAC participation levels

As of March 15, 2014 MARPAC reached 75% of its 2014 goal with \$161,183 and 50.1% of its 51% fair share participation goal.

<b>Biloxi-Ocean Springs</b>	<b>50.0%</b>	<b>Fair Share Participation Goal</b>
<b>Clarksdale</b>	<b>71.4%</b>	
<b>Cleveland</b>	<b>58.3%</b>	
<b>Four County</b>	<b>38.0%</b>	
<b>Golden Triangle</b>	<b>55.5%</b>	
<b>Greenville Area</b>	<b>67.4%</b>	
<b>Greenwood</b>	<b>50.0%</b>	
<b>Grenada</b>	<b>95.0%</b>	
<b>Gulf Coast</b>	<b>46.9%</b>	
<b>Hattiesburg</b>	<b>51.6%</b>	
<b>Jackson</b>	<b>41.1%</b>	
<b>Laurel</b>	<b>77.4%</b>	
<b>Meridian</b>	<b>52.8%</b>	
<b>MAR</b>	<b>100.0%</b>	
<b>MCAR</b>	<b>66.7%</b>	
<b>Natchez</b>	<b>37.8%</b>	
<b>North Central</b>	<b>52.9%</b>	
<b>Northeast</b>	<b>60.2%</b>	
<b>Northwest</b>	<b>62.6%</b>	
<b>Pearl River</b>	<b>49.0%</b>	
<b>Southwest</b>	<b>24.3%</b>	
<b>Vicksburg</b>	<b>30.2%</b>	
<b>Total Participation</b>	<b>50.1%</b>	<b>100%</b>



## 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](http://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.

**Why I  
became a  
major  
donor**



### Katie Thomas, Jackson

I have participated in my fair share and have given 25 dollars most every year. I have also loved doing my part in the calls-to-action. My broker, Tena Myers is a Sterling R contributor and was instrumental in explaining the benefits of being proactive in the political arena. I am very familiar with the politics that affect our industry and I am excited about stepping up this year and becoming a Sterling R.



### Don Roberts, Jackson

Along with the encouragement of (2014 MAR President) Janice Shows, I decided to upgrade my MARPAC support to Sterling R level because public policy-makers need to hear our message louder than ever. Increased political contributions are an essential part of ensuring our organization maintains its ability to favorably influence public policy at the state and federal level.



### Catherine Watson, Ridgeland

I think that it is important to invest in RPAC for the protection of our professional interests and our clients' benefits. RPAC has rallied and worked to successfully protect and uphold many issues that are directly related to our industry. Without our pledges and support, we increase the risk to our livelihoods and the protection of home ownership.



### Michael Davis, Columbus

Kris and I believe that our investment in MARPAC is an investment in the future of our industry. When you see the impact of positive legislation on your business and your agents, the return on your investment is significant. Through MARPAC, we have a larger voice when we speak together as one.

# Mississippi REALTORS® TOP Fifteen reasons

## To Get Involved

- 1.** Recognition as holding the highest standards of professionalism in the real estate industry.
- 2.** Member services and affinity partnerships through Office Depot, C-Spire, TelaMed and others
- 3.** Invitation to MAR's annual Convention and EXPO events, networking and education
- 4.** Professional Standards administration of NAR's Code of Ethics
- 5.** Top-rated real estate education from the Mississippi REALTOR® Institute
- 6.** Real estate information through MAR's *Real Estate LEADER* magazine
- 7.** Access to MAR's Legal Hotline
- 8.** Use of MAR's standard forms and zipForms®
- 9.** Political advocacy through MAR's award-winning Political Action Committee (MAR PAC)
- 10.** Leadership training through nationally-recognized *LeadershipMAR* training course
- 11.** Information through [www.msrealtors.org](http://www.msrealtors.org) and [www.realtorinstitute.org](http://www.realtorinstitute.org)
- 12.** Communication and updates through MAR Digest, Broker Buzz and Rookie Report
- 13.** Availability of Information Technology (IT) personnel for consultation
- 14.** Availability of MAR staff for professional consultation and education
- 15.** Networking with REALTORS® from across the state



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

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kwhitfield@msrealtors.org

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C Spire has just kicked off their latest promotion offering to buy members out of their current contract with a competitor--and they are offering an additional \$50 if you bring a friend.

C Spire asked MAR to remind you that their previous MAR Partnership discount is "stackable" with promotions currently in the market - including this one.

For details, and to learn more:  
**[www.msrealtors.org/cspire](http://www.msrealtors.org/cspire)**



# Grab your sandals and let's head to the beach!

Registration is now  
open for the **2014 MAR**  
Convention & EXPO  
at the Sandestin Golf &  
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in Destin, Florida  
**October 7 - 9**



Get **ALL** of your required & elective CE, EXPO admission, three lunches and a dinner/dance all for one low price

Our annual convention is as exciting as ever, featuring keynote speaker (back by popular demand!) Jared James, as well as other special guests bringing you empowering education you won't find anywhere else!

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**Keynote speaker Jared James**

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Non-REALTOR® Licensee:	\$229 by Sept. 30 / \$249 after Sept. 30 - onsite
Non-Licensee Spouse/Guest:	\$99 by Sept 30 / \$119 after Sept. 30 - onsite Non-education events only.
Affiliate Member:	\$199 by Sept. 30 / \$229 after Sept. 30 - onsite

**For additional information or to register go to**  
**[www.msrealtors.org/convention](http://www.msrealtors.org/convention)**

