

# **REAL ESTATE** *LEADER*

THE OFFICIAL PUBLICATION

MISSISSIPPI REALTORS®

Winter 2014

A woman with short brown hair, wearing a grey blazer over a black top and a pearl necklace, is holding a large, ornate silver pocket watch. The watch face is white with black Roman numerals and the year '2014' in the center. The watch has a large ring at the top and a small seconds sub-dial at the bottom. The background is a gradient of blue and white.

# It's Time!

**Convention & EXPO recap**

**2014 REALTOR® Institute offerings**

**2014 Legislative priorities**

**Special 2013 highlights issue**



## Making life better one dream at a time

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

Contact Your Local Regions  
Mortgage Loan Originator.

RegionsMortgage.com



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

# Thank you!

**Thank you to 2013  
MAR Committee  
Chairs and  
Vice Chairs for a job  
well done**

**Legislative & Regulatory Affairs:**

Chair: Janice Shows, Madison  
Vice Chair: Andrea Cummins, Oxford

**Professional Development:**

Chair: Brenda Estes, Tupelo  
Vice Chair: Michele Johnston, Hernando

**Member Services & Technology:**

Chair: Jeanelle Marshall, Madison  
Vice Chair: Stephanie McConnell, Diamondhead

**Association Operations:**

Chair: David Griffith, Cleveland  
Vice Chair: Cathy Feltenstein, Meridian

**Professional Standards Committee:**

Chair: Lee Garland, Brandon  
Vice Chair: Michael Davis, Columbus

**Standard Forms Committee:**

Chair: Kristyn Davis, Columbus  
Vice Chair: Dorothy Thompson, Jackson

**Grassroots Political Involvement Committee:**

Chair: Norma Cother, Tupelo  
Vice Chair: Carol Stewart, Canton

**MARPAC Trustees:**

Chair: Sue Stedman, Natchez  
Vice Chair: Ernie Clark, Brookhaven

**AE Forum:**

Chair: Linda Allgood, Oxford  
Vice Chair: Betty Oltremari, Meridian





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

**Editor**

Beth Hansen  
bhansen@msrealtors.org

**Managing Editor**

Kathy Whitfield  
kwhitfield@msrealtors.org

**Graphic Designer**

Steve Nowak  
steve@stevenowakdesigns.com

**Photographer**

Gib Ford  
Gil Ford Photography

**REALTOR® Editorial Board**

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

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

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



WINTER 2014

**FEATURES:**

**Cover Story:**

**18**

**2014 MAR President Janice Shows shares why "It's Time"™**

**10**

**The 2013 MAR Convention & EXPO in pictures**

**12**

**2013 MAR REALTOR® achievements & recognition**

**21**

**How to make sure 2014 is free of computer viruses**



**On the cover:**

MAR President Janice Shows gives insight into why "It's Time"™ for professionalism and education for Mississippi REALTORS®.

**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**
- 21 For the Tech of IT**
- 22 MARPAC**
- 31 Referral Ads**

# 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: vhpinfo@vhp.state.ms.us • Website: vhp.state.ms.us





## PRESIDENT'S PERSPECTIVE

With the beginning of each New Year, we all resolve to improve ourselves, to undo bad habits and to set goals in both our professional and personal lives. I am so excited to begin the year as your 2014 MAR President and look forward to traveling across the state and meeting with our members.

William Penn once said that "Time is what we want most, but what we use worst". My theme for 2014 is "It's Time!" and it is my desire to lead Mississippi REALTORS® to focus on the importance of education and professionalism. I believe that Mississippi REALTORS® are all focused on making 2014 their most successful year yet, and with the help of the 2014 MAR Executive Committee, I am committed to service and hard work in order to positively impact our industry and association this year. On page 18 of this issue, I share with *Real Estate Leader* my thoughts on how our focus on being better prepared real estate practitioners begins right now. Also in this issue we take a glimpse back to the 2013 MAR Convention at the Beau Rivage in Biloxi to highlight the achievements of our committee chairs and co-chairs, MARPAC contributors and others. These leaders have helped shape our association through their hard work and commitment, producing a strong association for our membership.

This issue of *Real Estate LEADER* is not only intended to spotlight our members for their accomplishments throughout 2013, but also to give a glimpse of an exciting 2014. In this issue, you'll find a preview of upcoming legislative priorities, educational opportunities, upcoming events and new affinity programs designed just for you. As in years past, our legislative success has been directly tied to the involvement of REALTORS® through their MARPAC contributions as well as their involvement in both calls to action and a united voice at the state capitol. Mark your calendars now to be a part of REALTOR® Day at the Capitol on February 6, 2014.

It is my desire that MAR members feel comfortable in calling on me, members of your MAR leadership team or the MAR staff throughout the year. We are anxious to serve you in any way we can to help make this a banner year for the real estate profession. It's Time!

Sincerely,

Janice Shows

President

### **NAR launches new health care awareness initiative**

NAR recently launched a new health care awareness initiative that brings information and knowledge to members in an easy and accessible way. A new health insurance topic page has been created on REALTOR.org ([www.realtor.org/topics/health-insurance](http://www.realtor.org/topics/health-insurance)) featuring:

- articles
- info graphics
- link to the Affordable Care Act website
- link to the REALTORS® Insurance Marketplace, a REALTOR Benefits® program supported by partner SASid (Smart and Simple Insurance Development)

Go to [www.msrealtors.org/PDF/healthcaresheet.pdf](http://www.msrealtors.org/PDF/healthcaresheet.pdf) for a Fact Sheet outlining the health insurance awareness initiative and its benefits to members. For questions please contact those listed in the "Contact Information" section of the Fact Sheet.

### **REALTORS® Applaud DeMarco for Leaving Government-Sponsored Enterprise (GSE) Loan Limits As Is**

National Association of REALTORS® President Steve Brown recently applauded the Federal Housing Finance Agency (FHFA) for leaving the loan limits of government-sponsored enterprises as is.

"REALTORS® welcome the announcement from the Federal Housing Finance Agency that the current limits on conforming loans will remain in effect until further notice. As the leading voice for homeownership, NAR opposes lowering the ceiling on loans eligible for backing by the government-sponsored enterprises. Lower loan limits would increase costs for consumers and reduce their access to conventional mortgages.

"In September, when reports surfaced that FHFA Acting Director Edward DeMarco was considering using conservator authority to lower loan limits, NAR cautioned that such an experiment would jeopardize homeownership for many creditworthy buyers, especially first-time home buyers who are often less likely to meet the 20 percent minimum down payment requirement.

"There is already enough turbulence in the regulatory environment for mortgage lending. In January 2014, many changes stemming from the Dodd-Frank Act will go into effect, including the ability-to-repay requirement. In addition, risk retention regulations remain in flux, including the definition of a Qualified Residential Mortgage. Lowering loan limits at this time would create even more confusion and uncertainty, and we would run the risk of reversing the progress that's been made in the economic recovery."





# LEGAL EASE

## Keep an Eye on Risk in 2014

Ron Farris, Esq., MAR General Counsel

**T**is the season when prudent Mississippi REALTORS® are wrapping up 2013 and planning for 2014. The best planning session includes a careful and comprehensive review of risk aversion practices and current trends in risk unique to licensees.

Agency issues remain the top-ranked concern of REALTORS® across the nation, according to the 2013 Legal Scan published by the National Association of REALTORS®. Over a third of REALTORS® responding to NAR's annual risk survey reported moderate to higher levels of disputes involving agency, with dual agency, fiduciary duty and buyer representation leading the list of trouble areas.

Nearly 80 percent of REALTORS® surveyed identified fiduciary duty as one of the top future issues, while nearly a third agreed that there is a significant need for more training. 2012 saw a nearly 30 percent increase over 2011 in reported cases involving fiduciary duty, according to NAR. Many believe that licensees are widely unaware of their duties under common law, statutes or regulations both during transactions and after they are closed. Others perceive that too many licensees are giving in to the temptation to put their own interests above those of the consumers they serve – seeking to get to closing and get a commission. Still others see misconceptions among consumers of what they may expect from their REALTOR® and the propensity of lawyers to add breach of fiduciary duties counts to complaints in order to trigger E&O coverage as growing problems.

Dual agency remains a high risk concern among Legal Scan respondents, with more than 63 percent seeing a moderate or higher need for training. A considerable percentage of the survey participants object to dual agency simply on the basis of principle, while others perceive that REALTORS® not understanding dual agency end up embarking on “unintended representation.” MREC Rule E, the MREC “Working With A Real Estate Broker” form and MREC’s “Dual Agency Confirmation” form cover Mississippi’s requirements for disclosure of agency relationships in detail, including the duty licensees have to fully inform consumers of the nature of the agency relationship. MREC Rule E. 2(f) stresses that “Brokers who practice disclosed dual agency should do so with the utmost caution to protect consumers and themselves from inadvertent violation of demanding common law standards of disclosed dual agency.”

Buyer representation was a third risk factor identified by NAR where many believe there is a significant need for more training. Concerns included a lack of understanding by licensees of their responsibilities when representing buyers. MREC Rule B. 3 requires all exclusive buyer representation



agreements to be in writing, properly identifying the terms and conditions under which the buyer will rely on the broker for the purchase of real estate, including the sales price, the consideration to be paid, the signatures of the parties to the agreement and a definite date of expiration. MAR's Buyer Agency Contract (Standard Form F8), as recently revised, provides one tool to REALTORS® seeking to properly initiate representation of a buyer.

REALTORS® will also want to familiarize themselves with the new 3.8 percent tax adopted in 2010 as part of the federal overhaul of health care that goes into effect on January 1, 2014. The new tax does not apply to every real estate transaction and is fairly complicated. REALTORS® are encouraged to familiarize themselves with the new tax and how it may affect their clients in covered real estate transactions. NAR has published and made available on its website ([www.realtor.org](http://www.realtor.org)) an informational brochure and helpful FAQs explaining the tax along with various scenarios and examples. Visit [www.ksefocus.com/billdatabase/client-files/172/4/1609.pdf](http://www.ksefocus.com/billdatabase/client-files/172/4/1609.pdf) for more information.



*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](mailto: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

## Gwen James receives prestigious HUB award



James

Hattiesburg REALTOR® Gwen James was recently one of only two recipients honored with the prestigious Hub Award during a gala dinner at the Hattiesburg Country Club. The honor was established in 1979 and was awarded to Gwen for her outstanding contributions to the community, commitment to excellence and dedication to public service.

Contributions honoring the recipients will be placed in the Hub Award Endowment at the Greater Pine Belt Community Foundation to benefit students attending The University of Southern Mississippi and William Carey University. Since 1979, the Hub Award has generated scholarship funds totaling over half-million dollars and has benefited more than 400 students.

James has been a REALTOR® for 38 years and holds the GRI, CRB and CNS

designations. She is co-owner and President of Coldwell Banker Don Nace Realty.

## PRBR Association Executive Tracy McKay featured in USM publication



McKay

Pearl River Board of REALTORS® AE Tracy McKay and her daughter Amanda McKay were recently featured in an article in the University of Southern Mississippi's publication Southern Miss Now. The article featured the mother and daughter who both graduated

from USM on December 13, 2013 with degrees in tourism management. To read the article in its entirety go to [www.usm.edu/news/article/mother-daughter-graduate-together-southern-miss..](http://www.usm.edu/news/article/mother-daughter-graduate-together-southern-miss..)



# ASSOCIATION NEWS

## Brinda Boutwell retires from REALTOR® Institute



Boutwell

Brinda Boutwell, REALTOR® Institute Course Manager and MAR Receptionist retired as Mississippi REALTOR® Institute Course Manager on December 13th. For almost 10 years, Brinda managed the daily real estate school operations which included all classroom and online education, instructor coordination and course scheduling.

## Allison Morris assumes MRI Course Manager position



Morris

Allison Morris, who previously served on the MAR staff as Executive and Sales Assistant began her duties as REALTOR® Institute Course Manager on December 16th. Allison brings a background in customer service, small-business and non-profit experience to the position.

## Amanda Griffin joins MAR staff



Griffin

Amanda Griffin recently joined the MAR staff as Executive and Sales Assistant. Amanda will be providing support in the areas of administrative, sales and marketing assistance as well as event-planning.

RESIDENTIAL • LAND • LITIGATION



**PROFESSIONAL  
APPRAISAL FIRM**

P.O. Box 2610  
Ridgeland, MS 39158

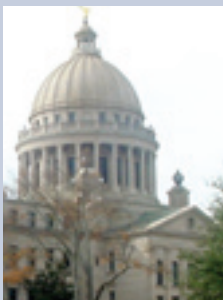
Office: 601.991.3912  
Fax: 601.991.0922

**Randy L. Knouse**

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

State Certified Residential Real Estate Appraiser  
MS CRT RA-740





# CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

## 2014 MAR Legislative Priorities

The Mississippi Association of REALTORS® Board of Directors and the Legislative and Regulatory Affairs Committee have approved the following issues as legislative priorities for the 2014 Legislative Session.

MAR serves as the voice of real estate in Mississippi by continuously working side-by-side with state legislators to foster pro-REALTOR®, pro-business and pro-homebuyer legislation. Throughout the session, watch your e-mail for legislative updates and occasional calls-to-action where REALTORS® will be asked to contact their representatives to personally encourage them to support the REALTORS® position on key issues.

### Legislative Priorities for 2014:

• **Trespassing Act** – MAR supports legislation stating that a landowner does not owe any responsibility to a trespasser who is injured on their property. This legislation would help codify the case law concerning land possessors' duty of care regarding trespassers. Homeowners, companies, factories and farmers may all be at risk of liability for activities inherently out of their control.

• **Premise Liability Legislation** – MAR supports legislation setting guidelines for court cases where a third party causes injury to someone at a business.

• **Commercial Broker Lien Law** – MAR supports legislation that allows for a commercial real estate broker to obtain and foreclose upon a lien as a legal remedy against a property if the buyer/seller or lessee/lessor fails to pay the broker the agreed upon commission/fee.

• **Implement A Financial Literacy Curriculum For Public Schools** – This would create a financial literacy agenda that will implement related curriculum into Mississippi schools (grades 10-12). The program includes instruction in the areas of personal business finance. This will include topics such as financial decision-making, earning an income, saving and spending, use of credit and budgeting. Financial literacy is currently an elective in Mississippi high schools. Presently Mississippi law states that schools MAY teach their students financial literacy. The bill proposed would state that schools SHALL teach the curriculum.

• **Eliminating The 5% Tax On The Gross Proceeds Or The Gain Realized By An Out-Of-State Seller To An In-state Buyer** – Doing away with or amending the code section which requires the buyer of real property owned by a nonresident to withhold a portion of the amount realized by the seller on the sale when the sale is not considered an exchange or trade of property and results in gross proceeds greater than \$100,000.

• **Appointment of all School Superintendents** – Requires the appointment, rather than election, of all local school superintendents by their local school boards, unless voters in a county have voted to retain the office of elected superintendent. At the expiration of the term of any county superintendent of education elected in the November 2011 general election, the superintendent of said county shall not be elected but shall thereafter be subject to appointment by the local school board. A county-wide referendum on the question of retaining the office of elected superintendent will be held if at any time prior to January 1, 2015, a petition for referendum is filed and signed by not less than 20% or 1,500, whichever is less, of registered voters in a county, excluding municipal separate school district boundaries.

• **Amending the Charter School Bill** – MAR will support legislation deemed by the Legislative & Regulatory Affairs Committee to improve the Charter School Legislation supported by MAR during the 2013 Legislative Session.

• **Changes to REALTOR® License Law** – MAR will work with the Mississippi Real Estate Commission prior to the 2014 Session to discuss potential amendments to Real Estate License Law that would benefit the profession and the general public.



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 grassroots. 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



## Commercial Real Estate 101

New real estate licensees are often advised to try many different disciplines of real estate to determine which specialty they like best. This should, of course, be done under the supervision of their broker or an expert in the specialty in which they are practicing. Once the agent finds the type of real estate they enjoy, they should become the best they can be in that field. Agents know that they have achieved success when their name is automatically associated with their chosen field of endeavor.

Any real estate licensee who has been in the business for a while knows that real estate is fraught with endless opportunities to get in trouble. The real estate license law, rules and regulations of the real estate commission, antitrust, fair housing, do-not-call, asbestos, lead-based paint and underground storage tanks are just a few of the concerns. When an agent chooses a specialty and becomes well-versed in that specialty, they can reduce their exposure and liability by knowing the dangers associated with what they do and taking precautions to avoid predictable problems.

Unfortunately, because of the need to survive in a bad economy or a desire to increase their income, many agents step outside their area of expertise to engage in a field of real estate in which they have little or no experience or skill.

Licensed real estate professionals are expected to have more knowledge of real estate and a real estate transaction than the consumers with whom they work. The common law of agency carries with it the fiduciary duty of exercising reasonable care, skill and expertise required of agents to protect the interests of their clients. Article 11 of the REALTOR® Code of Ethics states that the services REALTORS® provide to their clients and customers shall conform to the standards of practice which are reasonably expected in the specific real estate disciplines in which they engage.

Most real estate licensees settle into the practice of listing and selling single-family residential real estate, and some agents become very good at it and make lots of income from it. From time to time, residential agents have an opportunity presented to them to engage in a commercial transaction in which the sales price and the commercial commission rate make the deal so attractive that they just can't turn it down. Many do so at their peril. There are a number of items in a commercial transaction that are considered standard, normal and necessary that are often unfamiliar to residential agents.

Several years ago, one of my residential salespeople called me at home to tell me that she had written an offer for a developer on a large parcel of commercial acreage. After I congratulated her on her achievement, she went on to say that the purchaser had requested for her to put in the offer a due diligence period of 180 days. She then asked me what due diligence was. It should be noted that if you write something into a legal contract that you can't define and don't understand, this is a transaction that you

better hope does not have any problems in the future. It would be very difficult to convince a judge or a disciplinary hearing panel that you were exercising reasonable care and expertise to protect the interests of your client when you didn't understand the terms and conditions you are writing into a contract form.

There are several ways to learn how to do transactions correctly in unfamiliar real estate disciplines. One way is to get an expert in that field of real estate to walk you through enough of those kinds of transactions until you develop the skills you need to do them yourself. Another way to learn new skills is the same way you learned your basic skills. There are almost unlimited sources of online and classroom education in just about any real estate discipline. Some are, of course, better than others. First of all, you will need to be sure why you want the education. Do you want to specialize in commercial real estate or do you want to remain in residential real estate and rarely do a commercial transaction? If you intend for commercial real estate to be your core business, there are several great courses available from the National Association of REALTORS®. I can highly recommend the CCIM designation courses which prepares you for commercial and development projects. If you just want to obtain the necessary information to practice safe commercial transactions from time to time, the Mississippi REALTOR® Institute's new course COMMERCIAL REAL ESTATE 101 might be the course for you.

COMMERCIAL REAL ESTATE 101 is designed to teach commercial definitions and terminology, introduces the P&L (profit and loss) Statement, the APOD (annual property operating data), 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 (net operating income, cap rate, GRM (gross rent multiplier), capital gains, depreciation, 1031 exchanges and sale/leaseback.

This 4-hour continuing education class is available at any local board in the state and at any real estate company in which the broker is a REALTOR®. The information presented in the class can also be used by individual real estate licensees in their own investments.

If you want this class in your area or at your company, ask your local board Association Executive or your broker to book it. You can find this and other classes offered by MRI at [realtorinstitute.org](http://realtorinstitute.org).

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



# Mississippi REALTOR® Institute 2014 schedule

## SALESPERSON PRE-LICENSE

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

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

Jackson	Jan. 27 - 30	Jackson	Feb. 10 - 14
Jackson	July 21 - 24	Jackson	June 2 - 6
Jackson	Oct. 20 - 23	Jackson	Aug. 18 - 22

## BROKER POST-LICENSE

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

## GRI III (BROKER B)

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

## STATE EXAM REVIEW

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

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

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

Additional Pre- and Post-License courses are being scheduled for other parts of the state. Please visit [realtorinstitute.org](http://realtorinstitute.org) for an updated list of available courses.

## Continuing Education Schedule

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

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

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



## *A pictorial review of MAR's 2013 Convention & EXPO in Biloxi*



The 2014 MAR Executive Committee were sworn in at the Installation Gala at the Beau Rivage in Biloxi.



Levi McRaney of Greenville did a little business between classes.



Mississippi House District 118 Representative Greg Haney of Gulfport, Mississippi House District 114 Representative Jeff Guice of Ocean Springs and Gulfport Mayor Billy Hewes helped open the General Membership meeting.



MAR CEO Beth Hansen presented 2013 MAR President Ken Austin with a stunning watercolor of the Pass Christian harbor by Gulf Coast artist Sherry Phillips Carlson as a memento of his 2013 Presidency.



The enthusiastic Ocean Springs High School cheerleaders kicked off the General Membership Meeting.



The Mississippi Real Estate Commission commissioners held a Mississippi Real Estate License Law forum providing 2 hours of required License Law continuing education.



Kenny Parcell, 2013 NAR Liaison for REALTOR® Party Member Involvement addressed the members in attendance at the General Membership meeting.





MAR Vice President of Professional Development John Phillips visited with keynote speaker Terry Watson.



Janice Shows of Madison was installed as 2014 MAR President by 2009 MAR President Lynette Praytor.



2014 NAR President Elect Chris Polychron of Arkansas addressed the Board of Directors meeting.



Alice Smith of Madison won the drawing for the Apple Macbook Air given away by the Veterans Home Purchase Board as well as the phone given away by MAR sponsor C Spire.



Janice Guckert of Jackson and Seth Touchstone of Jayess caught up between sessions.



2014 MAR President Janice Shows is pictured with family and co-workers from ERA Real Estate Professionals in Ridgeland.



Mississippi REALTORS® danced to the sounds of Meet the Press at the Installation Gala.



The EXPO was one of MAR's largest due to generous vendors and sponsors.



A convention Welcome Booth was provided by the Biloxi-Ocean Springs and Gulf Coast Associations of REALTORS®.

# Mississippi REALTORS® take the stage at MAR's 2013 Convention & EXPO to honor their achievements



## Harry J. Joachim honored during Hall of Fame recognition

Established in 1994, the Hall of Fame honors Mississippi REALTORS® who have made extraordinary and distinguished contributions to the real estate profession in Mississippi over a period of at least 20 years. There was no 2013 inductee to the MAR Hall of Fame, but a special presentation was made to honor Harry J. Joachim who passed away on November 21, 2012. Harry J. Joachim served the REALTOR® family in Mississippi for several decades and was also a proud US Army Air Corp veteran, and spent many years championing the U.S. Military. Upon his death, a Harry J. Joachim Real Estate Education Fund was set up at the request of his family, and MAR received contributions in his memory. During the summer of 2013, NAR launched a new certification program, the Military Relocation Professional, offering special training and valuable instruction on how to best counsel U.S. service members and their families to find housing and financing solutions that best suit their needs. It was announced during the MAR Convention General Membership Meeting and Awards Ceremony that the Mississippi REALTOR® Institute, along with the Harry J. Joachim Real Estate Education Fund would be offering a Road Show featuring the Military Relocation Professional course.

## Glass honored as 2013 MAR REALTOR® of the Year

Karen Glass of Gulfport was recognized as MAR's 2013 REALTOR® of the Year. Glass is a graduate of *LeadershipMAR* and served as President of the Gulf Coast Association of REALTORS® in 2012. She has served the state association on the Board of Directors and on various committees. She has served on an NAR committee and is a Sterling R.



*Glass*

## Hollister and Wilson receive President's Award

Lisa Hollister of Ocean Springs and Chris Wilson of Laurel were recognized by 2013 MAR President Ken Austin as co-recipients of the President's Award, honored for their contribution to his presidency. During 2013, Hollister and Wilson traveled across the state, visiting as many local boards as possible to promote the importance of MARPAC and the election of REALTOR®-friendly candidates. Hollister and Wilson specifically stressed the importance of fair share contributions by Mississippi REALTORS® and worked diligently to help achieve a 51 percent statewide fair share participation level.



*Hollister*

*Wilson*

## Carlton chosen as REALTOR® Institute Instructor of the Year

Lonnie Carlton of Clinton was named the 2013 Mississippi REALTOR® Institute Instructor of the Year. Carlton was chosen by having the highest instructor evaluations from his students for the year. The award was presented by 2013 Professional Development Committee Chair, Brenda Estes.



*Carlton*

*Estes*





*Corts*



*Feltenstein*



*Mitchell*

### Three inducted into MARPAC Hall of Fame

Three Mississippi REALTORS® were inducted into the MARPAC Hall of Fame for their contribution of over 10 thousand dollars to MARPAC. The inductees were Ric Corts of Hattiesburg, Cathy Feltenstein of Meridian and Melanie Mitchell of Starkville.

### Affiliates of the year recognized for their support

MAR members annually recognize affiliates from across the state who go above and beyond the call of duty in assisting REALTORS® by their service, sponsorship and political involvement in the real estate industry. Margaret Peel of M & F Bank in Tupelo, Harry Piascik with Community Bank in Gulfport and Sinnana Jones of Deep South Title in Hattiesburg were selected as Regional Affiliates of the Year. Chan Vessell of First American Home Buyers Protection in Jackson was selected as the 2013 Mississippi Affiliate of the Year.



*Peel*



*Piascik*



*Jones*



*Vessell*



### LeadershipMAR class of 2013 graduates

After completing a year-long curriculum of retreats, team-building activities, spokesperson training, personality profiling and a class project producing a short video promoting the new Mississippi REALTORS® branding campaign and its tagline "Property Professionals—Community Champions," the ten members of the 2013 *LeadershipMAR* class took the stage to graduate during the MAR Convention in Biloxi. Deborah Tierce of Tupelo served as their spokesman at the graduation recognition, presenting a speech on their behalf. Members of the LMAR class are Barrilleaux, Madison; Carole Davis, Ridgeland; Kathy Elias, Gulfport; Greg Gillespie, Tupelo; Summer Inman, Ocean Springs; Darian Pierce, Hattiesburg; Michele Rumbley, Madison; Debbie Stovall, Summit; Deborah Tierce, Tupelo and Lynn Wade, Ocean Springs.

### Under 40 Award winners announced

This year the MAR Board of Directors voted to establish a new award, the Under 40 Award. Up to four REALTORS® under 40 years of age may be honored each year for their excellence, professionalism and extraordinary contributions to Mississippi REALTORS® at the local and state level. The 2013 recipients of the Under 40 Award that were recognized at the MAR Convention Awards



*Carkeet*

Ceremony were Leigh Ann Carkeet of Southaven, Ashley Endris of Gulfport, Megan Hall of Pelahatchie and Wesley Webb of Tupelo.



*Hall*

*Endris*

*Webb*

# Many thanks to our 2013 MAR Convention Sponsors and Exhibitors whose generous support makes our convention possible.

## Diamond Sponsorship



## Emerald Sponsorship



## Sapphire Sponsorship



## Ruby Sponsorship



## Other Event Sponsors

Breakfast in the Expo

Lunch in the Expo

Lunch in the Expo

Cyber Café

Keynote Speaker

Computers

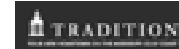
Massage Booth



Local Board Management Conference



Leadership Dinner



Installation Gala



American Mortgage Service  
MDEQ--Lead  
PrimeLending  
PrimeLending  
Hope Federal Credit Union  
MCAR/Catylist  
Fairway Mortgage  
1st American Home Buyers  
Protection  
On the Move, Inc.  
Veterans Home Purchase Board  
Blake Publishing

C Spire Business Solutions  
Southern Ag Credit  
Bonded Builders Warranty  
Trustmark  
MS Home Corporation  
Office Depot  
Home Warranty of America  
MDEQ Resource  
Regions  
Regions  
The Home Lending Group  
Pillar to Post Home Inspection

EXIT Realty  
Pro Card Mobile  
Cutco Cutlery/Closing Gifts  
SEI/Navica MLS  
Kahn, Swick and Foti, LLC  
Mass Mutual Mississippi  
BancorpSouth  
BancorpSouth  
Tennessee Valley Signs  
House Call Home Inspection  
Supra  
Ernie Chaffin Allstate

D.R. Horton, America's Builder  
MS Valley Title Insurance  
Jonathan's Jewels  
NOLA Lending Group  
FBT Mortgage  
Britt Kennedy Signs  
Adams Homes, LLC  
SouthGroup/TelaMedPlus  
Cornerstone Home Lending

## Local Board REALTORS® of the Year



Biloxi Ocean Springs  
Meg Dengler



Greenwood  
Sonny Bowie



Laurel  
Karen Rasberry



Northeast MS  
Sue Golman



Cleveland  
Mary Taylor Jackson



Grenada  
Bonnie Hankins



MCAR  
William F. Hankins



Northwest MS  
Robert E. Leigh



Four County  
Diane Ables



Gulf Coast  
Karen Glass



Meridian  
Margaret Nelms Taylor



Pearl River County  
Mike Hindman



Golden Triangle  
Kristyn Davis



Hattiesburg  
Barbara Sellers



Natchez  
Barbara J. Winkworth



Southwest MS  
Seth Touchstone



Greenville  
Ray Millwood



Jackson  
Megan Hall



North Central MS  
Betty Wiseman



Vicksburg  
Andrea Upchurch



Land REALTOR®  
Wesley Webb



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](http://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](http://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](http://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.



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

## 2014 MAR Leadership Team



President  
Janice Shows, Ridgeland



President-Elect  
Andrea Inman Cummins, Oxford



First Vice President/Southern District VP  
Lisa Hollister, Ocean Springs



Central District Vice-President  
Dorothy Thompson, Jackson



Northern District VP  
Kris Davis, Columbus



Treasurer  
David Griffith, Cleveland



Immediate Past President  
Ken Austin, Pass Christian



Member-At-Large Ex-Officio  
Bob Leigh, Hernando

### Federal Political Coordinators (FPC)

District 1, Alan Nunnelee—Tony Jones  
District 2, Bennie Thompson—Carla Palmer-Allen  
District 3, Gregg Harper—Russell Wilcox  
District 4, Steven Palazzo—Andy Stetelman  
Senator Roger Wicker—Ellen Short  
Senator Thad Cochran—Larry Edwards

**REALTOR® Hall of Fame Members**

**1994**

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

**1995**

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

**1996**

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

**1997**

Cecil Cost, Clinton

**1998**

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

**1999**

Mark Cumbest, Pascagoula

**2000**

John Phillips, Gulfport

**2001**

Robert Praytor, Jackson  
Sue McCormack Tate, Tupelo

**2002**

Judy Glenn, Corinth  
\*B.E. "Corky" Grantham,  
Jackson

**2003**

\*Wallace Neal, Southaven  
Clarence A. Wilkinson, Pascagoula

**2004**

Brenda Berg, Montgomery, AL  
Sonja Dunaway, Jackson

**2005**

Sue Gallaspy, Hattiesburg

**2006**

Carlene Alfonso, Gulfport  
Tommy Morgan, Tupelo  
Bob Ridgway, Jackson

**2007**

Ernie Clark, Brookhaven  
Larry Edwards, Ridgeland  
Belva Pleasants, Greenwood

**2008**

John Dean, Leland

**2009**

Cynthia Joachim, Biloxi

**2010**

David Stevens, Clinton

**2011**

Jim Conerly, Jackson

**2012**

Jerry Brewer, Senatobia

\*indicates recipient is  
deceased

# 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

# It's Time!

by Kathy Whitfield

**2**014 MAR President Janice Shows of Jackson is no stranger to Mississippi REALTORS®. A REALTOR® for over 25 years, Shows has been involved in her association since the very beginning of her career while selling real estate, managing agents and coordinating her company's relocation department. In addition, she holds numerous NAR designations including GRI, ABR and SRS, but also has found time to be a part of professional enrichment programs like *LeadershipMAR*, *LeadershipMAR* Honors class and NAR's Leadership Academy. An active member and past president of the Jackson Chapter of Women's Council of REALTORS®, Shows was awarded REALTOR® of the Year by the Jackson Association of REALTORS® on

two different occasions. A Golden R Major Donor to MARPAC, Shows is also a member of the MARPAC President's Circle.

As if her professional life isn't impressive enough, Shows is a charter and life member of the Junior Auxiliary of Madison-Ridgeland and proudly shares that the charter documents for the organization were signed on her dining room table. With such an extensive professional and service-oriented resume, it is no surprise that Shows has chosen a yearlong emphasis on professionalism, REALTOR® education and service to the community.

MAR's *Real Estate LEADER* had the opportunity to visit with Shows and talk with her about her 2014 Presidential theme "It's Time!"

**RL: Do you mind sharing with our members about how you got started in real estate and some other interesting things about yourself?**

**JS:** My interest in real estate began in 1987. My younger daughter was playing softball and her coach/sponsor was a REALTOR®. Spending the best part of the spring and summer with this person around the ball fields, I started investigating this business. As for interesting things about my life—I am the mother of two daughters, the wife of a physician, and I am better known as "YaYa" to my two-year-old grandson. Spending time with family, travelling and volunteering are what I enjoy most.

**RL: Describe the meaning of your Presidential theme "It's Time!"**

**JS:** As I was considering a 2014 Presidential them, there were a few areas that kept coming to mind that were important to me. The theme "It's Time!" was intended to focus on three areas I want to encourage Mississippi REALTORS® to consider when investing their time. The first is to consider quality education over and above the minimum requirements and there is no better place than our own Mississippi REALTOR® Institute to obtain that. I have always believed that quality real estate education is imperative to elevate our performance and cultivate the trust of our clients, family and friends in showing that we are indeed professional. The second area where I would like members to have a renewed commitment is adherence to our founding document, the REALTOR® Code of Ethics, which reached its 100th birthday this past year. Our Code is broken down for us in Articles and Standards of Practice and should be continually reviewed and read to remind us of our responsibilities and commitments as REALTORS®. The third area of emphasis is for REALTORS® to use 2014 as an opportunity to be more involved in service in their communities. Many of our members are already very involved in their communities and my hope this year is to encourage others to do the same.

**RL: Why do you feel these issues need to be spotlighted this year?**

**JS:** We often get so wrapped up in daily activities that we forget the oath that

we took when we became REALTORS®. When we are bogged down in the details and responsibilities of working in real estate it is easy to forget that we are professionals and that we are to treat each other in the spirit of the Golden Rule. As for the emphasis on education, I find that there are some REALTORS® who view education strictly as the minimum requirement to keep their license and others who are only interested in finding the cheapest education options available. I hope to challenge Mississippi REALTORS® to invest in quality education through our Mississippi REALTOR® Institute and to seek education as a means of becoming a better real estate professional.

**RL: You shared with members at the MAR Convention in Biloxi that you would like to focus on the guidelines in NAR's "Pathway to Professionalism." Why is that particular issue important to you?**

**JS:** In addition to the Code of Ethics, Mississippi REALTORS® should adhere to essential core business practices and common courtesies that are profoundly important to building good relationships with clients and fellow REALTORS®. These basic business etiquettes are important not only to new REALTORS® entering the profession, but serve as a reminder to veteran REALTORS® in dealing with peers and the public. The "Pathway to Professionalism" guidelines which were established by NAR are voluntary, but following them is not only an excellent way to build a professional and respected reputation from other real estate professionals, but will foster respect for REALTORS® among consumers. The common thread that runs throughout "Pathways to Professionalism" is respect for the public, property and our peers. I have included a copy of "Pathways to Professionalism" at the end of this article.





**RL: How do you think the re-commitment to professionalism by REALTORS® would impact the real estate industry?**

**JS:** By re-committing to professionalism, we would gain respect of those we serve now and hope to serve in the future.

**RL: How do you plan to incorporate your vision of promoting professionalism with Mississippi REALTORS® this year?**

**JS:** I want Mississippi REALTORS® to know that our association is there for them. We, as an association, should stay abreast of what is going on in our industry. I plan to stay focused on the three core items for the year by talking to our members and making board visits across the state.

**RL: What would you most like Mississippi REALTORS® to know about you and your vision to serve the members in 2014?**

**JS:** I am humbled to serve as their President this year, but I will need their help to make 2014 a success. This position isn't about just one person getting the job done, but takes a team effort with each member promoting our Mississippi REALTOR® Institute, adhering to and promoting NAR's "Pathways to Professionalism" and giving back to our local, state and national associations as well as our communities. I look forward to working with and visiting our members throughout the year.

### Pathways to Professionalism

While the Code of Ethics and Standards of Practice of the National Association establishes objective, enforceable ethical standards governing the professional conduct of REALTORS®, it does not address issues of courtesy or etiquette. Based on input from many sources, the Professional Conduct Working Group of the Professional Standards Committee developed the following list of professional courtesies for use by REALTORS® on a voluntary basis. This list is not all-inclusive, and may be supplemented by local custom and practice.

#### Respect for the Public

- Follow the "Golden Rule" – Do unto others as you would have them do unto you.
- Respond promptly to inquiries and requests for information.
- Schedule appointments and showings as far in advance as possible.
- Call if you are delayed or must cancel an appointment or showing.
- If a prospective buyer decides not to view an occupied home, promptly explain the situation to the listing broker or the occupant.
- Communicate with all parties in a timely fashion.
- When entering a property, ensure that unexpected situations, such as pets, are handled appropriately.
- Leave your business card if not prohibited by local rules.
- Never criticize property in the presence of the occupant.
- Inform occupants that you are leaving after showings.
- When showing an occupied home, always ring the doorbell or knock – and announce yourself loudly – before entering. Knock and announce yourself loudly before entering any closed room.
- Present a professional appearance at all times; dress appropriately and drive a clean car.
- If occupants are home during showings, ask their permission before using the telephone or bathroom.
- Encourage the clients of other brokers to direct questions to their agent or representative.
- Communicate clearly; don't use jargon or slang that may not be readily understood.
- Be aware of and respect cultural differences.
- Show courtesy and respect to everyone.
- Be aware of – and meet – all deadlines.
- Promise only what you can deliver – and keep your promises.
- Identify your REALTOR® and your professional status in contacts with the public.
- Do not tell people what you think – tell them what you know.

#### Respect for Property


- Be responsible for everyone you allow to enter listed property.
- Never allow buyers to enter listed property unaccompanied.

- When showing property, keep all members of the group together.
- Never allow unaccompanied access to property without permission.
- Enter property only with permission even if you have a lockbox key or combination.
- When the occupant is absent, leave the property as you found it (lights, heating, cooling, drapes, etc). If you think something is amiss (e.g. vandalism) contact the listing broker immediately.
- Be considerate of the seller's property. Do not allow anyone to eat, drink, smoke, dispose of trash, use bathing or sleeping facilities, or bring pets. Leave the house as you found it unless instructed otherwise.
- Use sidewalks; if weather is bad, take off shoes and boots inside property.

#### Respect for Peers

- Identify your REALTOR® and professional status in all contacts with other REALTORS®.
- Respond to other agents' calls, faxes, and e-mails promptly and courteously.
- Be aware that large electronic files with attachments or lengthy faxes may be a burden on recipients.
- Notify the listing broker if there appears to be inaccurate information on the listing.
- Share important information about a property, including the presence of pets; security systems; and whether sellers will be present during the showing.
- Show courtesy, trust and respect to other real estate professionals
- Avoid the inappropriate use of endearments or other denigrating language.
- Do not prospect at other REALTORS® open houses or similar events.
- Return keys promptly.
- Carefully replace keys in the lockbox after showings.
- To be successful in the business, mutual respect is essential.
- Real estate is a reputation business. What you do today may affect your reputation – and business – for years to come.

*©Copyright NATIONAL ASSOCIATION OF REALTORS®. Reprinted with permission."*



## 2014 MAR President Janice Shows shares her vision in inaugural address

*2014 MAR President Janice Shows shared a charge to REALTORS® to begin now to focus on professionalism, education and service following her induction as 2014 MAR President. Shows was sworn in by 2009 MAR President Lynette Praytor during the 2013 Installation Gala at the Beau Rivage in Biloxi.*



As you can see behind me and on your tables, our theme for 2014 is "It's Time!!" William Penn, the famous statesman and founder of the Pennsylvania colony, once said, "Time is what we want most, but what we use worst." I think we all find that to be true on a regular basis. So this year I'd like for us to focus on Time, and making the very best use of the Time that we'll be given.

There are many ways to use Time wisely, but I'd like to focus on three tonight.

First of all it's Time for Education! The opportunities for formal real estate education are more numerous and easier to find than ever. And with the pace that things are changing, the need for education has never been greater.

When you received your real estate license, you stepped on the first rung of a ladder, but that first rung just serves to hold one foot so that you can stretch the other to a higher rung. I'd like to challenge you to elevate your focus – aspire to learn more than just the basics, to continue to expand your knowledge of this business and to never stop learning new ways to serve your clients. Plan this year to start working on a new designation – to learn how to be more tech-savvy – to devote some significant time to being a student again.

Just one final reminder about education -- your Mississippi REALTOR® Institute remains your best source for education in our state, not only because it only uses instructors licensed in Mississippi who know Mississippi real estate, but also because it is YOUR real estate school. When the REALTOR® Institute prospers, our association prospers as well.

The second thing that I'd like to focus on is Professionalism – It's Time for us to focus some effort on elevating our performance, on cultivating the trust of our clients and our neighbors and friends. We've spent 2013 celebrating the 100th anniversary of the REALTOR® Code of Ethics, and complying with the Code is one of the core responsibilities of a REALTOR®. But even beyond the Code of Ethics there are professional courtesies, behaviors which demonstrate honesty and trustworthiness that inspire our clients and fellow REALTORS to a greater confidence in us as agents. The future of this profession depends on how we conduct ourselves and how we treat each other and consumers today. It's Time right now, individually and as an association, to build a reputation for excellence and professionalism.

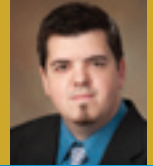
And finally, it's Time for Service. First, your REALTOR® Association needs your participation, we need your innovative ideas, your thoughtful suggestions and we need your leadership. And beyond MAR, our Mississippi cities and towns need your involvement and action too. There is an old Chinese proverb that says, "If you want happiness for an hour, take a nap. If you want happiness for a day, go fishing. If you want happiness for a year, inherit a fortune. If you want happiness for a lifetime, help somebody." We truly are at our best when we are focused on the success of others. It's a privilege to spend time in service to a great cause. I hope that you'll find Time this year to serve.

So - It's Time! Time for Education, for Professionalism and for Service. The opportunities are before us, distractions are plentiful, and our Time together, just for a year, will fly by. But collectively, Time well-spent this year will benefit our association and our profession. And I think we'll all get a lot of personal benefit from it too. Again, thank you for your commitment to real estate and to MAR. I'm very much looking forward to spending my Time with all of you this year.



# FOR THE TECH OF IT

BY CHRIS ADCOCK



## What CryptoLocker taught us about viruses

Last year, I wrote an article about viruses and tried to dispel some common misconceptions. Firstly, I discussed how virus scanners are often unprepared for new viruses, as they do not yet have a definition for the virus. If you get infected with a virus within the first few months of its creation, your virus scanner might not give you any protection or notification that you are infected.

Secondly, I mentioned that just updating your virus scanner's definitions is not enough to remove viruses you may already have infected you. As your scanner gets new definitions, it will typically discover and attempt to stop viruses from infecting your computer, but if your computer is already infected with a virus, it is less likely to discover it without running a full scan with the new definitions. To really ensure your computer is clean, you need to do regular scans. Some virus scanners have scheduled full scans that automatically run once a week or so, though most require you to run a scan manually. I recommend full scans every two to three weeks.

Finally, I went over some of the more common ways viruses get on your computer. Often, virus infections come from executable attachments in emails (like .exe, .zip, .bat, and .src files). You can also get a virus by visiting an infected website, which is why you have to be careful clicking suspicious links in emails or on Facebook.

This year we discovered the now infamous CryptoLocker virus. Once this particular virus infects your computer, it secretly starts encrypting all of your files. After it is finished, it pops up a message telling you that you are infected with the virus, and informing you that all of your files have been encrypted. If you do not pay a "ransom" of about \$300 within a short window of time, you will be unable to recover your files. Many virus scanners can remove the CryptoLocker virus, but none can recover your encrypted files. Without the encryption key (provided by the attacker), your documents, pictures, etc. are unrecoverable. We've seen "ransomware" viruses before, but none that actually encrypted files, which makes it practically impossible for you to recover.

Most virus scanners have since updated with definitions that should block CryptoLocker, but you shouldn't let your guard down. Rewriting of the virus, or simply another virus maker utilizing the same file encryption strategy, would produce viruses that would likely be able to infect your computer even with protection.

The real lesson from CryptoLocker is that there is no substitute for backups. No matter how good your protection, all it takes is one virus infection for you to lose all of your data. Luckily, this is not extremely common. But that could quickly change as other virus creators mimic CryptoLocker's success. Having an up-to-date backup is a good fall-back if you lose access to your files. Of course, there are lots of other reasons to have backups: hard drive failure, lost/stolen computer, natural disas-

ters, etc. CryptoLocker was a wakeup call for many who do not have a good backup solution.

How do currently handle backing up your data? Hopefully you have some type of backup. If you do the most basic backup solution, you likely have an external hard drive hooked into your computer where you manually or automatically backup critical files. But if this drive is always plugged in, this drive could be vulnerable to CryptoLocker or a similar virus. If it is plugged into your computer, a virus could easily encrypt the files on your external drive also. If you were to become infected with CryptoLocker, or another

virus, you could lose access to the files on your computer and the ones on your backup drive. To really protect yourself, you need to leave external drives disconnected when not making a backup, or only use an external drive in addition to an off-site backup. There are many offsite backup solutions, with Carbonite and Mozy being two of the more well known. Most of these services will allow you to recover your files after being deleted or encrypted. You want to make sure the service you choose has a feature to recover files deleted or modified for a period of time. For example, with Carbonite, if you accidentally delete or modify a file, you can recover a previous copy for up to 30 days. If you were to become infected with CryptoLocker, encrypted files might be uploaded, but you would still have 30 days to download your previous unencrypted files.

E-mail is still one of the most common carriers for viruses. CryptoLocker would send itself as an attachment, disguising itself as something else. The file might be Report.PDF.exe. Users opening the file would assume it was a PDF document, when it was really an executable file. You should never open an unknown file ending in .exe, .bat, .src, or .com from an E-mail attachment.

Social media has brought new challenges for virus protection. Viruses are able to spread rapidly and take advantage of the window of time it takes for definitions to be written and distributed to users. Viruses are now posting on infected users' Facebook walls and Twitters account with malicious links. Be cautious of suspicious posts on social media sites, even if posted by someone you know.

To make sure your 2014 isn't wrecked by a virus, make sure you have an anti-virus that is updating. Ensure you have backups other than just an external hard drive always plugged in. Run a full virus scan every two to three weeks. And be cautious about links you click on social media sites and email, and avoid executable email attachments.



---

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



## 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



Charlotte Sadler  
Gulfport



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



Tony Jones  
Olive Branch



Tommy Morgan  
Tupelo



Ellen Short  
Tupelo



Jean Amos  
Starkville



Ken Austin  
Pass Christian



Shellye Beach  
Madison



David Bourdette  
Pass Christian



Lisa Bourgoyne  
Brandon



James Brantley  
Brandon



Tessie Buckhalter  
Jackson

## Sterling \$1000



Rosland Burge  
Lumberton



James Carson  
Jackson



Robert Clay  
Hernando



Gloria Ciyatt  
Madison



Chassity Coleman  
Jackson



Dottie Collins  
Greenville



Ric Corts  
Hattiesburg



Norma Cother  
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  
Hernando



Lynn Fillingham  
Madison



Patricia Fleming  
McComb



Lee Garland  
Jackson



Karen Glass  
Gulfport



David Griffith  
Cleveland



Janice Guckert  
Jackson



Megan Hall  
Jackson



Vicky Hall  
Brandon



Beth Hansen  
Jackson



Cathy Harkins  
Jackson



Hattiesburg Area Association of REALTORS®



Corie Haynes  
Hernando



Kay Jefferies  
Hernando



John Jenkins  
Jackson



Cynthia Joachim  
Biloxi



John Jones  
Pascagoula



Bruce Kammer  
Piquette



Tracy Kirkley  
Southaven



Randy Knouse  
Ridgeland



Nancy Lane  
Jackson



Lisa Langston  
Pearl



Peggy Leigh  
Hernando



Robert Leigh  
Hernando



Selena Lovejoy  
Jackson



Amelia Lovorn  
Olive Branch



Jeanelle Marshall  
Ridgeland



Doug Maselle  
Jackson



Margie McFarland  
Gulfport



Rita McIntosh  
Jackson



Larry McMahan  
Hattiesburg



Melanie Mitchell  
Starkville



Tena Meyers  
Jackson



Fabian Nelson  
Jackson



Sheila Nicholas  
Jackson



Stephanie Nix  
Ridgeland



Carla Palmer-Allen  
Ridgeland



Keiko Palmero  
Gulfport



Phield Parish  
Greenville



Gary Parker  
Jackson



Yolanda Parris  
Jackson



Lynette Praytor  
Ridgeland



Ann Prewitt  
Jackson



Cynthia Pritchard  
Gautier



Sherry Pullens  
Hattiesburg



Pam Pybas  
Ridgeland



Jennine Ramage  
Hernando



Barbara Richardson  
Raymond



Paula Ricks  
Madison



C.R. (Bob) Ridgway  
Jackson



Pamela Roberson  
Oxford



Michele Rumbley  
Madison



Jimmie Sandifer  
Jackson



Stephanie Shaw  
Gulfport



Bo Smith  
Jackson



DeLois Smith  
Hattiesburg



Joe Stedman  
Natchez



Sue Stedman  
Natchez



Andy Stetelman  
Hattiesburg



Carol Stewart  
Canton



Rosemary Stovall  
Madison



Dorothy Thompson  
Jackson



Jo Usry  
Jackson



Vickie Ward  
Jackson



Adam Watkins  
Hattiesburg



Catherine Watson  
Ridgeland



Larry Webb  
Olive Branch



Glenn Whitfield  
Madison



Noggin Wild  
McComb



Nancy Wilks  
Jackson



Chris Wilson  
Laurel



Terry Winstead  
Meridian



Neil Wyatt  
Ridgeland

## Local Board MARPAC participation levels

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

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

# REALTOR® Day at the Capitol

## Save the Date / Thursday, February 6th

Join with other REALTORS® at the Mississippi State Capitol to meet face to face with your state lawmakers, hear a legislative update and help honor MAR's 2013 Legislators of the Year.

The Capitol events will be followed with our annual Legislative luncheon at the MAR Building on Lakeland.

### State Capitol, Downtown Jackson

8:30 am – 9:30 am	Check-in/Doughnuts and Coffee	1st Floor Rotunda
9:30 am – 10:00 am	Legislative Briefing	Old Supreme Court Chambers, Rm 216
10:00 am – 10:30 am	Guest speakers and Legislators of the Year Awards Presentation	Old Supreme Court Chambers, Rm 216
10:30 am – 11:30 am	Meet with your Legislators	

### MAR Building, Lakeland Drive in Jackson

11:30 am – 12:45 pm Political Advocacy Luncheon

**To join us for REALTOR® Day at the Capitol, please register by Monday, February 3rd at <http://msrealtors.org/Events/REALTORDay.php>. There is no charge for this event.**



# Successful REALTORS® who are committed to investing their fair share

*As of October 1, 2013*

## Magnolia Club \$250 - \$999

Deborah Benoit, Carriere  
Lee Boyette, Laurel  
Heather Brett, Starkville  
Cynthiadora Creel, Gulfport  
Andrea Cummins, Oxford  
Charles Dawe, Hattiesburg  
Dee Denton, Flowood  
Christa Estes, Saltillo  
David Griffith, Cleveland  
Keith Henley, Tupelo  
Kay Jefferies, Southaven  
Martin Jones, Gulfport  
Bruce Kammer, Picayune  
Deborah McGhee, Saucier  
Brenda O'Neal-Lambert, Hattiesburg  
Allison Palmer, Brandon  
Jocelyn Raimey, Hattiesburg  
Melissa Rich, Starkville  
Sandy Richardson, Southaven  
Don Roberts, Ridgeland  
Mary Ann Roper, Brandon  
Gregory Ryan, Olive Branch  
Edwin Scruggs, Germantown  
Danette Shaw, Gulfport  
Kenneth Smith, Gautier  
Ann Todd, Senatobia  
Don West, Columbus

## 99 Club \$99 - \$249

Mike Adams, Jackson  
John Adamson, Laurel  
Alyce Alexander, Greenville  
Carlene Alfonso, Gulfport  
Mike Alford, Tupelo  
Albert Allegue, Biloxi  
Justin Allen, Ocean Springs  
Chad Anderson, Theodore  
Robert Andrews, Greenville  
Eleanor Ashley, Aberdeen  
Wallace Ashley, Cleveland  
Jim Atchison, Biloxi  
Stephanie Atkins-Arnett, Starkville  
Michael Austin, Hernando  
Joe Azar, Greenville  
Patricia Bailey, Laurel  
Sherwood Bailey, Gulfport  
William Bailey, Ridgeland  
Charles Ball, Columbia  
Ryan Ballard, Memphis  
Jordan Bankhead, Oxford  
Susan Barnett, Ellisville  
Stacy Barr, Meridian  
Jesse Barrilleaux, Madison  
Clayton Beard, Madison  
Walter Becker Jr, Jackson  
Cathy Beeding, Ocean Springs  
Robert Belew, Biloxi  
Lee Bennett, Bay St. Louis  
Randy Berg, Brandon  
David Berkley, Bude  
Tracy Berry, Tupelo  
Ernestine Billbrew, Canton  
Sheila Bingham, Jackson

William Blair, Columbus  
Lisa Boudreaux, Carriere  
Walt Bowie, Ridgeland  
Eric Bradley, Picayune  
Ellis Branch, Ocean Springs  
Ray Branscome, Grenada  
Peggy Branson, Laurel  
Dixie Breithaupt, Vicksburg  
Wesley Breland, Hattiesburg  
Jerry Brewer, Senatobia  
Alan Bridevaux, McComb  
W. Bridges, Jackson  
Katie Britton, Waynesboro  
Ken Broom, Hattiesburg  
Ann Brown, Biloxi  
Timothy Brown, Jackson  
Stacy Bufkin, Bentonina  
Steve Bullard, Biloxi  
Kenneth Burden, Cordova  
Yvette Burns, Poplarville  
Hugh Byrd, Taylorsville  
Paul Campbell, Vicksburg  
Leigh Ann Carkeet, Olive Branch  
Haley Carlson, Hernando  
Timothy Carlson, Gulfport  
Eugene Carothers, Hattiesburg  
Phillip Carpenter, Jackson  
Nedra Carter, Laurel  
Brett Cates, Hattiesburg  
Rosemary Chambliss, Southaven  
Tammy Chancellor, Quitman  
Bobby Clark, Greenwood  
Emily Clemens, Long Beach  
Ressie Cliett, West Point  
Betty Cline, Crystal Springs  
Dennis Coleman, Columbus  
Danny Collins, Madison  
Gerald Collins, Hattiesburg  
Don Commander, Biloxi  
Jim Conerly, Jackson  
Cynthia Conner, Quitman  
Tom Conner, McComb  
Bill Cook, Jackson  
Judy Corts, Hattiesburg  
Jason Cousar, Memphis  
Richard Cowart, Vicksburg  
Tommie Criswell, Arlington  
Rod Crosby, Ridgeland  
Stephanie Crosslin, Southaven  
Kelly Dabbs, Madison  
Jacki D'Alexander, Ocean Springs  
Stanley Daniels, Gulfport  
Ann Davis, Columbus  
Julie Davis, Brandon  
Michael Davis, Columbus  
Robin Davis, Biloxi  
Joanie Deas, Gulfport  
Melinda Dees, Madison  
Tony DiFatta, Madison  
Jett Dorsett, Lucedale  
Ron DuBard, Greenwood  
Cissie Dubuisson, Gulfport  
Herb Dubuisson, Bay St. Louis  
J Dunbar, Hattiesburg

James Dunn, Tunica  
Walter Dunn, Cordova  
Carol Easley, McComb  
Lameshia Edwards, Ridgeland  
Keith Eilermann, Gulfport  
Elton Elkins, Purvis  
John Ellis, Pass Christian  
Kenneth Ellis, Greenwood  
G. H. English, Ocean Springs  
Edward Evans, Lucedale  
Cheryl Fair, Southaven  
Leslie Farmer, Hattiesburg  
Sherry Fischer, Water Valley  
Hal Fiser, Clarksdale  
John Fiser, Clarksdale  
Michael Flannes, Jackson  
James Fleming, Carriere  
Patricia Fleming, McComb  
Martha Ford, Picayune  
Gary Fordham, Hattiesburg  
Susan Foretich, Gulfport  
Mark Formby, Picayune  
Cecilia Forster, Crenshaw  
Michelle Fradella, Slidell  
Lindsey Francois, Jackson  
Marilyn Garbacz, Flora  
Sue Gardner, Tupelo  
Lee Garland, Brandon  
Michael Garvey, Hattiesburg  
Philip Gattuso, Hattiesburg  
Robert Gavin, Natchez  
Rebecca Gill, Biloxi  
Meta Ginn, Oxford  
Eris Giurintano, Jackson  
Carla Glasgow, Amory  
Jennifer Glass, Long Beach  
Ricky Goforth, Meridian  
Philip Good, Macon  
Jeffrey Gooden, Clarksdale  
Tish Goodman, Greenwood  
Paul Goodwin, Madison  
John Graham, Butler  
Linda Graham, Madison  
Bruce Gray, Brookhaven  
Darren Gray, Gulfport  
Tanya Gray, Laurel  
Charles Green, Pascagoula  
Tony Greer, Clinton  
Gregory Gresham, Holly Springs  
Michael Guyton, Tupelo  
Vicci Hall, Ridgeland  
Don Halle, Gulfport  
Pat Hamilton, Meridian  
Bonnie Hankins, Grenada  
Rebecca Hanks, Memphis  
Doris Hardy, Columbus  
Debby Harmon, Tupelo  
Curtis Harrison, Biloxi  
Corie Haynes, Hernando  
Harry Hebert, Gulfport  
William Hessell, Gulfport  
Sean Hettinger, Tupelo  
Raymond Heun, Southaven  
William Hewes, Gulfport  
Jerry Hillyard, Ocean Springs  
Eugenia Hines, Madison

Lyle Hobbs, Brookhaven  
Virginia Hodges, Meridian  
Beverly Hoge, Byram  
Tanya Holland, Columbia  
Wes Holsapple, Madison  
D Holstein, Biloxi  
Melissa Honea, Ridgeland  
Sherry Hough, Rayville  
Yvonne Huddleston, Jackson  
Patricia Hughes, Biloxi  
Larry Hutchens, Olive Branch  
Nancy Hutchens, Holly Springs  
Kenny Jackson, Meridian  
Darleen Jacobs, New Orleans  
Mavis James, Jackson  
Sandra Jeschke, Gulfport  
Craig Joachim, Ocean Springs  
Oscar Johansen, Biloxi  
Ana Johnson, Gulfport  
Carole Johnson, Southaven  
Joe Johnson, Laurel  
Jon-David Johnson, Canton  
Lawrence Johnson, Memphis  
Mae Johnson, Madison  
Michele Johnston, Hernando  
Jay Jordan, Gulfport  
John Kane, Bay Saint Louis  
Cassie Kauertz, Meridian  
Laura Kelley, Waynesboro  
Walter Ketchings, Gulfport  
Gerald Kidd, Meridian  
Billy King, Oxford  
William King, Petal  
Vicki Klein, Madison  
Clifford Klousia, Jackson  
Malcolm Kretschmar, Greenville  
Lorraine Krohn, Gulfport  
Kaye Ladd, Tupelo  
Chris Ladner, Gulfport  
Everette Ladner, Gulfport  
Jeanette Ladner, Gulfport  
Deborah Lancaster, Picayune  
Jimmy Langley, Tupelo  
Pamela Langley, Pascagoula  
Stephanie Lawson, Olive Branch  
Leslie LeDoux, Ridgeland  
Russell Lee, Picayune  
Vanessa Leech, Vicksburg  
Dick Leike, Memphis  
Valerie G. Leoni, Biloxi  
Elijah Lewis, D'Iberville  
Misti Lewis, Greenville  
Ricky Lewis, Horn Lake  
Vernell Lewis, Ridgeland  
David Lipscomb, Vancleave  
Debbie Little, Meridian  
Sheila Little, Jackson  
George Loden, Tupelo  
Frank Loftis, Columbus  
Leland Lott, Hattiesburg  
Selena Lovejoy, Brandon  
Lawrence Magdovitz, Clarksdale  
Gerard Maher, Ocean Springs  
Cynthia Mahner, Waveland  
Jeanie Malouf, Jackson  
Michael Marcellus, D'Iberville

Pat Marcellus, Gulfport  
Jackie Marks, Gulfport  
Jeffrey Martella, Brandon  
Bobbie Martin, Jackson  
Conrad Martin, Jackson  
David Massey, Oxford  
Cherie Matthews, Oxford  
Dean Mavar, Ocean Springs  
Audrey McBride, Starkville  
Mary McCabe, Gulfport  
M.L. McCarty, Columbus  
Joy McClintchen, Pachuta  
Patricia McClure-Smith, Oxford  
Stephanie McConnell, Bay Saint Louis  
Levi McCraney, Greenville  
Joshua McCrory, Brandon  
Jason McDerment, Lucedale  
Harold McGarrh, Greenville  
Rick McGill, Columbus  
Jimmy McKay, Madison  
Beth McLellan, Kosciusko  
A. J. McMurphy, Biloxi  
Mike McPhail, Water Valley  
Robert Merrick, New Orleans  
Mark Mitchell, Amory  
Donna Moak, Brandon  
Connley Moak, Jr., Brookhaven  
Albert Moore, Pearl  
James Moore, Oxford  
Bobby Moorehead, Ridgeland  
Renee' Moore-Smith, Brandon  
Alfred Moran, Ocean Springs  
Henry Mosco, Cleveland  
Jonnette Moss, Madison  
Ann Motz, Southaven  
Thomas Muir, Jr., Ripley  
Dina Naron, Lucedale  
Fabian Nelson, Ridgeland  
Deborah Nettles, Starkville  
John Newell, Madison  
Betty Newman, Jackson  
Nicole Nezat, Biloxi  
James Nixon, Starkville  
Arthur Noble, Madison  
Gena Nolan, Saltillo  
Sollie Norwood, Jackson  
Billy Nowell, Cleveland  
Brenda Null, Sumrall  
Sylvia Nutt, Raymond  
J. Neal Olive, D'Iberville  
James O'Neal, Mooreville  
Martin O'Neal, Mchenry  
James Overstreet, Gulfport  
Keiko Palmero, Gulfport  
Robert Pearson, Houston  
Glenn Pennington, Prentiss  
Van Peters, Shannon  
Jeffrey Phillips, Biloxi  
Dennis Pierce, Hattiesburg  
R. Pierce, Madison  
Jeremy Pierpont, Biloxi  
Robert Pigford, Meridian  
Judy Pippin, Picayune  
James Platt, Moss Point  
Barbara Pope, Columbus

Vic Porter, Gulfport  
 Pam Powers, Oxford  
 John Praytor, Ridgeland  
 Frankie Prescott, New Albany  
 John Proctor, Ridgeland  
 Steven Purvis, Vicksburg  
 William Purvis, Gulfport  
 Tonya Quinn, West Point  
 Levell Reed, Meridian  
 Susan Reed, Ocean Springs  
 Wythe Rhett, Columbus  
 Gail Riddick, Drew  
 Jon Ritten, Diamondhead  
 Martin Rivers, Gulfport  
 Curtis Robinson, Jackson  
 Florence Robinson, Picayune  
 Teri Rodriguez, Clinton  
 Donna Ross, West Point  
 Sue Ruby, Memphis  
 Roddy Rumbley, Madison  
 Douglas Rushing, Tylertown  
 Cheryl Russell, Brandon  
 Tammy Russell-Smith, Monticello  
 Glenn Sable, Clinton  
 Patti Sanders, Natchez  
 Beverly Sarrett, Flowood  
 Christa Saulters, Hattiesburg  
 Gerald Saver, Long Beach  
 Earline Sawyer, Gulfport  
 Randall Saxton, Madison  
 John Schaff, New Orleans  
 J. Daniel Schroeder, Biloxi  
 Janice Scott, Tupelo  
 Miriam Seale, Hattiesburg  
 Kim Seaman, Pascagoula  
 Billie Shaw, Madison  
 MaryAnn Simoneaux, Magnolia  
 Bobbie Simpson, Madison  
 Jackie Sims, Greenwood  
 Larry Sims, Laurel  
 Betsy Smith, Brookhaven  
 Corey Smith, Picayune  
 Diane A Smith, Oxford  
 James Smith, Hattiesburg  
 Joey Smith, Columbus  
 Ray Smith, Summit  
 Robert Smith, Richland  
 Thomas Smith, Madison  
 Margie Smithson, Olive Branch  
 Leland Speakes, Cleveland  
 Jeff Speed, Ridgeland  
 Allison Spencer, Hernando  
 Becky Stacy, Jackson  
 Randy Stark, Memphis  
 Joe Stedman, Natchez  
 Andrew Stetelman, Hattiesburg  
 Betty Stevens, Gloster  
 Kimberly Stevens, Starkville  
 Janet Stockwell, Gulfport  
 Debbie Stovall, Summit  
 Richard Stratton, Liberty  
 James Stroo, Hattiesburg  
 Sissy Strunk, Pascagoula  
 Dawn Stuit, Poplarville  
 Saun Sullivan, Denham Springs  
 Tanya Swoope, Biloxi  
 Tommy Tate, Columbus  
 Joyce Taylor, Madison  
 Tena Taylor, Oxford  
 Richard Teague, Picayune  
 Phillip Thames, Monticello

Leland Thomas, Picayune  
 Marques Thomas, Ocean Springs  
 Terry Thomas, Hernando  
 Sandra Thompson, Jackson  
 Wayne Thornton, Vicksburg  
 Lisa Tillotson, Vicksburg  
 Linda Toche, Ocean Springs  
 Susan Tolar, Biloxi  
 Ben Tomlinson, Ripley  
 Chad Tompkins, Madison  
 Joe Toms, Meridian  
 O. B. Triplett, Forest  
 Gary Troescher, Carriere  
 William Troxler, Tupelo  
 Joy Tucei, Gulfport  
 Beth Tyson, Biloxi  
 Thomas Underwood, Jackson  
 Andrea Upchurch, Vicksburg  
 Lawrence Vaughn, Cleveland  
 Jerry Vernon, Jackson  
 Daniel Walker, Olive Branch  
 Gwendolyn Walker, Oxford  
 Vickey Ward, Byram  
 Mark Warren, Ridgeland  
 Sanford Warren, Jackson  
 Catherine Warriner, Jackson  
 LuAnn Watkins, Picayune  
 Shorty Watkins, Germantown  
 Dorothy Watson, Starkville  
 Wesley Webb, Tupelo  
 Peter Weidlein, Bruce  
 Stanley West, Amory  
 Barry Weyland, Gulfport  
 Chris Wheeler, Ridgeland  
 Jim Wheeler, Biloxi  
 Betty White, Laurel  
 Donald White, Jackson  
 Harold White, Meridian  
 Lisa White, Jackson  
 William White, McComb  
 Brian Whitton, Clinton  
 Sue Wilkinson, Brandon  
 Bailey Williams, Corinth  
 Boyd Williams, Meridian  
 Sandra Williams, Tunica  
 Amy Wood, Pass Christian  
 Barry Woodward, Madison  
 Tabitha Wroten, Vidalia

#### Other Investors

Marilyn Abadie, Mc Comb  
 Renee' Abbenante, Gulfport  
 Robert Abbenante, Ocean Springs  
 Janelle Abbott, Gulfport  
 Judy Abide, Biloxi  
 Stephanie Ables, Ocean Springs  
 Vanessa Ables, Ridgeland  
 Charles Acklin, Mchenry  
 Barbara Acree, Germantown  
 Tanna Adam, Diamondhead  
 Amy Adams, Jackson  
 Deborah Adams, Collinsville  
 Jeffrey Adams, McComb  
 Karen Adams, Walls  
 Kelly Adams, McComb  
 Tanja Adams, Jackson  
 Barbara Adamson, Laurel  
 Angelia Adkins, Gulfport  
 Shirley Agner, Southaven  
 John Albano, Gautier

Tammy Aldridge, Olive Branch  
 Brad Alexander, Wiggins  
 Harry Alexander, Oxford  
 Lashanda Alexander, Madison  
 Andy Alfonso, Ocean Springs  
 Jo Ann Alford, Ridgeland  
 Alison Alger, Abbeville  
 Ali Allday, Hattiesburg  
 Dee Allegue, Biloxi  
 Barbara Allen, Biloxi  
 Darlene Allen, Ocean Springs  
 Michael Allen, Hattiesburg  
 Linda Allgood, Oxford  
 Brent Allison, Bay St. Louis  
 Timothy Allred, Meridian  
 Dale Alsup, Senatobia  
 Nancy Amacker, Hattiesburg  
 Joseph Amadeo, Biloxi  
 Jean Amos, Starkville  
 Michelle Amos, Starkville  
 Tiffany Amos, Florence  
 Bill Anderson, Madison  
 David Anderson, Pontotoc  
 Evelyn Anderson, Ocean Springs  
 Joree Anderson, Brandon  
 Judith Anderson, Hernando  
 Larry Anderson, Red Banks  
 Michael Anderson, Hattiesburg  
 Mike Anderson, Southaven  
 Michael Anderson, Jr., Booneville  
 Jesse Andrews, Tylertown  
 Mary Andrews, Columbus  
 Sissy Andrews, Gulfport  
 Tracey Andrews, Madison  
 Stephanie Anglin, Gulfport  
 Bernard Armstrong, Southaven  
 James Armstrong, Biloxi  
 Ellen Arnold, Ocean Springs  
 Gene Arnold, Pascagoula  
 John Arnold, Vicksburg  
 Sandra Ashford, Ridgeland  
 Joyce Asken, Brookhaven  
 Judy Atherton, Gulfport  
 Becky Austin, Hernando  
 Ken Austin, Pass Christian  
 Phyllis Austin, Greenville  
 Rickey Authement, Ocean Springs  
 Stephanie Avant, Greenwood  
 Cal Aycock, Germantown  
 Virgie Azar, Greenville  
 Sherry Azordegan-Neal, Madison  
 Stacy Babb, Carriere  
 Lester Bacon, Brandon  
 Christy Bailey, Meridian  
 James Bailey, Columbus  
 Kimberly Bailey, Ocean Springs  
 Leigh Bailey, Ridgeland  
 Kay Baird, West Point  
 Gloria Baker, Yazoo City  
 Elizabeth Balder, Bay St. Louis  
 James Ball, Vicksburg  
 Edith Baltar, Gulfport  
 Valerie Bamburg, D'Iberville  
 Pearl Banks, Gautier  
 Patricia Barnes, Southaven  
 Anita Barnett, Holly Springs  
 Robin Barnett, Tupelo  
 Chad Barnette, Southaven  
 Pamela Barr, Madison

Susan Barrett, Canton  
 Becky Barron, Brookhaven  
 Tamela Bartee, Sallitto  
 Wayne Bartley, Olive Branch  
 Jennifer Barton, Flowood  
 Carl Bass, Jackson  
 Janie Bass, Ridgeland  
 Glen Bates, Gulfport  
 Melissa Bates, Southaven  
 Elizabeth Batkie, Olive Branch  
 Dennis Baum, Hattiesburg  
 Gregory Baumgartner, Biloxi  
 Bret Baxter, Flowood  
 Jeanne Baxter, Bay Saint Louis  
 Shellye Beach, Ridgeland  
 Cindy Beard, Batesville  
 Barry Becker, Canton  
 Mary Marr Beckman, Ocean Springs  
 Sarah Beets, Laurel  
 Floyce Beevers, Jackson  
 Debra Bell, Jackson  
 Lisa Bell, Tupelo  
 Tracy Bell, Meridian  
 Lauren Benner, Ridgeland  
 Bradley Bennett, Southaven  
 Patricia Bennett, Hattiesburg  
 Rhonda Bennett, Gulfport  
 Kim Best, Jackson  
 John David Bethea, Flowood  
 Matthew Bierwagen, Gulfport  
 Robert Bilbrew, Canton  
 Janell Billiot, Picayune  
 Kimothly Billiot, Booneville  
 Jilleen Bishop, Vicksburg  
 Al Bishop, III, Brandon  
 Cindy Black, Sallitto  
 Susan Blackledge, Laurel  
 Paul Blacksmith, Gulfport  
 Brenda Blackwell, Hattiesburg  
 Vicki Blackwell, Memphis  
 Gary Blair, Brookhaven  
 LaSonya Blankenship, Germantown  
 Susan Blanton, Southaven  
 Alanna Bledsoe, Pontotoc  
 Je'Nell Blocher, Ocean Springs  
 Deborah Blocker, Meridian  
 Harold Blossman, McComb  
 David Blount, Jackson  
 Jane Bobitt, Cleveland  
 Bridget Boehm, Biloxi  
 Bill Boggan, Brandon  
 Lydia Boggan, Ridgeland  
 Bobby Boland, Hernando  
 Pamela Boland, Coldwater  
 Marquitta Bolden, Madison  
 Melanie Bolden, Olive Branch  
 Janice Boling, Brookhaven  
 Brian Bolis, Gulfport  
 Shelly Bookwalter, Olive Branch  
 James Bosco, Biloxi  
 Judy Boudoin, Waveland  
 Mel Bounds, Meridian  
 Trudy Bounds, Hattiesburg  
 Cookie Bourdene, Madison  
 David Bourdette, Biloxi  
 LeLinda Bourgeois, Biloxi  
 Lisa Bourgoyne, Brandon  
 Kevin Bourn, Jackson  
 Nancy Bourn, Jackson  
 Sarah Bowdon, Hernando

Curtis Bowie, Greenwood  
 Jackie Bowman, Grenada  
 Lori Box, Greenwood  
 Cynthia Boyer, Southaven  
 Jafet Boykin, Ocean Springs  
 Jason Boykin, Ocean Springs  
 Shannon Boykin, Biloxi  
 Nell Boykin-Tadlock, Forest  
 Michael Boyle, Flowood  
 Lori Bragg, Madison  
 Lex Brame, Gulfport  
 James Brand, Ocean Springs  
 Raye Brandon, Ocean Springs  
 Cassandra Brannon, Starkville  
 Leslea Brant, Nesbit  
 James Brantley, Brandon  
 Susan Brashier, Laurel  
 Melissa Breedlove, Brandon  
 Brian Breithaupt, Vicksburg  
 Stacy Breland, Gulfport  
 Elaine Brewer, Brookhaven  
 Harriet Brewer, Ridgeland  
 Linda Brewer, Senatobia  
 Janan Brewington, Biloxi  
 Arthur Brickey, Olive Branch  
 David Bridges, Jackson  
 Debby Bridges, Madison  
 Gregory Bridges, Tupelo  
 Loris Bridges, Ocean Springs  
 Eric Briscoe, Olive Branch  
 James Briscoe, Jackson  
 Becky Brister, Ridgeland  
 Bettie Britt, Hernando  
 Craig Britt, Olive Branch  
 Ginger Britt, Hernando  
 Cynthia Britton, Biloxi  
 Joseph Britton, Waynesboro  
 Scott Britton, Jackson  
 Al Brock, Greenville  
 Becky Brooks, Gulfport  
 Teresa Brooks, Starkville  
 Brandon Brown, Jackson  
 Cynthia Brown, Starkville  
 Fosta Brown, Memphis  
 Jason Brown, Hattiesburg  
 Jennifer Brown, Tupelo  
 John Brown, Ridgeland  
 Julia Brown, Ridgeland  
 Mimi Brown, Pass Christian  
 Oscar Brown, Senatobia  
 Ronald Brown, Hattiesburg  
 Ryan Brown, Jackson  
 Susan Brown, Madison  
 Kurtis Brumfield, Summit  
 Kathy Bryan, Madison  
 Lisa Bryan, Southaven  
 Sheri Bryan, Madison  
 Joe Bryant, Hattiesburg  
 Karen Bryant, Columbus  
 Sharon Bryant, Picayune  
 Sara Buchanan, Madison  
 Tressie Buckhalter, Jackson  
 Patricia Buckner, Starkville  
 Guy Bufkin, Bay St. Louis  
 Peggy Bullion, Hattiesburg  
 Alaina Bullock, Gulfport  
 Cecilia Bullock, Jackson  
 Cheryl Bullock, Gautier  
 Kay Bullock, Boyle  
 Kathryn Bumgarner, Ridgeland  
 John Bunch, Greenwood  
 Mary Bunch, Perkinston



Karen Bunker, Southaven	Jan Cauthen, Oxford	Margaret Colson, Natchez	Kimberly Davis, Lucedale	Joseph Edenfield, Gulfport
Jason Burch, Olive Branch	Donald Caylor, Germantown	Matthew Colvin, Madison	Kristyn Davis, Columbus	Amanda Edwards, Starkville
Bernita Burden, Greenville	Victoria Chambers, Gulfport	Katina Comans, Vicksburg	Mae Beth Davis, Southaven	Larry Edwards, Ridgeland
Michelle Burford, Ridgeland	Donald Chambliss, Southaven	Paola Conner, Madison	Robert Davis, Booneville	Sandra Edwards, Ocean Springs
Robyn Burgardt, Clinton	Suzanne Chambliss, Olive Branch	Gale Cooley, Laurel	Sherry Davis, Brookhaven	Andrew Eiland, Pascagoula
James Burge, Picayune	Karen Chance, Ocean Springs	Charles Coombs, Blue Mountain	Lisa Davis Wills,	Jenee' Eilermann, Gulfport
Rosiland Burge, Hattiesburg	Danny Chandler, Ridgeland	Jackie Coombs, Corinth	Summer Davis-Inman, Ocean Springs	Patricia Elam, Tupelo
Shelly Burklow, Gulfport	Louis Chandler, Houston	Johnnie Coombs, Blue Mountain	Michael Dawkins, Oxford	Belinda Elder, Flowood
Julie Burks, Hattiesburg	Loretta Chapman, Flowood	Luci Cooper, Flowood	Truman Dawson, Corinth	Kathy Elias, Gulfport
Lisa Burnett, Southaven	Ron Chapman, Ridgeland	Myssi Cooper, Ridgeland	Frank De Coito, Gulfport	Sandra Ellard, Natchez
Rhonda Burnett, Madison	Susan Chapman, Pontotoc	Robert Corey, Meridian	Jean Deal, Picayune	James Ellington, Kosciusko
Brent Burns, Southaven	Cynthia Chappellear, Madison	Steve Corey, Meridian	Douglas Dean, Tupelo	Fay Ellis, Southaven
Charlene Burrage, Pelahatchie	Brenda Chapuis, Saucier	Misty Corts, Hattiesburg	John Dean, Leland	Melissa Ellis, Brandon
James Burrow, Byhalia	Lynn Chapuis, Saucier	Richard Corts, Hattiesburg	Marion Dean, Leland	Shannon Ellis, Jackson
Patricia Burton, Greenville	Millicent Charbonnet, Long Beach	Chanda Cossitt, Tupelo	Beth Ann DeAngelis, Natchez	Jennifer Elmore, Biloxi
Susan Burton, Ridgeland	Barry Chatham, Hernando	Donna Costello, Meridian	Russell Dearman, Madison	Jonathan Elmore, Brandon
Dodie Busby, D'Iberville	Shannnon Chatham, Pachuta	Norma Cother, Tupelo	Jenifer Decker, Tupelo	Sue Elmore, Oxford
Jodi Busch, Gulfport	Anthony Chatman, Gulfport	Brian Couch, Hernando	Nancy DeFazio, Biloxi	Bowdre Emerson, Hernando
Deborah Bush, Starkville	Syliner Chew, Pontotoc	Matthew Couch, Madison	Robin DeLano, Biloxi	Ashley Endris, Gulfport
Marilyn Butcher, Memphis	Karen Chewing, Ocean Springs	Lee Countryman, Gautier	Scott DeLano, Gulfport	Richard Engel, Vicksburg
Nancy Byrd, Ripley	Amy Chicorelli, Cleveland	Patricia Courtney, Ocean Springs	Frances Dempsey, Tupelo	Chad Engelke, Southaven
William Byrd, Oxford	Amanda Childers, Holly Springs	Troy Courtney, Florence	Charles Denson, Bolton	Ed Engelke, Southaven
Sabra Cable, Southaven	Kelly Childs, Diamondhead	Buck Covington, Madison	Mary Frances Denton, Flowood	Jim Engle, Madison
Myrtle Cain-Berry, Hattiesburg	Reggie Childs, Gulfport	Christie Cowart, Mobile	Rodney DePriest, Jackson	Phyllis Enis, Columbus
Angel D Callahan, Meridian	Sharon Chiniche, Gulfport	Stephanie Cowart, Gulfport	Margaret Derryberry, Brandon	Brenda Estes, Tupelo
Harris Callum, Ridgeland	Kathy Chism, Saltillo	Pam Cox, Madison	Nannette DeShazo, Southaven	Sherry Ethridge, Pass Christian
Christine Cameron, Flowood	Miriam Chong, Biloxi	Cheryl Cranford, Hattiesburg	Angela Deskewies, Olive Branch	Brenda Eubanks, Southaven
Betty Campbell, Saltillo	Chris Chrestman, Olive Branch	Clay Crawford, Saltillo	Robyn Dethlefsen, Canton	Janice Eubanks, Lucedale
Greyson Campbell, McComb	Kay Chudy, Madison	Katherine Crawford, Vicksburg	Edwin Diez, Madison	Deloris Evans, Vicksburg
Judith Campbell, Southaven	Giuseppe Cigliola, Ocean Springs	Sharon Crawford, D'Iberville	Jeffrey Dillon, Ridgeland	Demetrese Evans, Terry
Patricia Campbell, Ocean Springs	Bambi Clark, Gulfport	Stephen Crawford, Bay Saint Louis	Trae Dilworth, Olive Branch	Cynthia Everett, Gautier
Robin Campbell, Amory	Ernie Clark, Brookhaven	Teresa Crawford, Southaven	Janice Dipaola, Madison	Douglas Everett, Hattiesburg
Tara Campbell, McComb	Roger Clark, Pickwick Dam	Reatha Crear, Vicksburg	Kendra Dismukes, Columbus	Sheri Everett, Hattiesburg
William Campbell, Ridgeland	Michele Clarke, Biloxi	Mindy Creech, Germantown	Kathy Do, Biloxi	Harriott Expose, Madison
Randy Cannon, Olive Branch	Mechelle Clark-Landrum, Ridgeland	Susan Crell, Holly Springs	Leslie Dobbins, Ocean Springs	Dolores Fairley, Hattiesburg
Sierra Cannon, Oxford	Robert Clay, Coldwater	Joe Crenshaw, Hernando	Mary Dobsch, Horn Lake	Christopher Farm, Olive Branch
Vincent Cannon, Oxford	Amy Clay (May), Coldwater	Jodie Critzer, Long Beach	Teena Dodd, Columbus	Sarah Farr, New Albany
Carole Cantrell, Brandon	Lauren Cleary, Oxford	Krista Croyne, Picayune	Janine Donelon, Gulfport	Dottie Farris, Hattiesburg
Jacob Cantrell, Tylertown	Mark Cleary, Oxford	Patricia Crosby, Ocean Springs	Tracey Dooley, Meridian	Stella (Joan) Farrow, Byhalia
David Cargill, Hattiesburg	Barry Clemmer, Jackson	Arlen Crotchett, Brandon	Nancy Dorroh, Ocean Springs	Bea Farruggio, Biloxi
Kim Cargill, Hattiesburg	Allison Cleveland, Tupelo	Paula Crum, Oxford	Ali Doss, Brandon	Crystal Faskell, Arlington
Alyssia Carlisle, Gulfport	Paula Clifford, Ocean Springs	Donna Crump, Moss Point	William Doughty, Jr., Starkville	John Fasler, Biloxi
Alan Carlson, Sumrall	Diane Clift, Madison	Monica Cryer, Meridian	Rachel Douglas, Petal	Crystal Fayard, Ocean Springs
Laura Carman, Madison	Emma Clingan, Tupelo	Bethany Culley, Flowood	Kevin Dowell, Olive Branch	Pamela Fayard, Gulfport
Peggy Carman, Madison	Mary Clisby, Ocean Springs	Mark Cumbest, Moss Point	Carol Downing, Hattiesburg	Cathy Feinstein, Meridian
Bobby Carney, Columbia	Mary Clopton, Brookhaven	Searcy Cunningham, Greenville	Martha Drake, Jackson	David Feldman, Summit
Chamberlan Carothers, Hattiesburg	Gloria Clyatt, Madison	Chris Curlee, Magee	Winston Drake, Flowood	Caroline Felker, Oxford
Diane Carpenter, Gulfport	Curtis Cobb, New Albany	Linda Curlee, Magee	DeQuan Drane, Gulfport	Bronwen Fell, Long Beach
Wayne Carpenter, Oxford	Laurie Cobb, Meridian	Shirley Curry, Tupelo	Regina Druetto, Batesville	Desmond Felsher, Gulfport
Cindy Carr, Tupelo	Mike Cobb, Ocean Springs	Todd Dabbs, Madison	Lauren Drummond, D'Iberville	Brad Feltenstein, Oxford
Stacy Carroll, Tupelo	Vickey Cobb, Marion	Sterling Dahl, Starkville	Betty DuBard, Greenwood	Cathy Feltenstein, Meridian
William Carruth, Brandon	Rachel Cochran, D'Iberville	Sandra Damers, Biloxi	Ken Dubard, Greenwood	Denman Ferguson, Canton
Christina Carson, Biloxi	Frances Coffin, Laurel	Maureen Daniels, Gulfport	Jim Duckworth, Magnolia	Joan Ferguson, Hernando
James Carson, Jackson	David Coggins, Tupelo	Rebecca Daniels, Gulfport	Kimberly Dudley, Hattiesburg	Judi Ferguson, Senatobia
Jennifer Carson, Starkville	Ginger Coggins, Germantown	Sonny Daniels, Hernando	Stacy Duff, Hattiesburg	Carmen Ferro, Diamondhead
Jacob Carter, Gulfport	Jonathan Colbert, Jackson	Raymond Dauenhauer, Gulfport	Kathryn Duncan, Hattiesburg	Bridget Ferrucci, Ocean Springs
James Carter, Ruth	Leigh Colbet, Gulfport	Gaines Daughdrill, Centerville	Nikki Duncan, Ridgeland	Melissa Field, Centerville
James Carter, Biloxi	Louise Cole, Tupelo	David Daugherty, Biloxi	Travis Dunn, Greenwood	Susannah Fielder, Flowood
Janie Carter, Jackson	Racheal Cole, Madison	Bill Daves, Greenwood	Lynn DuPont, Picayune	Olivia Fight, Brandon
Karen Carter, Hernando	Candy Coleman, Liberty	Jennifer Davi, Gulfport	Sue Durbin, Biloxi	Lynn Fillingham, Madison
Teleah Carter, Columbus	Chassity Coleman, Jackson	Anthony David, Biloxi	Carolyn Duren, Madison	Willis Finley, Jackson
Randy Cartwright, Ocean Springs	Jane Coleman, Picayune	Althea Davis, Flowood	Lou Ann Durfey, Madison	Paul Fischer, Water Valley
Ellen Carty, Hattiesburg	John Coleman, Southaven	Bonnie Davis, Hattiesburg	Nita Durrell, Madison	Robert Fisher, Brookhaven
Timothy Casano, Gulfport	Kecia Coleman, Olive Branch	Brooke Davis, Olive Branch	Margaret Duval-Scharwath, Hattiesburg	Kirby Fleming, McComb
Michael Casavechia, Greenville	Renae Collier, Gulfport	Carole Davis, Ridgeland	Debra Dye, Olive Branch	Mary Fleming, Carriere
Patricia Cash, Diamondhead	Trisha Collier, Meridian	Cindi Davis, Southaven	Marshall Dye, Olive Branch	Sally Fletcher, Jackson
Pamela Caston, Southaven	Dena Collins, Tupelo	Debbie Davis, Cleveland	Susan Dye, Olive Branch	Paul Flood, Jackson
Michael Cates, Natchez	Dottie Collins, Greenville	Jill Davis, Madison	Janice Easom, Natchez	Peter Flood, Jackson
Deanea Causey, Smithdale			Richard East, Bay Saint Louis	Vicky Flores, Olive Branch
			Brenda Easter, Southaven	Kimberley Flowers, Vicksburg
				Marilyn Flowers, Grenada
				Laine Flynn, Ridgeland

Debra Fokakis, Hattiesburg  
 Tripp Folk, Olive Branch  
 Martha Fondren, Hernando  
 Evelyn Ford, Gulfport  
 Sam Ford, Gulfport  
 Merri Fortenberry, Columbia  
 Gloria Fortinberry, Tylertown  
 Jason Fortinberry, Osyka  
 Linda Fortune, Olive Branch  
 Win Foshee, Ridgeland  
 Synthia Foster, Flowood  
 Kelly Frady, Columbus  
 Amanda Franklin, Vancleave  
 Kevin Franks, Tupelo  
 Tiffany Franks, Tupelo  
 Sharmaine Frazier, Columbia  
 Vicki Freeze, Madison  
 Mary Frelix, Columbia  
 Bill French, Byram  
 Sandra French, Ocean Springs  
 Theresa Friday, Madison  
 MaryAnn Frisella, Gulfport  
 Kimberly Fritz, Ocean Springs  
 Cliff Frohn, Des Moines  
 Jamie Frye, Meridian  
 Carrie Fuller, Oxford  
 Dianne Fuller, Brandon  
 Denise Furr, Jackson  
 Cassia Gabbert, Gulfport  
 Susan Gaffney, Pass Christian  
 Sue Gallaspy, Hattiesburg  
 Jerry Gardner, Clarksdale  
 Mark Gardner, Southaven  
 Heather Garner, Columbus  
 Monica Garner, Mc Comb  
 Peggy Garrison, Southaven  
 Betty Gast, Meridian  
 Carole Gaston, Starkville  
 Kimberly Gattuso, Hattiesburg  
 Trista Gaughan, Hernando  
 Wendy Gay, Hattiesburg  
 Olivia Gerald, Starkville  
 R. Geoffrey Germany, Oxford  
 Alfredo Giacometti, Tupelo  
 Gianna Giambelluca, Biloxi  
 Chip Gibbes, Summit  
 Grady Gibbons, Brandon  
 Patrick Gibson, Gulfport  
 Jennifer Gill, Gulfport  
 Rachel Gill, Clinton  
 Maureen Gillespie, Germantown  
 Constance Gilley, Saltillo  
 Theresa Gillis, Ridgeland  
 Margaret Gilmer, Vicksburg  
 Ronald Gilmore Jr, Ridgeland  
 Gale Gilpin, Gulfport  
 Skipper Giordano, Ridgeland  
 Felix Girod, Ridgeland  
 Melissa Gist, Southaven  
 Karen Glass, Gulfport  
 Roger Glass, Gulfport  
 Judy Glenn, Corinth  
 Michael Gnadt, Gulfport  
 Karen Godfrey, Clinton  
 Jeri Goff, Pascagoula  
 Michael Goff, Brandon  
 Ryan Goldin, Gulfport  
 Lisa Gollott, Ocean Springs  
 Sue Golmon, Tupelo  
 Brian Gomillion, Walnut Grove  
 Michael Gonzalez, Southaven  
 Janelle Good, Macon

Jennifer Goode, Canton  
 Rebecca Goodell, Columbus  
 Krista Goodhart, Gulfport  
 Mariela Goodman, Ocean Springs  
 Kimberly Goodson, Madison  
 Tia Goodwin, Tupelo  
 Janna Gordon, Olive Branch  
 Khylah Goree, Jackson  
 Rita Goss, Brookhaven  
 David Gosselin, Madison  
 Danny Gowen, Hernando  
 Sharon Grace, Oxford  
 James Graeber, Clarksdale  
 Tiffany Gragg, Hattiesburg  
 Diane Graham, Ridgeland  
 Hazel Graham, Brandon  
 Kristy Graham, Meridian  
 Mark Graham, Hattiesburg  
 Johnny Grant, Ridgeland  
 Francesca Grasse, Ocean Springs  
 Lisa Graves, New Orleans  
 Patricia Gray, Hattiesburg  
 Danny Grayson, Natchez  
 John Greco, Greenville  
 Donna Green, Ridgeland  
 Elizabeth Green, Laurel  
 Kellie Green, Hattiesburg  
 P Glenn Green, Natchez  
 Richard Green, Hattiesburg  
 Marilyn Greene, Meridian  
 Melissa Greer, Tupelo  
 Patricia Greer, Germantown  
 Ashley Gregoire, Gulfport  
 Sue Gregory, Grenada  
 Danny Grehan, Horn Lake  
 Chip Grenn, Hattiesburg  
 Dani Griffin, Brandon  
 Kim Griffin, Brandon  
 Susan Griffin, Tupelo  
 Anita Griffith, Cleveland  
 Frances Grimes, Gautier  
 Jackie Grimes, Gulfport  
 Valerie Grubbs, Hattiesburg  
 Victoria Gryder, Biloxi  
 Janice Guckert, Ridgeland  
 Patti Guerry, Columbus  
 Betty Fay Guice, Gulfport  
 Jacob Guice, Gulfport  
 Malinda Gullick, Olive Branch  
 Barbara Gunn, Horn Lake  
 Becky Gunter, Columbus  
 James Gurley, Amory  
 Crystal Gustafson, Grenada  
 Kathy Gustafson, Hernando  
 Orlando Guzman, Biloxi  
 Carolyn Gwathney, Cedar Bluff  
 Kenan Gwin, Natchez  
 Jacqueline Haarala, Meridian  
 Stephan Haas, Bay Saint Louis  
 Kimberly Hager, Gulfport  
 Irvin Hailey, Starkville  
 Sam Haire, Southaven  
 Albert Haley, Southaven  
 John Hall, Diamondhead  
 Karen Hall, Columbus  
 Megan Hall, Ridgeland  
 Rodney Hall, Madison  
 Stephanie Hall, Flowood  
 Karen Hamilton, Meridian  
 Jerry Hanberry, Sumrall

Brian Hancock, Southaven  
 William Hankins, Jackson  
 Kimberly Hanna, Southaven  
 Todd Hannaford, Tupelo  
 Beth Hansen, Jackson  
 Richard Hansen, Gulfport  
 Carol Hardison, Madison  
 Cathy Harkins, Jackson  
 Erin Harkins, Waveland  
 Rebecca Harlan, Gulfport  
 Ola Harley, Scooba  
 Jan Harlow, Laurel  
 Amanda Harpole-Snowden, Meridian  
 Judy Harrell, Vicksburg  
 Robin Harrigill, Madison  
 John Harris, Bay Saint Louis  
 Leslie Harris, Gautier  
 Melanie Harris, Greenwood  
 Charles Harrison, Biloxi  
 Gale Harrison, Olive Branch  
 Tommy Harrison, Oxford  
 Bridget Hart, McComb  
 Rhonda Hart, Brookhaven  
 Andrea Harter, Ocean Springs  
 Bobbie Hartfield, Hattiesburg  
 Patty Hartman, Brookhaven  
 Alton Harvey, Tylertown  
 Angela Harvey, Mc Comb  
 Candace Hasan, Long Beach  
 Diane Haskett, Hernando  
 Jimmy Hatchett, Memphis  
 Derek Havard, Flowood  
 Lee Havens, Cleveland  
 Barbara Haviland, Ocean Springs  
 Keegan Hawkins, Carriere  
 Marcus Hawkins, Greenville  
 Pam Hayden, Madison  
 Susan Hayes, Southaven  
 Idella Haynes, Hernando  
 David Haynie, Oxford  
 James Head, Gulfport  
 James Head, Biloxi  
 Tori Heard, Madison  
 Aussie Hearron, Jackson  
 Waurene Heflin, Tupelo  
 Joey Hemby, Byram  
 Stuart Hemphill, McComb  
 Linda Henderson, Flowood  
 Rosemary Henderson, Brandon  
 Lisa Hendrix, Byhalia  
 Amanda Hendry, Biloxi  
 Susan Henslee, Brandon  
 Clayton Hensley, Ridgeland  
 Penny Henson, Olive Branch  
 Carola Herrmann, Gulfport  
 William Hester, Laurel  
 Bill Hetrick, Clinton  
 Van Hibbler, Olive Branch  
 Jenifer Hickman, Ocean Springs  
 Lisa Hickman, Meridian  
 Dustin Hill, Meridian  
 Julia Hill, Madison  
 Norma Hill, Petal  
 Vicki Hill, Tupelo  
 William Hill, Hernando  
 Chad Hirn, Ridgeland  
 James Cliff Hodgetts, Southaven  
 Thad Hoke, Diamondhead  
 Julie Holcomb, Tupelo  
 Carolyn Holderfield, Horn Lake

Rita Holley, Meridian  
 Gloria Holliday, Tupelo  
 Geraline Holliman, Columbus  
 Deanna Hollinger, Oxford  
 Lisa Hollister, Pascagoula  
 Jeanette Hollowell, Olive Branch  
 Philip Holman, Jackson  
 Bonnie Holmes, Brookhaven  
 Edwin Holmes, Madison  
 James Holmes, Hattiesburg  
 Margaret Holmes, Pascagoula  
 Cindy Holt, Ridgeland  
 Gerald Honea, Magnolia  
 Andy Hood, Madison  
 Carl Hoover, Olive Branch  
 Paul Hopper, Ridgeland  
 Jessie Hornback, Yazoo City  
 Carol Horne, Tupelo  
 Kristi Horne, Madison  
 Ellen Horton, Clinton  
 Dick Houghton, Ocean Springs  
 Brenda Housley, Hattiesburg  
 Debbie Houston, Grenada  
 Kelly Howard, Madison  
 Frank Howell, Columbus  
 Mary Jo Howes, Biloxi  
 Ashley Howie, Flowood  
 Christine Hudson, Vancleave  
 Lana Hudson-Cole, Brandon  
 Royce Hudspeth, Columbus  
 Sharon Hudspeth, Columbus  
 George Hughes, Booneville  
 Geri Hughes, Gulfport  
 Jill Hughes, Summit  
 Sue Humphreys, Brandon  
 Julie Hunger, Picayune  
 Bailey Hunt, Senatobia  
 Eva Hunter, Madison  
 Thomas Hurdle, Oxford  
 Tommye Hurt, Flowood  
 Charles Hutcheson, Meridian  
 Marie Hutcheson, Meridian  
 Mary Lou Hutchinson, Collinsville  
 Tamara Hutton, Brandon  
 Jane Hyde, Ridgeland  
 Nancy Iles, Natchez  
 Cheryl Infante, Ocean Springs  
 Joey Ingram, Flowood  
 Randy Inman, Brandon  
 Sandra Irby, Brandon  
 Betty Jo Ison, Hattiesburg  
 Alicia Jackson, Vancleave  
 Eric Jackson, Meridian  
 Irene Jackson, Madison  
 James Jackson, Greenwood  
 Mary Jackson, Cleveland  
 Sheila Jackson, Jackson  
 Teresa Jackson, Ridgeland  
 Trey Jackson, Flowood  
 Virginia Jackson, Meridian  
 Judith Jacobs, Pearl  
 Dawne Jakubik, Ocean Springs  
 Charisa James, Byram  
 Gwen James, Hattiesburg  
 Bryan Jameson, Madison  
 Pat Jefcoat, Hattiesburg  
 John Jenkins, Jackson  
 Lee Jenkins, Ocean Springs  
 Marshall Jenkins, Saltillo  
 Martin Jenkins, Meridian

Nan Jenkins, Southaven  
 Rita Jensen, Brandon  
 Cynthia Joachim, Biloxi  
 Elizabeth Joachim, Ocean Springs  
 Warren Johansen, Hernando  
 Beverly Johnson, Magnolia  
 Cecil Johnson, Carriere  
 Chris Johnson, Ocean Springs  
 David Johnson, Holly Springs  
 Elizabeth Johnson, Brookhaven  
 Harold Johnson, Ridgeland  
 Hugh Johnson, Jackson  
 James Johnson, Laurel  
 Jean Johnson, Laurel  
 Joseph Johnson, Hattiesburg  
 June Johnson, Ridgeland  
 Karen Johnson, Ocean Springs  
 Patricia Johnson, Columbus  
 Rita Johnson, Olive Branch  
 Wanda Johnson, Hernando  
 Gregory Johnston, Ridgeland  
 Ronnie Johnston, Vicksburg  
 Titus Johnston, Horn Lake  
 George Joiner, Oxford  
 Alese Jones, Flowood  
 Angela Jones, Hattiesburg  
 Betty Jones, Biloxi  
 Dana Jones, Ocean Springs  
 Donald Jones, Gulfport  
 Herbert Jones, Vicksburg  
 Jeremiah Jones, Jackson  
 Jimmy Jones, Southaven  
 John Jones, Pascagoula  
 Kenneth Jones, Gulfport  
 Kevin Jones, Hernando  
 Lea Jones, Southaven  
 Mary Jo Jones, Gulfport  
 Paulette Jones, Diamondhead  
 Ron Jones, Ridgeland  
 Samuel Jones, Hernando  
 Sinnana Jones, Hattiesburg  
 Stephen Jones, Columbus  
 Tony Jones, Olive Branch  
 Trey Jones, Hattiesburg  
 Willie Jones, Columbus  
 Cecil Jordan, Collierville  
 Heather Jordan, Ocean Springs  
 Richard Jordan, Tupelo  
 Peggy Joyner, Tupelo  
 Burt Juneau, D'Iberville  
 Andrew Kalinowski, Columbus  
 Joseph Karr, Oxford  
 James Kavitz, Brookhaven  
 Estus Kea, Bay Saint Louis  
 William Kearney, Bay St. Louis  
 Christopher Keebler, Ocean Springs  
 Glenda Keenan, Oxford  
 Tommye Keith, Flowood  
 Amber Kelley, Biloxi  
 Maggie Kate Kelly, Ridgeland  
 Dorris Kendrick, Gautier  
 Guy Kennedy, Southaven  
 Jim Kennedy, Meridian  
 Karen Kessling, Carriere  
 Thomas Ketchings, Hattiesburg  
 Melissa Key, Sumrall  
 Tracy Key, Hattiesburg  
 J.R. Keys, Jackson  
 Saira Khan, Walls  
 Barbara Kidd, Meridian

Joan Killingsworth, Flowood	Beverley Lee, Gulfport	Loretta Martello, Ridgeland	April McKenna, Gulfport	John Moore, Olive Branch
Rickey Kimble, Tupelo	D. Danny Lee, Waveland	Barbara Martin, Moss Point	Emeldia McKey, Biloxi	Melvin Moore, Greenville
Janet Kinard, Grenada	Jason Lee, Tylertown	Benjamin Martin, Tupelo	Tonja McKim, Southaven	Sabrina Moore, Ridgeland
Wallace Kincaid, Madison	Jimmie Lee, Meridian	Joanna Martin, Ellisville	Anthony McLaughlin, Southaven	Sara Moore, Ocean Springs
Debbie King, Petal	Linda Lee, Biloxi	Susie Martin, Laurel	Codi McLellan, Kosciusko	Crystina Moran, Gulfport
Doyle King, Madison	Martha Lee, Hattiesburg	Suzanne Martin, Gautier	Larry McMahan, Hattiesburg	Anita Morgan, Greenwood
Gail King, McComb	Stephanie Lee, Ocean Springs	Vickie Martin, Brookhaven	Maggie McMichael, Petal	John Morgan, Madison
Jeff King, Brookhaven	Leigh Anne Leech, Brandon	Allie Martin, Jr., Tupelo	Nicole McMichael, Madison	Thomas Morgan, McComb
Lynn King, Madison	Gaye Leggett, Mchenry	Doug Maselle, Flowood	Brent McMillan, Liberty	Tommy Morgan, Tupelo
Metra King, Southaven	Peggy Leigh, Batesville	Monique Maselle-Kelly, Flowood	Jay McMiller, Olive Branch	Cindy Morgan-Fancher, Olive Branch
Jane Kingsafer, Hattiesburg	Robert Leigh, Southaven	Elleen Mashburn, Diamondhead	Jennifer McMinn, Oxford	Ajax Morris, Cleveland
Addie Kinney, Vancleave	Alex Lenoir, Madison	Pat Mashburn, Diamondhead	Judith McMurphy, Biloxi	Bill Morris, Flowood
Wylene Kirk, Madison	Fonda Lester, Madison	Carol Massey, Olive Branch	Loralee McMurphy, Biloxi	James Morris, Gulfport
Tracy Kirkley, Olive Branch	Jimmy Levy, Gulfport	Helen Massey, Southaven	Mike McMurray, Gulfport	Marlon Morris, Jackson
Jerome Kittrell, Meridian	Andrea Lewis, Vicksburg	Pamela Mathis, New Albany	Shannon McNair, Gulfport	Patricia Morris, Florence
Brenda Knight, Jackson	Sheila Lewis, Laurel	Janice Matthews, Columbus	Susan McNamara, Jackson	Kelly Moses, Gulfport
Kevin Knight, Tupelo	Tracy Lewis, Olive Branch	Wil Matthews, Oxford	PATRICK MCNAUGHTON, Southaven	Judy Mosley, Bruce
Randy Knouse, Ridgeland	Mun Lian, Hattiesburg	Margie Matthews-Mays, Southaven	John McNeese, Columbia	Linda Mote, Brandon
Keith Knowles, Tupelo	Kayla Libiszewski, Diamondhead	Mike Maxfield, Greenville	Debbie McNeil, Bay Saint Louis	Gale Mueller, Southaven
Terence Koontzy, Ridgeland	Jan Liles, Grenada	Betty Maxwell, Diamondhead	Joann McPherson, Collinsville	Jan Munn, Ocean Springs
Marvin Koury, Gulfport	Gloria Lindsey, Southaven	Linda Maxwell, Southaven	Brenda McRae, Southaven	William Murdock, Hernando
Slade Kraker, Starkville	Scott Lindsey, Snithdale	Area Mays, Hernando	Lena McRae, Meridian	Edna Murray, Crosby
Anna Kral, Gulfport	Gail Litchlitter, Jackson	Aaron McAdams, Hattiesburg	Bill McWilliams, Olive Branch	Jackye Murray, McComb
Kathleen Kranz, Gulfport	Julie Little, Corinth	Caitlin McAdams, Hattiesburg	Debbie McWilliams, McComb	Annabel Musgrove, Picayune
Margaret Kraye-Lucado, Hernando	Vickie Lizana, Gulfport	Ashley McAdory, Flowood	Grace Meadows, Flowood	Anne Myers, Jackson
Nessa Kreps, Ridgeland	Sidney Lloyd, Jr., Ocean Springs	Connie McAlister, Summit	Terry Medley, Gulfport	Pat Myers, Laurel
Brenda Kretschmar, Greenville	Dan Loflin, Jackson	Rickey McAlister, McComb	Judy Melancon, Picayune	Robert Myers, Oxford
Danae Kubicki, Hattiesburg	Dean Loftis, Columbus	Barry McArthur, Sumrall	Donna Melton, Saucier	Tena Myers, Flowood
Patricia Kurtz, Tupelo	Rose Loftis-Yates, Southaven	Michelle McAuley, Tupelo	Sandi Menendez, D'Iberville	Shelia Myles, Flowood
Marjorie Kusser, Diamondhead	Libbi Logan, Cleveland	Gregory McCaffrey, Gulfport	Abraham Menhel, Greenville	Billie Myrick, Ocean Springs
Annice Kyle, Southaven	Donna Lombardo, Southaven	Robin McCaffrey, Hattiesburg	Patrick Merrill, Ocean Springs	Donald Nace, Hattiesburg
Carmen Kyle, Southaven	Jane Long, Gulfport	Michael McCaleb, Ocean Springs	William Merritt, Natchez	Winnie Nace, Hattiesburg
Frank Lacey, II, Kosciusko	Karen Long, Tupelo	Robin McCaleb, Gulfport	Jacki Metcalf, Southaven	Savita Nair, Jackson
Aimee Lacy, Meridian	Phillip Long, Columbus	Rebecca McCann, Southaven	Henry Michel, Jackson	Farokh Nanavaty, Brandon
Tronnie Lacy, Clinton	Tiffany Longo Butcher, Waveland	James McCarthy, Memphis	Walter Michel, Jackson	David Napier, Southaven
Jane Ladner, Ridgeland	Diane Lott, Hattiesburg	Melton McCarty, Columbus	Julie Middleton, Flowood	Connie Necaise, Waveland
John Ladner, Poplarville	Dionne Loudenslager, Mc Comb	Sara McCaughan, Brandon	Trenton Milam, Jackson	Guy Necaise, Gulfport
Lisa Ladner, Picayune	Roy Loudenslager, McComb	Rick McCay, New Albany	Bruno Milanese, Ocean Springs	Edwin Neely, Tupelo
Patricia Ladner, Gulfport	Rebecca Love, Olive Branch	Patrick McClay, Walls	Linda Miles, Southaven	Carolyn Nelson, Brookhaven
Lois Laird, Columbus	Amelia Lovorn, Olive Branch	Charl McCloud, Tupelo	Bryan Miller, Tupelo	Teresa Nelson, Gautier
Colleen Lally, Magnolia	Bea Luckett, Tupelo	Cynthia McCool, Madison	Kim Miller, Magee	Kay Newman, McComb
Betsy Landers, Madison	Monte Luffey, Gulfport	Matthew McCool, Kosciusko	Linda Miller, Ocean Springs	Summer Newman, Gulfport
Marcia Landers, Flowood	Judy Lundy, Grenada	Cheryl McCormick, Olive Branch	Marian Miller, Clarksdale	Chris Newsom, Hernando
Phil Landers, Flowood	Deborah Luster, Clarksdale	Mallory Mackey, Biloxi	Mary Miller, Picayune	Karen Newsom, Jackson
Deborah Landry, Gulfport	Chet Lutkins, Ocean Springs	Cliff Magee, McComb	David Milling, Jackson	Sam Newsom, Leland
Debi Lane, Mendenhall	Jesse Lane, Jackson	Dawn Magee, Flowood	Francis Minnehann, Gulfport	Susan Newton, Ridgeland
Jesse Lane, Jackson	Nancy Lane, Jackson	Jarrett Magee, Southaven	Joseph Mistilis, Oxford	Christy Nguyen, Biloxi
Pat Lane, Starkville	Pat Lane, Starkville	Kristy Magee, Gulfport	Anne Mitchell, Pass Christian	Hue Nguyen, Gautier
Shawn Lane, Biloxi	Margaret Laney, Oxford	Lola Magee, Meridian	Clint Mitchell, Oxford	Sheila Nicholas, Ridgeland
Margaret Laney, Oxford	Mary Lang, Greenville	Carol Magers, Diamondhead	Dana Mitchell, Madison	Katherine Nichols, Corinth
Regina Langlinais, Ocean Springs	Regina Langlinais, Ocean Springs	Sherry Maggio Flynn, Walls	Harry Mitchell, Picayune	Sharon Nichols, Hattiesburg
Lisa Langston, Pearl	Lisa Langston, Pearl	Kim Magoun, Madison	Hayden Mitchell, Hattiesburg	Donna Nigro, Ridgeland
Gary Lankford, Gulfport	Gary Lankford, Gulfport	Kerri Mahan, Pass Christian	Kathryn Mitchell, Ocean Springs	Stephanie Nix, Byram
Carl LaRosa, Pass Christian	Carl LaRosa, Pass Christian	Susie Maier, Madison	McNeil Mitchell, Tylertown	Betsy Nolan, Diamondhead
Jennifer Larson, Long Beach	Jennifer Larson, Long Beach	Jared Makamson, Long Beach	Melanie Mitchell, Starkville	Carlene Noone, Madison
Angela Laster, Columbus	Angela Laster, Columbus	Parrish Malouf, Ridgeland	Sandra Mitchell, Lucedale	Joyce Noone, Madison
Ann Lauman, Jackson	Ann Lauman, Jackson	Clare Maness, Hernando	Jerry Mixon, Marks	Susan Norris, Biloxi
Denise Lawler, Ocean Springs	Denise Lawler, Ocean Springs	Mandy Mangrum, Ridgeland	John Mixon, Jackson	Teresa North, Corinth
Janet Lawrence, Gulfport	Janet Lawrence, Gulfport	Carl Manning, Gautier	Annette Mize, Greenwood	Carrie Northam, Brookhaven
Max Lawson, Osyka	Max Lawson, Osyka	Louis Mapp, Hattiesburg	Shelli Mohan, Biloxi	Fred Nosef, Greenville
Sallie Lawson, Biloxi	Sallie Lawson, Biloxi	Sheryn Maricle, Hernando	Yasmin Mohiuddin, Gulfport	Ronnie Nowell, Jackson
Tarzan Lawson, Memphis	Tarzan Lawson, Memphis	Bob Marsh, Flowood	Angela Mohr, Tupelo	Stephanie Null, Meridian
Hoang Le, Gulfport	Hoang Le, Gulfport	Jeanelle Marshall, Madison	Kandace Monsivais, Laurel	James Nutt, Madison
Brooke LeBlanc, Mc Comb	Brooke LeBlanc, Mc Comb	Jonathan Marshall, Gulfport	Donna Monsour, Meridian	Tammy Nutt, Madison
Margarita Leblanc, Olive Branch	Margarita Leblanc, Olive Branch	Richard Marshall, Gulfport	Mark Montet, Waveland	Michael Oakes, Biloxi
Philip LeBlanc, Long Beach	Philip LeBlanc, Long Beach	Tammy Marshall, Picayune	Bettina Montgomery, Oxford	Gloria Oakley, Hernando
Stephanie LeClair, Grenada	Stephanie LeClair, Grenada	Dean Martel, Gulfport	Thomas Montgomery, Oxford	Emily O'Beirne, Natchez
			Doris Moody, Columbus	Cara O'Bryant, Hernando
			Janet Moody, Olive Branch	Paul Ockmand, Lumberton
			Barbara Mooney, Columbus	Cliff O'Conner, Senatobia
			Eric Moore, Quitman	Beverly Odom, Collinsville



Diane Odom, Memphis	Lynn Pfund, Germantown	Kent Raulston, Gulfport	Jean Rushing, Madison	James Sills, Madison
Kurt Olivent, Southaven	Elaine Phelps, Ridgeland	Ginny Ray, Jackson	Kathleen Rushing, Jackson	Amber Simmerman, Southaven
Canda Olmi, Bay Springs	Gerald Phillips, Laurel	Annette Rayburn, Jackson	Lonnie Rushing, Clinton	Margaret Simmons, Gulfport
Courtney Olsen, Gulfport	Hallie Phillips, Meridian	Barbara Rea, Meridian	Stephanie Russo, Picayune	Suzanne Simmons, Flowood
Susan O'Mara, Ridgeland	Janice Phillips, Saltillo	Diana Rea, Columbus	Cindy Ruth, Grenada	Larry Simons, Flowood
Erica O'Neal Leidigh, Wiggins	Mary Phillips, Gulfport	Bobbie Ready, Tupelo	Denise Rutherford, Waveland	Collier Simpson, Madison
Eunice Ooi, Gulfport	Robin Phillips, Olive Branch	Maxie Rebsamen, Greenville	Kim Rutland, Hattiesburg	Judith Simpson, Tupelo
Tina O'Quinn, Tupelo	Thomas Phillips, Columbus	Cheryl Reed, Meridian	James Ryals, Biloxi	Kimberly Simpson, Gulfport
Burgess Orgeron,	Tina Phillips, Gulfport	Chris Reed, Grenada	Ron Ryals, Columbia	Jean Sims, Gulfport
Diamondhead	Harry Piascik, Ocean Springs	Clayton Reed, Nesbit	Jeremy Ryan, Collierville	Martha Sims, Laurel
Michael Oswalt, Madison	Lydia Pickard, Biloxi	Kimberly Reed, Columbus	Amanda Ryle, Gulfport	Casey Sipili, Hattiesburg
Kane Overstreet, Starkville	Marty Pickard, Hernando	Lisa Reed, Collinsville	Charlotte Sadler, Biloxi	Dolly Skelton, Southaven
Virginia Overstreet, Gulfport	Sandi Pickard, Gulfport	Robin Reed, Starkville	Tommy Salmon, Olive Branch	Heather Skelton, Potts Camp
James Overton, Natchez	Tracy Pickett, Oxford	Vickie Reel, Brandon	Dee Salvas, Gulfport	Dorothy Slade, Hattiesburg
June Owens, Hattiesburg	Betty Pierce, Hattiesburg	Katherine Regimbal, Columbus	Mark Samsel, Clinton	Alice Smith, Ridgeland
Anthony Pace, Gulfport	Kevin Pierce, Tupelo	Sharon Register, Hattiesburg	Richard Sanchez, Gulfport	Bo Smith, Jackson
Debra Pace, Hattiesburg	Bob Pillow, Jr., Madison	Betsy Rettig, Saucier	Sandra Sanchez, Gulfport	Cameron Smith, Brookhaven
Kassie Paddock, Flowood	Susan Pinkston, Ridgeland	Scott Rheams, Biloxi	B.L. Sanders, Olive Branch	Carrie Smith, Picayune
Travis Paige, Biloxi	Sheila Pinnix, Southaven	Gina Rhett, Columbus	Brandon Sanders, Madison	Charlie Smith, Greenwood
Christine Palmer, Ridgeland	Colleen Pitre, Carriere	Kathryn Rhett, Columbus	Debra Sanders, Madison	Christine Smith, Jackson
Doy Palmer, McComb	Mike Pittman, Clarksdale	Emily Rhinelander, Biloxi	Larry Sanders, Madison	Cindy Smith, Flowood
Jeff Palmer, Purvis	Linda Pitts, Brandon	Ronnie Rhoda, Southaven	Melanie Sanders, Greenville	DeLois Smith, Hattiesburg
Kathy Palmer, Hattiesburg	Penny Pitts, Flowood	Edith Rhodes, Brooklyn	Sheila Sanders, Greenwood	Diane Smith, Madison
Stephanie Palmer Cummins,	Hal Pleasants, Greenwood	Janice Rhodes, Starkville	Leah Sandidge, Clinton	Doris Smith, Holly Springs
Ridgeland	Sharon Plunkett, Ridgeland	Melissa Rhodes, Madison	Jimmie Sandifer, Jackson	Dorothy Smith, Jackson
Carla Palmer-Allen, Ridgeland	Yancy Pogue, Bay Saint Louis	Katherine Richard, Pass	Joderick Sandifer, Jackson	Ellen Smith, Madison
Ronald Panissidi, Nesbit	Amanda Polles, Ridgeland	Christian	Marilyn Sappington, Pontotoc	Jacquelyn Smith, Natchez
Melissa Parish, Southaven	Sharon Pompelia, Meridian	Paula Richards, Collinsville	Barbara Sauls, Laurel	Jane Smith, Columbus
Phield Parish, Greenville	Josh Poole, Jackson	Barbara Richardson, Jackson	Tracy Sauls-Mason, Ridgeland	Jane Smith, Jackson
Gary Parker, Flowood	Wanda Poole, Oxford	Lois Richardson, Biloxi	David Saulters, Hattiesburg	Jeffrey Smith, Southaven
Kelly Parker, McComb	Francis Poolson, Gulfport	W. Dillard Richardson, Saltillo	Natalie Savell, Madison	Johnny Smith, Meridian
Olivia Parker, Saltillo	James Pope, Columbus	Paula Ricks, Ridgeland	Reginald Savoie, Poplarville	Justin Smith, Brandon
Phyllis Parker, Jackson	Constance Portas, Gautier	Sarah Rider, Biloxi	Jane Sawyer, Long Beach	Kathryn Smith, Ellisville
Samantha Parker, Olive Branch	Cyndi Porter, Hernando	Keith Ridgeway, Laurel	Betty Saxton, Madison	Lisa Smith, Southaven
Linda Parks, Ocean Springs	Terri Posey, Madison	Bob Ridgway, Jackson	Debbie Scairono, Gulfport	Monte Smith, Tupelo
Yolanda Parris, Byram	Glenda Poulos, Gulfport	James Ridgway, Madison	Melissa Scheid, Saucier	Patricia Smith, Gautier
Diana Parrish, Brandon	Martha Powell, Olive Branch	Joyce Riley, Tupelo	Susan Schneeflock, Ridgeland	Ronald Smith, Tupelo
Steven Pascua, Gulfport	Zeke Powell, Hattiesburg	Alex Riser, Kosciusko	Linda Schonewitz, Saucier	Sharon Smith, Jackson
Bradley Patano, Biloxi	Curtis Powell, Jr., Brandon	Steve Rives, Clinton	William Schonewitz, Biloxi	Stephany Smith, Brookhaven
James Patano, Biloxi	Lynette Praytor, Flowood	Kimberly Robbins, Collinsville	Brandy Schulz, Tupelo	Jim Smithson, Olive Branch
Jason Patrick, Hattiesburg	Joseph Presley, Kosciusko	Marley Roberson, Jackson	Lindsey Scollard, Hattiesburg	Sharon Sofford, Pass Christian
Douglas Patterson, Amory	Ann Prewitt, Ridgeland	Pamela Roberson, Oxford	Charles Scott, Carriere	Carmen Sones, Poplarville
Tina Pavlov, Gulfport	Ronald Prewitt, Madison	Joel Roberts, Petal	Ereka Scott, Madison	Amy Sonnier, Ocean Springs
Alicestine Payne, Memphis	Beth Price, Olive Branch	Tracy Roberts, Jackson	Virginia Scott, New Albany	Lori Sorenson, Powhatan
Barbara Payne, Gulfport	Debra Price, Southaven	Cindy Robertson, Clinton	Sherry Scott-Chambers,	Mike Soutullo, Pearl
Neil Payne, Jackson	Terrie Price, Ocean Springs	Ervin Robertson, Ridgeland	Memphis	Janet Spain, Flowood
Gerry Peak, Germantown	Virginia Primos, Jackson	Julie Robertson, Hattiesburg	Kimberly Seal, Long Beach	Ramona Spann, Jackson
Christopher Peaks, Olive	Mark Prince, Tupelo	Debbie Robinson, Brandon	Taravia Seals-Harris, Madison	Brenda Spencer, Tupelo
Branch	Cynthia Pritchard, Gautier	Jacqueline Robinson, Clinton	Steve Seaman, Pascagoula	Karen Spencer, Grenada
Brenda Pearce, Tupelo	Sherry Pullens, Hattiesburg	Donna Robison, Olive Branch	Linda Seifert, Hattiesburg	Woody Spiers, Picayune
Joyce Pearson, Booneville	Jill Pulliam, Hernando	Rhonda Rodgers, Pontotoc	Louann Sekul, Ocean Springs	Evelyn Spillers, Oxford
Wendy Peavy, Biloxi	Victoria Pumford, Long Beach	Shirley Roe, Flowood	Barbara Sellers, Hattiesburg	Donna Spooner, Ridgeland
Sonya Peck-Imomoh, Horn	Chris Purser, Madison	Amy Rogers, Olive Branch	Larry Semski, Ocean Springs	Countina Spurlock, McComb
Lake	Pam Pybas, Madison	Bennie Rogers, Laurel	Terri Shaifer, Natchez	Candace Spurzem, Flowood
Chris Peede, Brandon	Judy Quick, Madison	Debbie Rogers, Madison	Delphine Shanks, Jackson	Lisa Stala, Gulfport
Margaret Peel, Tupelo	Janie Quin, Ridgeland	Pamela Rogers, Olive Branch	Monique Shannon, Brookhaven	Victor Stanfield, Gulfport
Kenneth Peeples, Bude	Jason Quinn, Jackson	Philip Rogers, Hattiesburg	Richard Shapley, Ridgeland	Michelle Stanley, Columbia
Jacqueline Pegues, Oxford	Becky Rader, Ridgeland	Robert Rollins, Mc Comb	Kass Sharp, Starkville	Patti Stark, Pontotoc
Debbie Pennington, Coldwater	Carol Rafferty, Pass Christian	Brenda Rollinson, McComb	Stephanie Shaw, Gulfport	Kelley Starnes, Brandon
Suzanne Pennington, Southaven	Monica Rainey, Olive Branch	Sonya Romero, Ocean Springs	Ron Sheets, Cordova	Linda Starnes, Madison
Anika Perkins, Columbus	Sarita Rainey, Meridian	Viera Roseburgh, Jackson	Thomas Shelton, Vicksburg	Kay Staten, Grenada
Pete Perkins, Columbus	Jim Raley, Madison	George Roser, Southaven	Estelle Sherer, Clinton	Beth Stauffer, Tupelo
Sally Perkins, Hattiesburg	Suzanne Raley, Meridian	Jordyn Rosetti-Favret, Gulfport	Ginger Sheriff, Florence	Anna Stedman, Natchez
Tina Perkins, Ocean Springs	Jennine Ramage, Hernando	Lawrence Ross, Ocean Springs	Ida Sherman, Ocean Springs	Doe Steely, Flowood
Teena Perry, Hattiesburg	Mindy Ramey, Corinth	Sheila Ross, Madison	Richard Shields, Jackson	Christian Stefferud, Madison
Karen Peters, Gulfport	Brenda Ramm, Pascagoula	Kathy Rouchon, Brandon	Carol Shippey, Bay St. Louis	Edward Stephenson, Oxford
Michael Peters, Jackson	Dero Ramsey, Starkville	Lazaro Rovira, Pass Christian	Clay Short, Tupelo	Stephen Stetelman, Hattiesburg
Mitchell Peters, Jackson	Doris Randall, Gulfport	Karla Rucker, Saltillo	Ellen Short, Tupelo	Penny Stettinius, Picayune
Samuel Peters, Jackson	Patsy Randle, Starkville	Geney Ruesga, Biloxi	Janice Shows, Ridgeland	David Stevens, Clinton
Twila Peterson, Gautier	Jeff Rankin, Ridgeland	Theda Ruff, Madison	Sheri Shramek, Clinton	Jonathan Stevens, Kosciusko
Leslie Pettey, Tupelo	Karen Rasberry, Laurel	Michele Rumbley, Madison	Nancy Shroyer, Gulfport	Ronnie Stevenson, Greenwood
Cecil Pettis, Hernando	Leslie Ratcliff, Flowood	Heath Rushing, Tylertown	Barbara Shute, Picayune	Alahna Stewart, Flowood

Barbara Stewart, Byhalia	Dee Tharp, Germantown	Kathryn Vickers, Madison	Randy Westrick, Gulfport	Yvonne Winstead, Vicksburg
Carol Stewart, Canton	Barry Thomas, Grenada	Mark Vinson, Ridgeland	Theresa Weyland, Gulfport	Eugenia Winston-Crowley, Greenville
Gary Stewart, Brookhaven	Cindy Thomas, Hernando	Jessica Virden, Germantown	Brenda Wheeler, Biloxi	Bridgett Winters, Greenville
Jesse Stewart, Vaiden	Elizabeth Thomas, Hernando	Guenn Voigts, Pass Christian	April White, Ocean Springs	Theo Wise, Madison
Julene Stewart, Jackson	Jessica Thomas, Ridgeland	Emmett Wade, Hernando	Bart White, Baldwin	Sarah Wittman Barton, Biloxi
Maya Stewart, Hattiesburg	Katie Thomas, Flowood	Lynn Wade, Ocean Springs	Jonathan White, Meridian	Betty Womack, Tupelo
Paula Stewart, Sardis	Mary Thomas, Jackson	Tiffany Wade, Flowood	Mae White, Oxford	Charles Wood, Pass Christian
Perry Stewart, Hattiesburg	Naomi Thomas, Pascagoula	Ruth Wadley, Madison	Rebecca White, Southaven	Jessica Wood, Madison
Stephanie Stewart, Oxford	Rick Thomas, Gulfport	Gay Waites, Ridgeland	Robert White, Gulfport	Chad Woods, Ocean Springs
Susan Stewart, Ridgeland	Shirley Thomas, Tupelo	Brenda Waldrop, Columbus	William White, Olive Branch	Laurence Woods, Liberty
Vanessa Stinson, Laurel	Terrell Thomas, West Point	Justin Waldrop, Tupelo	Candy Whitehead, Ridgeland	Lindsey Wool, McComb
Darrell Stirewalt, Hattiesburg	Terry Thomas, Carthage	David Waldroup, Biloxi	Teresa Whitehead, Madison	Mary Jane Wooten, Vicksburg
Richard Stockett, Crystal Springs	Denise Thomas -Touchstone, Hattiesburg	Debbie Walker, Flowood	Debbie Whitfield, Saucier	Melba Wooten, Hernando
Pamela Stockstill, Picayune	Dorothy Thompson, Jackson	Deborah Walker, Jackson	Dianne Whitfield, Oxford	Nancy Wooten, Brookhaven
Bill Stoddard, Hernando	Gloria Thompson, Jackson	Grace Walker, Tougaloo	Glenn Whitfield, Madison	Kathy Worthy, Collierville
Bobby Stokes, Ridgeland	Jesse Thompson, Jackson	Jason Walker, Gulfport	Rachel Whitt, New Albany	James Wright, Olive Branch
Christy Stokes, Lakeland	LaChoya Thompson, Olive Branch	Mary Walker, Jackson	Angie Whitten, Columbus	Jane Ann Wright, Jackson
Dawn Stolz, Bay St. Louis	Martha Thompson, Oxford	Vicki Walker, Madison	Patton Whitten, Columbus	Justin Wright, Jackson
Charles Stone, Greenville	Matthew Thompson, Jackson	Arlene Wall, Gulfport	Sue Whitten, Columbus	Sandra Wright, Hattiesburg
Fay Stone, Greenville	Donna Thornton, Vicksburg	Gail Wallace, Southaven	Kathy Whittington, Ocean Springs	Sandra Wright, Ellisville
Christopher Stovall, Summit	Sherri Thornton, Pascagoula	Teresa Wallace, Senatobia	Rebekah Whittington, Brandon	Tina Wright, Madison
Rosemary Stovall, Madison	Deborah Tierce, Tupelo	Linda Walsh, Ocean Springs	Patricia Whittton, Clinton	Walter Wright, Lucedale
Jacob Strait, Vicksburg	Vicki Tindall, Madison	Timothy Walter, Gulfport	Britt Wicker, Oxford	Elizabeth Wroten, Byram
William Strauss, Columbus	Sean Tindell, Gulfport	Mary Walters, Aberdeen	Teresa Wieck, Ocean Springs	Karla Wroten, Natchez
Nancy Street, Hattiesburg	Lisa Tingle, Beaumont	Fred Walton, Memphis	Jay Wiegartner, Jackson	Sybil Wroten, Vidalia
Scott Stribling, Clarksdale	Brent Tippitt, Southaven	Robin Walton, Tupelo	Natalie Wiggins, Hattiesburg	Nell Wyatt, Ridgeland
William Strickland, Lucedale	JAMIE TIPTON, Hernando	Danny Ward, Jackson	R.J. Wilbanks, Olive Branch	Vic Wyatt, Ridgeland
JoAnna Stricklin, Brandon	Ann Tolbert, Brandon	Elsie Ward, Memphis	Watkins Wild, McComb	Virginia Wyatt, Madison
Troy Stricklin, Gulfport	Ben Tolbert, Olive Branch	Steve Ward, Columbus	Brenda Wiley, Ridgeland	Kelli Yates, Madison
Raymond Stronsky, Gulfport	Sally Toler, Natchez	Betty Ware, Grenada	Patsy Wilgus, Hattiesburg	Shannon Yawn, Hattiesburg
Debbie Stroo, Petal	George Tomlinson, Oxford	Bobby Ware, Gulfport	James Wilkerson, Madison	Janet Young, Greenwood
Annette Stroupe, Senatobia	Terry Tomlinson, Southaven	John Warner, Jackson	Pam Wilkerson, Hattiesburg	John Young, New Albany
Martha Strum, Gautier	Charles Tompkins, Oxford	Jason Warren, Tupelo	Harriett Wilkinson, Starkville	Pete Young, Flowood
Tracy Stubblefield, Hernando	Chad Toney, Liberty	Kathryn Warren, Ridgeland	Melinda Wilkinson, Jackson	Richard Young, Brandon
Roger Sturdivant, Brandon	Lesly Toohey, Ridgeland	Letha Warren, Columbia	Rachelle Wilkinson, Olive Branch	Staffardnett Young, Collierville
Basil Sullivan, Jackson	Philip Torjusen, Pascagoula	Regina Warren, Long Beach	Beth Williams, Tupelo	Toya Young, Brandon
Betty Sullivan, Jackson	Seth Touchstone, McComb	Richard Warren, Natchez	Chance Williams, Senatobia	Young Yu, Hattiesburg
Jeanette Sullivan, Diamondhead	Richard Travers, Germantown	Rob Warren, Brandon	Cherry Williams, Columbus	Joel Zimmerman, Tupelo
Allan Summerlin, Madison	Troy Trigg, Ocean Springs	Tina Warren, Ocean Springs	Deborah Williams, Batesville	
Christy Sumrall, Laurel	Ed Truett, Jackson	Kara Washington, Flowood	Faye Williams, Gulfport	
Sue Sunderland, Gulfport	Rick Truitt, Greenwood	Janet Waterhouse, Ocean Springs	Gregory Williams, Ocean Springs	
Richard Sutherland, Pascagoula	John Trusty, Greenwood	Jeffrey Waters, Olive Branch	Hilbert Williams, Columbus	
Jane Swain, Ridgeland	J. Mark Tucker, Ellisville	Adam Watkins, Hattiesburg	Jeff Williams, Ecu	
Edgar Sweatt, Gautier	Katrina Turk, Hattiesburg	Bud Watkins, Terry	Leslie Williams, Gulfport	
Linda Swinney, Tupelo	James Turner, Madison	Mary Watkins, Flowood	Stephanie Williams, Flowood	
Mary Swoope, Madison	Jane Ann Turner, Ellisville	Carla Watson, Vicksburg	Joyce Williamson, Gulfport	
Angela Sylvester, Southaven	Jessica Turner, Oxford	Catherine Watson, Ridgeland	Nenar Williamson, Hattiesburg	
Suong Tang, Biloxi	Sandy Turner, Tupelo	Sonett Watson, Ridgeland	Bradley Williford, Ridgeland	
Rachel Tate, Gulfport	Sarah Turner, Madison	Michelle Way, Flowood	Christy Willis, Madison	
Kutenia Tate-Good, Ridgeland	Dominic Tusa, Biloxi	Ernie Webb, Brandon	Jesse Willis, Vicksburg	
Debra Tatum, Ocean Springs	Mary Janita Tyree, Jackson	Howard Webb, Madison	Rosa Willis, Olive Branch	
Erik Tatum, Madison	Michael Ueltschey, Jackson	Judy Webb, Starkville	Alex Wilson, Flowood	
Ann Taylor, Ocean Springs	Patricia Umberger, Sardis	Larry Webb, Olive Branch	Chris Wilson, Laurel	
Dottie Taylor, Grenada	Marjorie Underwood, Jackson	Laurie Webb, Olive Branch	Dimona Wilson, Flowood	
Jamie Taylor, Columbus	Caroline Upthegrove, Saltillo	Mary Webb, Gulfport	Judy Wilson, Olive Branch	
John Taylor, Columbus	George Upton, Brookhaven	Michael Webb, Columbia	Keith Wilson, Southaven	
Marsha Taylor, Holly Springs	Jo Usry, Jackson	Robert Webb, Gulfport	Matt Wilson, Southaven	
Richard Taylor, McComb	Lisa Utterback, Hernando	Sandy Webb, Gulfport	Michelle Wilson, Gulfport	
Terry Taylor, Southaven	Lynda Vail, Columbus	Rita Webster, Madison	Patty Wilson, Greenville	
Tim Taylor, Water Valley	Tammy Valente, Carriere	Jodi Weeden, Tupelo	Sandra Wilson, Pass Christian	
Vicki Taylor, Cleveland	Helen Valentine, Meridian	Mona Weeden, Tupelo	Sydney Wilson, Brookhaven	
Philip Teel, Holly Springs	Martha Jo Vance, Jackson	Edith Weems, Southaven	Jeremy Winborne, Jackson	
Taffy Teeter, Madison	Melinda Vassalli-Clark, Gautier	Kyla Weems, Jackson	Ronald Windham, Ellisville	
Lynn Telano, Louisville	Cassandra Vaughn, Meadville	James Weidlein, Oxford	Rosemary Windham, Oxford	
Grace Temple, Picayune	Melissa Vaughn, Mathiston	Barbara Weir, Collierville	Caitlin Wing, Madison	
Cathy Terrell, Brandon	Sandra Vaughn, Laurel	Zeno Wells, Gulfport	Barbara Winkworth, Natchez	
Patrick Terrell, Byhalia	Chris Veal, Madison	Mauri Welzien, Ridgeland	Michele Winstead, Meridian	
Annette Terry, Biloxi	Sharon Vecchione, Olive Branch	Kenneth West, Hattiesburg	Terry Winstead, Meridian	
Rita Tetzlaff, Picayune	Cindy Vick, Hernando	Vicki West, Tupelo	Thellis Winstead, Meridian	
Terry Tetzlaff, Picayune		Lorie Westbrook, Ocean Springs		
Kellie Thames, Rayville				





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



**Glenn Whitfield**  
Broker/Owner  
Madison  
glenwhitf@yahoo.com



**THE REAL ESTATE FIRM**



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



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



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



**Mississippi Coast Realty**

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

130 Davis Avenue  
Pass Christian, MS 39571



**MCAR**  
Mississippi Commercial  
Association of REALTORS®

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



**Century 21**



**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



**WANTED**  
★ **MARPAC**  
MARPAC: Our power. Our protection.  
**BROWNDOWN THEROWDOWN**  
AOL SEARCH ENGINE

**February 5, 2014**  
**6:30 PM to 9:00 PM**  
**Duling Hall in Fondren**  
**622 Duling Avenue, Jackson**

**\$25.00**  
**Admission includes**  
• Dinner  
• Cash bar available

**Drawdown for up to \$5000**  
You could win \$5,000 if your ticket is the last one standing at the end of the night!  
• Tickets are \$100 each  
• Tickets will count toward your MARPAC pledge!  
For more information or to register go to  
[www.msrealtors.org/drawdown.pdf](http://www.msrealtors.org/drawdown.pdf)

**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](http://www.nickclarkauctions.com)

**New Mini Referral Ads**

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

For additional information  
or to advertise, contact  
Kathy Whitfield at  
[kwhitfield@msrealtors.org](mailto:kwhitfield@msrealtors.org)





Mississippi Association of REALTORS®  
PO Box 321000  
Jackson, MS 39232-1000  
Web: [www.msrealtors.org](http://www.msrealtors.org)

# Are you taking advantage of these great MAR Member Benefits?

**Office DEPOT.**  
*Taking Care of Business*

*Sign up with MAR's Office Depot affinity program to receive discounts, coupons and other rewards.*



*Sign up with for the C Spire REALTOR® Wireless Discount.*

**TelaMed+** inc.

*Sign up with TelaMed, Inc. for 24/7 physician access for a small monthly membership.*

***Go to [msrealtors.org/AffinityPartners.php](http://msrealtors.org/AffinityPartners.php) to learn more***

