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Spring 2015



Tackling the new NAR Core Standards challenge

2015 REALTOR® Day Images

NAR Ethics Enforcement Changes

Must-Have Mobile Apps



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

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SPRING 2015

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YOUNG WELLS WILLIAMS P.A.
IS PLEASED TO ANNOUNCE
the formation of a new practice group focusing on
RESIDENTIAL CLOSING SERVICES
and that
SHARON G. PLUNKETT
has joined the firm as Counsel and Leader
of its Residential Closing Services Group.



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After what has seemed like a longer and colder than average winter, we are finally seeing the signs of Spring all around us. Longer days mean that Mississippi REALTORS® have more time to show property and better weather encourages more buyers and sellers to enter the market.

I have thoroughly enjoyed the opportunity of visiting many of our local boards around the state and getting to know them a little better. Business is booming and our members are benefiting and enjoying success for their hard work in a challenging real estate market.

In this issue, three of our Local Board Association Executives, Jill Bishop, Betty Oltremari and Jo Usry, serve as this issue's cover models and share with our members the challenge of implementing NAR's new Core Standards on page 14. They'll share the vision and hard work involved in making these changes to strengthen their local board members.

In addition to NAR's comprehensive Core Standards requirements, they also made sweeping changes to the Code of Ethics enforcement for 2015. Read on p. 19 an article by Diane Disbrow about the how these changes will expedite the Professional Standards hearing process and make the overall system more efficient. On p. 7, MAR Governmental Affairs Director Derek Easley gives a preview of the upcoming NAR Legislative meetings in Washington D.C.



If you weren't able to join us in Jackson for the recent Drawdown Throwdown at Sundown for MARPAC or REALTOR® Day at the Capitol, you can see what you missed in a special photo review of both of these very successful events. Read, too, about the two outstanding Mississippi legislators who were recognized for their commitment to REALTOR® issues during the 2014 Mississippi Legislative Session.

I also encourage you to look at the back cover for a sneak peek at what we have planned at our 2015 MAR Convention & EXPO to be held October 6 – 8 at the Lake

Terrace Convention Center in Hattiesburg. Go ahead and add this event to your calendar and make it a priority to attend. Our theme "Ready for Prime Time" will feature Jackie Leavenworth as our keynote speaker. Register now and save substantially on the onsite registration price.

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

Sincerely,

Andrea Detrick
President

Trulia, ListHub Reach Agreement over Listings

Trulia has withdrawn its lawsuit against listing syndicator ListHub, after a recent clash over the state of a contract that was placing thousands of for-sale listing feeds to Trulia in jeopardy.

In exchange for the withdrawal, ListHub, a listing syndicator owned by Move Inc., agreed to continue providing its real estate listing feeds to Trulia until April 7.

The Superior Court of the State of California announced Thursday that the restraining order had been lifted. Trulia's new owners, the Zillow Group, had filed suit against ListHub in order to try to compel the listing syndicator to continue sending listings to Trulia. The original agreement between Trulia and ListHub was to end June 2016, but ListHub sought to terminate the agreement earlier following Zillow's acquisition of Trulia last month.

"The acquisition means an end to the ListHub agreement with Trulia, and consequently, listings no longer will be provided to Trulia directly through the ListHub platform," ListHub wrote in a letter to its customers at the end of February.

In January, Zillow announced its long-standing syndication relationship with ListHub would expire on April 7. Zillow has chosen not to renew its contract with ListHub as it transitions to its own listing syndication tool.

"We are extremely pleased and delighted with the court's ruling," said a statement issued by Move Inc., which also owns realtor.com®. "As part of ListHub's commitment to the industry and home buyers and sellers, we have reached an agreement to continue to provide ListHub's data feed to the Zillow Group (which includes Trulia) until April 7th, the day ListHub's agreement ends

with Zillow."

From Daily Real Estate News, March 13, 2015 by REALTOR® Magazine. Used with permission of the National Association of REALTORS® 2015.

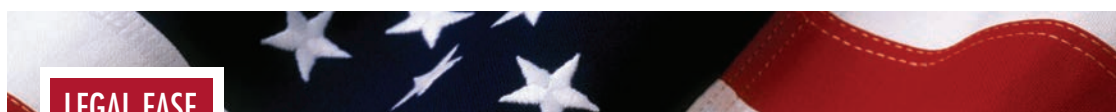
NAR and Realtors® Federal Credit Union Offer Credit Card as New Benefit for REALTORS®

National Association of REALTORS® members now have access to an additional benefit through a new choice for credit, the official REALTOR® credit card. The credit program, available to current and new members of the REALTORS® Federal Credit Union, a division of Northwest Federal Credit Union, features cards with customized real estate-themed designs, exclusive REALTOR® branding options and competitive interest rates. "Through our partnership with the credit union, we're able to offer an extremely attractive option for meeting the personal and business needs of our members," says Bob Goldberg, NAR senior vice president for marketing and business development. "This program removes barriers our members may face from other banking institutions when seeking credit. We're also pleased our members have access to a credit card that is branded with the REALTOR® trademark, something unavailable anywhere else."

The credit card offers competitive features that make it a perfect choice for REALTORS®, association staff and their families. Visit www.REALTORSfcu.org for the most up-to-date information, to join the credit union and to apply for the REALTOR® credit card or call the credit union's member service center at 866-295-6038.



By **RON FARRIS**



LEGAL EASE

New NAR Core Standards Affect Every REALTOR®

The new Organizational Alignment Recommendations approved by the NAR Board of Directors on May 17, 2015 (“Core Standards”) are already a game-changer for all REALTORS®, with a looming mandatory deadline for initial compliance of June 30, 2015. After confirming initial compliance, all associations must be re-certified as compliant every year. Local or state associations risk losing their NAR charter if they fail to comply.

The Mississippi REALTORS® have been hard at work revising state association protocols and documentation, and assisting local associations with compliance. The Mississippi REALTORS® will be required to review all constituent local associations’ compliance with Core Standards and confirm annually to NAR that all local association certifications of compliance are accurate and truthful. Any local association not confirmed by the Mississippi REALTORS® to be fully compliant by the June 30 deadline will have their charter revoked by NAR.

The Core Standards are lengthy and complex (the Compliance Tool includes 48 mandatory items), but here are some of the highlights:

Legal Status – Every association will be required to have access to staff or contract legal counsel knowledgeable as to laws and regulations governing real estate associations, and to ensure that all their policies and procedures comply with federal, state and local laws, including all reporting and filing requirements.

Professional Standards – Every association must have a fully functioning professional standards committee or a proper cooperative agreement in place for administering their professional standards program, including availability of mediation services. Every association is required to provide new and continuing member Code of Ethics training as required by NAR Bylaws. Every association must have an interactive website with access to professional standards and arbitration filing processes. Beginning in 2016, every state and local association will be required to offer, either directly or through cooperative agreement, ombudsman services to members, members’ clients and to consumers.

Advocacy – All associations will now have to actively encourage and solicit PAC or PAF (Political Advocacy Fund) support or, as an alternative, remit to NAR the full amount of the NAR-established annual RPAC goal; provide or distribute NAR and Mississippi REALTORS® communications regarding the value of investing and participating in the PAC; and demonstrate the association’s participation in NAR Calls for Action. NAR and Mississippi REALTORS® will monitor participation and investigate and “encourage” compliance in cases where insufficient participation exists. Associations choosing to include RPAC contributions on member dues billing statements are reminded that they must include the legal disclaimer required by the Federal Elections Commission (FEC).

Consumer Outreach – The Core Standards mandate demonstration of engagement in not less than four meaningful consumer engagement events annually by every association. These include being the “Voice for Real Estate,” community involvement that promotes the value proposition of using a REALTOR® and/or engaging in community activities which enhance the image of the REALTOR®, engaging the public in legislative/political issues that impact real estate and related issues, and active promotion or support benefitting charitable/community organizations like YMCAs, Habitat for Humanity or similar programs. Best practices materials are available on Realtor.org.

Financial Solvency – Every association (tax exempt or for profit) having annual revenue of \$50,000 or more must submit a report from a CPA including either an audit opinion or an accountant’s review report. Associations having less than \$50,000 annual revenue must submit a CPA’s compilation report.

Strategic Plans – The Core Standards require every association to have a strategic plan. Grants are available through NAR to offset these expenses for plans that are approved by NAR, ranging from \$2,500 to \$5,000. Grants must be applied for now and are available only for strategic plans created or enhanced and submitted to NAR before the June 30, 2015 deadline. Grant applications are available on Realtor.org. Strategic plans for local associations are reviewed at the national level only, and are not submitted to or reviewed by state or other local associations.

Merger – NAR anticipates that some smaller associations may be unable to meet the Core Standards requirements, while others will determine over time that they could better meet their responsibilities in partnership with or as a chapter or council of another local association, leading to merger of associations. Grants of \$15,000 to \$20,000 are available to qualifying merged associations to offset costs, and, in addition, “second generation” grants in the same dollar range may be available to newly merged associations that qualify. Grant funds may be used to cover any costs associated with a successful merger including, but not limited to, severance packages for AEs, technology costs, legal fees, facilitator fees, travel expenses and administrative costs. A comprehensive NAR Merger Kit, as well as merger grant applications, are available on Realtor.org.

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@farrislawgroup.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

Austin appointed to new NAR Insurance Committee



Austin

MAR 2013 President Ken Austin was recently appointed to the new NAR Insurance Committee. The Committee will monitor and recommend actions and strategies on legislative and regulatory insurance matters including real property insurance (property /casualty, flood, natural disaster, terrorism, etc.) and other insurance products affecting the membership (i.e. health insurance). Ken attended the initial meeting of this new committee in February in Washington, DC.

James and Powers appointed to Mississippi Real Estate Commission



James



Powers

Gwen James of Hattiesburg and Pam Powers of Greenwood were recently recommended by Governor Phil Bryant for appointment to the

Mississippi Real Estate Commission. James was appointed as Member-At-Large and Powers was appointed as Commissioner for the Second Congressional District. At press time, they are awaiting Senate confirmation.

Mississippi REALTORS® mourn the loss Congressman Alan Nunnelee



Nunnelee

Congressman Alan Nunnelee, a friend to Mississippi REALTORS®, died February 6, 2015 from complications of brain cancer. Elected officials across the country have shared their deep sense of loss and love for the Mississippi Congressman. "Congressman Nunnelee was a true Statesman and also a friend to the REALTOR® Community during his time as a United States Congressman as well as a Mississippi State Senator," said MAR Governmental Affairs Director Derek Easley. "His leadership will be greatly missed." Read more: www.clarionledger.com/.../alan-nunnelee-miss-.../22986865/

ASSOCIATION NEWS

Lisa Hollister and Nancy Lane attend Region 5 Conference

MAR President-Elect Lisa Hollister and 2016 Region 5 Vice President Nancy Lane recently attended the Region 5 Conference in Florida. The annual meeting is an opportunity for MAR leaders to meet with leadership from other Region 5 states. The event also provides leadership development and an opportunity to set priorities for Region 5.



REALTOR® speaks to Mississippi Lawmakers

Carla Palmer-Allen recently spoke before state Legislators Senate Finance Committee in favor of Senate Bill 2839, The Taxpayer Pay Raise Act.



MAR Holds Leadership Team Workshop

The 2015 Mississippi REALTORS® Executive Committee and MAR Committee Leadership team recently attended a 2-day workshop in preparation for the upcoming year. Day 2 of the workshop was led by nationally-recognized REALTOR® trainer Adorna Carroll.





By Derek Easley



Meet with your Mississippi Congressmen and Senators at The REALTORS® Legislative Meetings & Trade Expo May 11 - 16, 2015 in Washington, D.C.

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

The REALTORS® Legislative Meetings & Trade Expo is an event where REALTORS® and association leaders come together to speak in unison on issues that pertain to real estate. And it's an opportunity for all members to respond to and initiate change at all levels of government – federal, state and local. Held each May in Washington, DC, the event is “campaign headquarters” for important discussions about real estate policy and membership involvement in political initiatives. The trade expo, with 100 exhibitors in 20,000 total square feet, is a key relationship-building event where vendors can network with top real estate leaders and where REALTORS® can learn more about services and technologies from partners who are invested in their industry.

MAR members are scheduled to be on Capitol Hill Wednesday, May 13th to discuss legislative issues that are important to ensuring the American Dream of home ownership. Now more than ever, it is critical for REALTORS® across America to come together and speak with one voice about the stability a sound and dynamic real estate market brings to our communities. From

city hall to the state house to the U.S. Capitol, our elected officials are making decisions that have a huge impact on the bottom line of REALTORS® and their customers.

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

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

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

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

REALTORS® Legislative Meetings & Trade EXPO Washington D.C. May 11-16, 2015

Hear from Richard Cordray, Director of the Consumer Financial Protection Bureau (CFPB), on the changes to the residential real estate closing procedures and from Former Governor Mike Huckabee on “The Beltway and Beyond”



By John Phillips

FOR THE COURSE OF YOUR CAREER

Applying Basic Business Principles to your Real Estate Business

Many real estate licensees seem to think that their business is unique, but it is governed by most of the same principles as any other business. The laws of supply and demand certainly apply as we can easily see in what we call “sellers’ markets” and “buyers’ markets”. If you examine closely the factors that make some licensees great producers and others mediocre or less, you will see that the prima donnas and prima dons are either knowingly or subconsciously applying many of the same techniques used by all professional salespeople.

One very valuable principle is to continually prepare for future business. All successful real estate licensees have built their businesses on repeats and referrals. In order to get repeat business from former clients and customers and get them to refer their family friends and business associates to you, you must be in your future-business mode from the first meeting. The entire listing or selling process should be based on WIIFM--what’s in it for me--from their standpoint. The initial consultation should last at least thirty to forty-five minutes, and almost all of your presentation and conversation should be about them. We tend to cut to the chase way too soon and that is just not conducive to building the kind of relationship needed for having a life-time client. When we meet with a seller, it is usually about how quickly we can get the papers executed and a sign in the yard. When meeting with buyers, it is about getting them in the car to start showing properties. When doing that, it is all about you and how quickly you can get your commission and move to the next consumer. They see that.

The typical real estate licensee spends too much time talking about themselves and their company. “Hey, look at me. I’m a GRI, CRS, CRB, ABR and SRS. I’m in the Million Dollar Club and the Million Dollar Roundtable. I’m the Listing Agent of the Month or the Selling Agent of the month”. All of these things are good, and you need to use some of them to differentiate yourself from your competitors, but it is more important to make the client or customer the subject of the conversation.

How about something like this when you are doing your first time meeting with a buyer or seller: “Thank you for giving me this time. I know you had many agents to choose from. I am dedicated to using all of the skill and expertise I have gained from working in this marketplace to get you the best transaction possible, but I don’t know what that is for you. Everyone is different. Do you mind if we talk for a few minutes so I can determine what you are trying to achieve so I can be sure I can help you get it?” This kind of opening makes both the conversation and the real estate transaction about them. They love that and will reward you for it.

Listen at least twice as much as you talk. Three year-olds have a great

way to encourage other people to explain and tell them things, and we seem to lose this talent as we get older. The question “Why?” is very powerful, and none of us use it as much as we should. When a buyer or seller tells you something and you say, “Can you tell me why you want that so I can be sure I fully understand so I can help you get what you want?”, prepare to be surprised. Many of the things we assume about them and what we think they want usually turn out to be wrong. Many years ago when I was new to the business and selling new homes, most of my business was with active duty military serving in the bases on the coast. They were coming from all over the world. Time after time, they told me they wanted a

home with a garage, and I did not show them the many homes we had that had carports. After a couple of years, I got the typical request for a house with a garage, and I finally asked the right question, “Why?”. They said they wanted a place to park their car at night where the ice would melt off it. When I explained that the Mississippi Gulf Coast did not have ice, they said a carport would be acceptable. That one little three-letter question doubled the amount of inventory I had to show them.

Simply asking a seller where they are going to be moving to, or asking a buyer where they live now, can result in additional listings, sales and referrals. You should

also use the initial consultation to determine whether they are ready, willing and able, what the timeline and urgency of the sale or purchase will be, have they been prequalified by a lender and are they working with any other real estate licensee. An excellent way to make the transaction go more smoothly is to show the client or customer the forms they will be using throughout the process. If they have seen and held in their hands the agency and property disclosure forms, listing agreement, offer and counter-offer forms and other forms used in most of our transactions, they will not fear or resist the same forms when you bring them later for their approval.

The Mississippi REALTOR® Institute offers many educational opportunities at locations near you that can help sharpen your skills and get you to closings more often. Two CE courses that you might want to attend are *The Professional’s Guide to Real Estate* listings and *The Professional’s Guide to Real Estate Sales*. Both of these courses will give you a competitive edge and assist you in building your repeat and referral business. You can ask your local board AE to request any of the classes we offer.

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 jpbillips@realtorinstitute.org.



Mississippi REALTOR® Institute

2015 schedule

SALESPERSON PRE-LICENSE

Jackson April 27 - May 7 (Day)
 Jackson June 8 - July 13 (Night)
 Jackson July 24 - Aug. 14 (Weekend)
 Jackson Sept. 21 - Oct. 1 (Day)
 Jackson Oct. 16 - Nov. 6 (Weekend)

STATE EXAM REVIEW

Jackson May 6 (Day)
 Jackson July 8-9 (Night)
 Jackson August 9 (Weekend)
 Jackson September 30 (Day)
 Jackson November 1 (Weekend)

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

GRI II (BROKER A)

Jackson June 2 - 6
 Jackson Aug. 18 - 22

GRI III (BROKER B)

Jackson July 6 - 10
 Jackson Nov. 2 - 6

BROKER POST-LICENSE

Jackson July 20 - 23
 Jackson Dec. 14 - 17

GRI I (SALESPERSON POST-LICENSE)

Jackson April 20 - 23
 Jackson July 20 - 23
 Jackson October 19-22

Continuing Education Schedule

Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	May 20, 2015 May 21, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	July 8, 2015 July 9, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	September 16, 2015 September 17, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	November 18, 2015 November 19, 2015	9A-6P 9A-6P	Jackson Jackson

Classes are added frequently. Please visit realtorinstitute.org for an updated list of available courses and current schedule.

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KEYNOTE
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Mastering Real Estate Negotiations – Jackie Leavenworth, Instructor 4 hours elective CE

This course teaches the student to understand and recognize different negotiating styles and strategies which result in successful client interactions and closed transactions. It also introduces students to "DISC Behavior Profiling," training students to build trust and connect with others, balance emotion and logic, reduce stress and ultimately achieve a "win-win-win" negotiation.

Tax Considerations for Home Owners – Chris Bird, Instructor 4 hours elective CE

This course equips real estate professionals with the fundamental understanding of tax opportunities and obligations related to home ownership. With the information provided, real estate professionals can raise the awareness of their clients regarding key issues requiring the assistance of a qualified financial expert.

*Additional classes coming soon as approved by ARELLO and MREC.

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For additional information about The KEYNOTE Series and to register go to www.keynoteseries.com/courses/mississippirealtorinstitute or call Amanda Griffin at 601-932-9325.

Five Lucky Members Share Drawdown Prize

Over 100 Mississippi REALTORS® attended the MARPAC Drawdown at the Sparkman Auditorium at the Mississippi Agricultural and Forestry Museum in Jackson. Various vendors provided western-style games and a photo booth while the ticket-holders' numbers were drawn. Over \$46,500 was raised for MARPAC during the event.



Miriam Chong and Jodi Busch of Gulfport



The 5 lucky Drawdown winners were (L to R) Lisa Bourgoyne, Ashley McAdory, Ernie Clark and Adam Watkins (not pictured: Nancy Lane)



Melanie Mitchell and Catharine Hammett of Starkville

Ashely Endris of Gulfport plays roulette at the Mississippi Home Corp booth



Debbie Sinopoli, Trudy Bounds and Betty Jo Ison of Hattiesburg



Chan Vessell of First American Home Warranty provided a blackjack table



MAR Governmental Affairs Director Derek Easley and Meridian AE Betty Oltremari



Penny Stettinius of Picayune and Gerard Maher of Diamondhead



Carol Stewart, Lisa Langston and Chassity Coleman from Central Mississippi REALTORS®

Record Turn-out for 2015 REALTOR® Day at the Capitol

Over 175 Mississippi REALTORS® gathered at the Mississippi State Capitol to take part in REALTOR® Day at the Capitol. Numerous state elected officials spoke to an over-flow crowd in the Capitol's Supreme Court Chambers.



Stephanie Nix and David Stevens write in information on their Legislative Brochures



Ashley Endris, Senator Scott DeLano and Stephanie Shaw



State Auditor Stacey Pickering addresses Mississippi REALTORS®



Vicksburg Warren County Board of REALTORS®



Governor Phil Bryant and 2015 MAR President Andrea Detrick



Hattiesburg Area Association of REALTORS®



Golden Triangle Association of REALTORS®



Pearl River County Board of REALTORS®



Members from Delta REALTOR® Associations



Mississippi REALTORS® gathered in the Supreme Court Chambers

Mississippi Lawmakers Recognized for their Leadership



Senator Giles Ward, Republican, President Pro Tempore, District 18 - Leake, Neshoba, Winston counties was awarded the Mississippi REALTORS® Outstanding Senate Legislator Award for 2014



Representative Hank Zuber, Republican, District 113-Jackson County, was awarded the Mississippi REALTORS® Outstanding House Legislator Award for 2014.



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By Chris Adcock

FOR THE TECH OF IT

Must-Have Mobile Apps for REALTORS®

REALTORS® have always had to be mobile. Smartphones and tablets have made it easier than ever to have everything you need at your fingertips, no matter where you are. I still hear from real estate agents who are struggling to become more mobile in this digital age. I wanted to share a few of my must-have mobile apps for REALTORS®.

Chrome Browser - Free

If you are using an iPhone or iPad, I recommend you download the Chrome Browser app. I love Safari (the default browser for Apple devices), but I have run into websites that do not support it. If a web page does not load or function properly, you should try loading it in Chrome. This has been a lifesaver for me. Chrome also has the feature to sync with your other devices. If you have the Google Chrome browser on your computer, you can have it sync bookmarks and browsing history with your mobile devices. You just need to sign in with a Google account, which is free to create.

Dropbox - Free

If you aren't familiar with Dropbox, it is an amazing tool. When you install it on your computer, it allows you to sync files from multiple computers (no more emailing yourself a file or having to copy it on a flash drive). With the app you can see all the files in your Dropbox folder, open them on your mobile device, and even attach them to emails. If a client calls you and you are not at the office, you can send them a file from your Dropbox folder from anywhere if you have your phone or tablet with you. Dropbox is free for up to 2gb of cloud storage.

Evernote - Free

Evernote is a cloud-based note taking app. You can put Evernote on all of your devices (phone, tablet, computer, etc.) and type or access notes anywhere you are. Aside from just text, you can also take photos and audio clips and store them in your notes using the app. Many real estate agents use Evernote to take notes after all interactions with their clients and make notes about listings. This is very helpful for your value proposition as you can show your client everything that have done for them all organized in your digital notebook.

zipForm - \$12.95 a year (if you already use zipForm Plus)

With zipForm's Mobile Web Edition, you can access your forms anywhere. zipForm's mobile app allows you to fill-in forms just like on your desktop. You can also digitally sign forms and have them immediately emailed to all parties. If you already use zipForm Plus, the zipForm Mobile Web Edition is an additional \$12.95 a year.

Docusign - Free

If you are not using zipForm, or have documents other than MAR forms that need signing, Docusign is a must-have. The Docusign app lets you import documents from email, Dropbox, Evernote, and other locations, sign, and then send to anyone, or store in another app.

Taxbot - \$99 / year

Taxbot is an excellent tool for tracking mileage and expenses for tax

deductions. With one tap you can track miles you travel or snap a photo of a receipt to keep all your records organized and ready for tax time. The app has a running total of your deductions to date. Not only is it a great tool, but the Taxbot website is loaded with information about deductions that real estate agents can take advantage of. All of your information is stored in the secure cloud so you can access it via the website, view reports, or export it for your accountant. Mississippi REALTOR® members get a 50% discount on the service, which you can get at ms.taxbot.com.

Realtor.com - Free

Not only is the Realtor.com app great for searching for listings in an area, it also features tools specifically for agents. Sign into the "Agent Features" portion of the app and when you send client invites, they will see your branding when they connect to the app, and primary inquiries will see your information. With Collaborative Search, you can suggest one or more listings for your client, and they can request showings of the properties they would like to see.

Productivity Apps:

Apple Pages, Numbers, Keynote - free after September 1, 2013

If you have an iPhone or iPad, it's hard to beat Apple's productivity apps. Pages (similar to Microsoft Word or Publisher) allows you to create documents and flyers. Numbers (similar to Microsoft Excel) is their spreadsheet app. Keynote (similar to PowerPoint) is their presentation app. The apps are free for qualified devices purchased or activated after September 1, 2013. If you have an older device, the apps are \$9.99 each.

Word, Excel, Powerpoint - Free with Office 365 subscription

You can download Microsoft's Office Suite (Word, Excel, and Powerpoint) and view documents for free. To edit documents, you need to log in with an Office 365 account. You can open and edit documents in your Microsoft OneDrive (Microsoft's cloud service for office), so your documents from the office are easily accessible on your tablet.

Google Docs - Free

Google Docs allows you to open and edit Microsoft Word documents. You can share documents with others to collaborate, and also store your documents in your Google cloud.

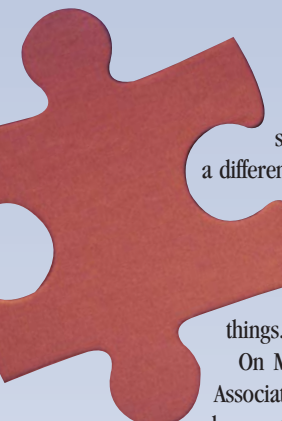
Teamviewer - Free for private use

We've all been away from our home or office computer when we needed to access a file on it. If you have Teamviewer installed on your computer, you can log in remotely from your iPad (or another computer) and access any files or programs just like you were sitting there in front of it. Sometimes I use this if I need to move a file to my Dropbox, or attach something in an email that was only located on my computer and not shared or in the cloud. You may not use it often, but Teamviewer is irreplaceable when you need it.

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

Tackling the new NAR Core Standards challenge

By Kathy Whitfield



In the year 2015, even a casual observation of our surroundings reveals a world that is evolving at a rate that is faster than mere mortals can keep pace. As with any change, progress is sometimes squelched by the inability of those involved to adapt to a different way of doing things. Though most would argue that change strictly for the sake of change is seldom beneficial, many times the opportunity to develop and improve is lost because of those who simply can not or will not accept a different way of doing things.

On May 17, 2014 the Board of Directors of the National Association of REALTORS® voted to make some comprehensive changes to the existing standards of organization and membership required of local and state associations. Though initially seen as overreaching and insurmountable by many small local boards, once dissected and analyzed more thoroughly, local and state associations began to understand that many of the issues addressed in the standards were already a part of their board's operations as well as their aspirations for their members.

Here's what NAR's Core Standards means for State and Local Associations: "Local, state, and territorial associations of REALTORS®, as a condition of membership in the National Association of REALTORS®, must meet NAR's Organizational Alignment Core Standards, a set of requirements that fall into six categories:

1. Code of Ethics
2. Advocacy
3. Consumer Outreach
4. Unification Efforts and Support of the REALTOR® Organization
5. Technology
6. Financial Solvency

REALTOR® associations must certify compliance with the standards by June 30, 2015—and by June 30 of each subsequent year—or be subject to revocation of their charter. The standards were approved by NAR's Board of Directors in May 2014 and replace a previous set of organizational standards. The purpose of the new standards: to raise the bar for REALTOR® associations and ensure high-quality service for REALTORS®.

Among the new standards is the need for an up-to-date strategic plan. To

help associations meet that standard, NAR has trained facilitators and is providing grants for associations to complete the strategic planning process. Strategic planning grants are available through June 30, 2015, and money will be disbursed only after a plan has been submitted to and approved by NAR. Grants will also be available to facilitate association mergers that take place between May 17, 2014, and June 30, 2016, with disbursement after completion of a suc-

cessful merger.

Enforcement of the Organizational Alignment Core Standards will be the joint responsibility of the local associations, state and territorial associations, and National Association." (www.realtor.org/ae/manage-your-association/core-standards-for-state-and-local-associations. Used with permission of the National Association of REALTORS®, 2015.)

Because strategic planning was included as a fundamental part of the operational standards for every board, NAR has provided facilitators who have recently begun visiting with MAR's local REALTOR® boards. These Core Standards facilitators have offered counsel, advice and training for each board in an effort to bring them into compliance in the six categories of the Organizational Alignment. Grant money was made available to qualifying local boards from NAR to cover costs incurred with compliance to the Core Standards and can be applied for after their board has met the compliance requirements.

MAR's local boards have begun the work involved in getting their members involved in the process of strategic planning and fundamental organization of their association. The mere process of officially outlining and quantifying the value of board membership has served to identify many of the things that local and state boards were already doing—they just weren't formally recognizing them and making them part of a distinct plan. Local board Association Executives are pleased with the overall idea of formalizing much-needed guidance to local board governance and member services.

There is nothing but support from Association Executives who are excited about having the backing of NAR's Operational Alignment to be able to get their members on board in many areas that they have wanted to provide assistance for them. "After initially reading the Core Standards I thought we were in pretty good shape," said Betty Oltremari, Meridian Board of REALTORS® Association Executive. "The other thing was that the areas that I thought we needed work were the same exact areas that I thought we needed to work on as a board anyway. My initial thought was that it was going to be a lot to do, so we needed to get to work right away."

"Once NAR facilitator Malcolm Young visited our board to help facilitate our strategic plan," shared Jill Bishop, Vicksburg Warren County Association of REALTORS® AE, "my members became excited about core standards. Hearing the importance to the future of the board from someone other than me added some credibility." When asked about the area of the plan found most intimidating to implement in Mississippi's smaller boards, Bishop said that the Financial Solvency portion of the standards was the most difficult.

NAR's Core Standards say this about the issue of financial solvency: "A.) Every association must adopt policies to ensure the fiscal integrity of their financial operations. B.) All associations, state or local, with revenue of \$50,000 or more must submit a report from a CPA which includes either an audit opinion or an accountant's review report on an annual basis. For those associations with revenues less than \$50,000 annually, a compilation report prepared by a CPA will be acceptable. These thresholds apply to all associations whether tax exempt or for profit. It will be left to the discretion of each association as to the frequency of an audit versus a review, recognizing that the costs of each type of engagement vary greatly." (www.realtor.org/ae/manage-your-association/core-standards-for-state-and-local-associations/organizational-alignment-recommendations. Used with permission of the National Association of REALTORS®, 2015.)

According to Bishop, many local boards have a limited budget and some



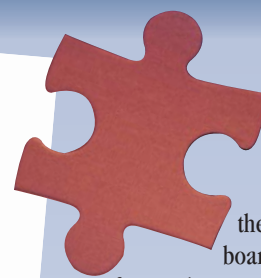
have even had to reduce overhead in lieu of raising local board dues, so adding additional costs to address NAR's requirements for accounting were a hard sell. However, after meeting with NAR's facilitator, members became more aware of the importance of this type of accountability and the longterm benefits of quantifying their fiscal integrity. "As for the financial aspects of the initiative, I felt good about that," declared Betty Oltremari, Meridian Board of REALTORS® Association Executive. "Even though we don't like spending the money for the audit, it makes us feel better. We knew we were doing a good job, but now here's somebody that comes from the outside and proves it."

In the area of consumer outreach, "One of the most important things to me is making our REALTORS® look like the most professional and special people in our area," declared Bishop. NAR's position on consumer outreach as related to the standards is a comprehensive one. "It is more than just the occasional pancake breakfast or assisting charities from time to time," said Jo Usry, CEO of the Central Mississippi Association of REALTORS®. "It is making consumers aware that if you want information on real estate, you go to a REALTOR®." NAR further defines this type of outreach as advocating, investing, promoting and being involved in the community.

One of the fundamental issues that has impressed local board AE's with the implementation of the Operational Alignment Core Standards is the emphasis it puts on bringing to light the value of membership in the REALTOR® association. Because members are obligated to look at all of the Core Standards areas and insure compliance, it forces boards to generate the assistance and examination of those that will benefit most from the standards—the member. Where many boards, especially smaller ones, have often relied solely on the Association Executive to perform most of the work to keep the board operational, the Organizational Alignment concept relies heavily on the involvement of the local board members for implementation. As with anything where involvement is intrinsic, those who work towards the goal typically become more invested and dedicated to the value of the overall organization.

Under the heading of Unification Efforts and Support of the REALTOR® Organization, NAR requires that local boards promote to their members the importance of participating in any NAR-conducted efforts in an attempt to raise the average member's understanding of all three levels of REALTOR® membership. "The big thing that we saw in this initiative is the idea that in order for our members to stay viable and be the voice, we've got to bring consumers into our world which we had not been doing," shared Usry. "As a board and staff, we had been very member-centric. What does the member need from us? We realized that what the member needed from us was for us to create a bigger picture to help educate consumers that REALTORS® are the source of the information."

In a time where technology and the dissemination of information is always-evolving, getting members away from the idea that membership in the Multiple Listing Service is the primary reason for REALTOR® membership is extremely important according to the Association Executives interviewed for this article. One of the goals of local board leadership is to guide



their local boards into the future that may or may not involve the Multiple Listing Service as the largest contributor of board revenue. The new set of NAR aspirational guidelines encourages local boards to strategically plan for the future financial viability of their board through creative avenues other than MLS. By working together to fulfill the requirements of the Core Standards, members innately reinvent themselves by going through the compliance process. "When we were working on our strategic plan," added Usry, "I had my leadership pretend that the MLS was gone. That's when the Code of

Ethics and the other things that REALTORS® do become more valuable." Association Executives and board leadership feel that the implementation of NAR's Organizational Alignment Core Standards will help in making their boards more sustainable well into the future by modifying the focus of REALTOR® membership and its value.

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NAR's Organizational Alignment Core Standards

As approved by NAR's Board of Directors on May 17, 2014

Every local and state association of REALTORS® shall annually demonstrate compliance with the following core standards. As used in this policy “state association” and “state association of REALTORS®” includes the territorial associations of REALTORS®.

Local associations will be responsible for communicating and describing the programs, products and services of national and state associations such that all members will understand value propositions at all three levels.

I. Code of Ethics

A. Every association will provide new and continuing member Code of Ethics training as required by Article IV of the NAR Bylaws.

B. Every association will maintain a viable professional standards process to enforce the Code of Ethics and provide arbitration and mediation as member services. Associations must have a fully functioning professional standards committee with administrative capability to conduct the program, or must administer professional standards enforcement through a multi-board (or regional) professional standards agreement with other associations or with the state association.

C. Every association will provide mediation services to members as required by Article IV of the NAR Bylaws. Associations may also offer ombudsman services to members and their clients and customers and, if available in the state, may implement a “citation” enforcement policy.

II. Advocacy

A. Unless prohibited by state law and in recognition of state law differences, each association shall include in their dues billing a voluntary contribution for the PAC or the issues Political Advocacy Fund (PAF) in an amount adequate to meet any NAR established RPAC fundraising goals. Dues billing for PAC or PAF contributions has been proven to be the most effective method for raising PAC or PAF dollars and in engaging our members in political advocacy*. A local association will have met this Mandatory Core Standard, regardless of whether they collect the full amount of their NAR established goal, if they include the voluntary contribution on their dues bill.

Notwithstanding the above, a local association that chooses not to include a PAC or PAF contribution on their dues bills, may, in the alternative, meet this Mandatory Core Standard if they deliver to NAR the full amount of any NAR established RPAC goal contributed by whatever legal means determined to be in the best interest of the local association (i.e., a corporate contribution in the full amount of the NAR established goal). In whatever manner the NAR established RPAC goal is met, funds shall be sent to RPAC or the PAF individually or collectively by/through the State Association (i.e., one check concept). The intent of this standard is to provide the best opportunity for every association to meet its goal. *Unless prohibited by state law, it is recommended that to reach the highest participation levels possible, each local association include the contribution to either the PAC or the PAF “above the line” with appropriate disclaimers about the voluntary nature of the member contribution.

B. Each association shall provide or distribute information and communications from NAR and the applicable state association, regarding the value of investing in and the benefits received from the individual's participation in the PAC.

C. Each association shall demonstrate participation in Calls for Action delivered through the REALTOR® Action Center (e.g., promotion through websites, newsletters, office visits, etc.). It is the state and local association's obligation to provide adequate proof of participation. NAR shall monitor

state association participation primarily through the REALTOR® Action Center Response Reports. If there are signs of insufficient participation, NAR shall investigate and encourage compliance. The state associations shall monitor local association participation primarily through the REALTOR® Action Center Response Reports. If there are signs of insufficient participation, the state association shall investigate and encourage compliance.

D. Each local association shall demonstrate participation (if applicable) in State Calls for Action (e.g., promotion through websites, newsletters, office visits, etc.). It is the local association's obligation to provide adequate proof of participation.

E. Each association shall demonstrate advocacy engagement. For program ideas go to My REALTOR® Party Resource Guide at www.realtoractioncenter.com/realtor-party/documents/MRP_Resource-Guide.pdf.

III. Consumer Outreach

A. Every Association will demonstrate engagement in not less than four meaningful consumer engagement activities annually, reflected by:

1. Being the “Voice for Real Estate” → promoting market statistics and/or real estate trends and issues (e.g., release through press releases, interviews, etc. of MLS statistics, local market statistics, NAR research reports, local/state analysis of NAR statistics, etc.)

2. Community involvement → promoting the value proposition of using a REALTOR® and/or engaging in community activities which enhance the image of the REALTOR®;

3. Advocacy efforts → engaging the public in legislative/political issues that impact real estate and related issues; and

4. Community investment – Organizing human resources (i.e., assisting in a Habitat for Humanity build, etc.) or fundraising for the benefit of charitable/community organizations.

To meet this four activity per year requirement, each association must execute from some combination of at least 3 of the 4 listed engagement activities during the year. It will not be enough, for example, for an association to engage in the same activity 4 times each year nor will financial support of a charitable organization alone be considered to have met this Mandatory Core Standard. Additionally, any one activity can only be quantified in one category. Example: Assume Association A releases quarterly market statistics to the media satisfying (1) above. Association A must also engage in some combination of the other listed activities as follows: a community involvement activity (2) and an advocacy effort (3); or a community involvement activity (2) and a community investment activity (4); or an advocacy effort (3) and a community investment activity.

IV. Unification Efforts and Support of the REALTOR® Organization

A. Every association will maintain, have access to or will have legal counsel available.

B. Associations shall adopt and maintain corporate documents, policies and procedures that conform to local, state and federal laws. Associations will timely file legally required reports and documents (e.g., corporate renewal documents, state and federal tax returns, etc.).

C. Every association shall have and annually adopt a business or strategic plan including an advocacy component. If, for example, an association develops a three year strategic plan, that plan must be adopted and the adoption reported annually.

D. Local and state association chief staff must complete at least six hours

of REALTOR® association professional development on an annual basis. (i.e., state, regional or national).

E. Each state individually or in cooperation with another state association must annually provide at least six hours of professional development opportunities for local association executives.

F. Associations will promote to their members the importance of participating in any NAR-conducted effort to assess member understanding of the overall value provided by associations at all three levels of the REALTOR® organization.

G. Licensees in limited function referral organizations (LFRO) shall be identified by the local and/or state associations for the purpose of inviting their participation in political advocacy (e.g., PAF and Calls for Action).

H. To ensure proper dues reporting and collection, every state association will provide to each local association a comparative list of non-member licensees to the state membership records, at least semi-annually.

V. Technology

A. Every association must have an interactive website (defined as the ability to move between websites and create active links), post access to professional standards and arbitration filing processes on the website and create a link to the websites of the other levels of the association for promotion of member programs, products and services.

B. Every association must utilize an email and/or internet based means for member communication.

VI. Financial Solvency

A. Every association must adopt policies to ensure the fiscal integrity of their financial operations.

B. All associations, state or local, with revenue of \$50,000 or more must submit a report from a CPA which includes either an audit opinion or an accountant's review report on an annual basis. For those associations with revenues less than \$50,000 annually, a compilation report prepared by a CPA will be acceptable. These thresholds apply to all associations whether tax exempt or for profit. It will be left to the discretion of each association as to the frequency of an audit versus a review, recognizing that the costs of each type of engagement vary greatly.

C. Any association considering bankruptcy must first obtain NAR's consent to file for bankruptcy. To the extent permitted by law, any association that declares bankruptcy will be subject to automatic charter review.

Every local and state association of REALTORS® shall annually demonstrate compliance with the following core standards. It is critical that the members have an understanding of the value they receive as a member of the REALTOR® organization at the local, state and national levels. Therefore, it is essential that every association understand that they will be held accountable for achieving and maintaining the high standard of professionalism that the members deserve from their professional association. As used in this policy "state association" and "state association of REALTORS®" includes the territorial associations of REALTORS®.

Compliance with the Mandatory Core Standards for Associations of REALTORS®

These Mandatory Core Standards for Associations of REALTORS® will apply to every local and state association regardless of the membership they serve, including associations that serve business specialty members (e.g. commercial, appraisal, property management, etc.) in addition to, or exclusive of, residential practitioners. Enforcement of the Mandatory Core

Standards for Associations of REALTORS® will be a collaborative effort between local associations, state associations and the national association.

As a condition of continued membership in the National Association of REALTORS® every local and state association of REALTORS® shall, on an ongoing basis, comply with all mandatory policies adopted by the NAR Board of Directors from time to time including, but not limited to policies governing education on and enforcement of the Code of Ethics, membership, dues collection, NRDS reporting, and MLS.

Additionally, every local and state association shall annually certify compliance with the Mandatory Core Standards for Associations of REALTORS® using the certification form or other applicable process provided by NAR (or, where applicable, by the state association). Certification of compliance (including all required supporting documentation) must be signed by the association's chief staff officer, by the current elected president (or chairman of the board where the chief staff officer holds the title of "president"), and by the president-elect (or individual next in line to be the association's REALTOR® president or chairman of the board).

The signers of any attestation, certification or representation made on behalf of a local or state association with respect to the association's compliance with these Mandatory Core Standards for Associations of REALTORS® shall be jointly and individually responsible for the accuracy and truthfulness of the representations made, and any misrepresentation or intentional inaccuracy can result in revocation of the association's charter. Failure to maintain compliance with the Mandatory Core Standards for Associations of REALTORS® or any other mandatory NAR policy on an ongoing basis can also result in disciplinary proceedings being initiated under the NAR Association Policy Violation Resolution Procedure.

Every state association shall review the representations made by their constituent local associations and annually confirm to NAR that each local association's certification is accurate and complete to the best of the state association's knowledge and belief. State associations and NAR may request additional written documentation or other evidence of compliance from a local or state association if there is a question of compliance.

If a state association does not confirm that a local association is compliant with the Mandatory Core Standards for Associations of REALTORS®, that local association's charter as a Member Board of the National Association of REALTORS® shall be revoked. NAR need not receive a recommendation by a state association prior to revocation of a local association charter. However, under no circumstances will an association be dropped from membership in the National Association without first having an opportunity to appear before a panel of at least three (3) members of the NAR Association Executives Committee to show cause why the association's membership should not be terminated. The recommendation of the Association Executives Committee panel will be reported to the NAR Board of Directors for final action.

A motion carried that the charter of all associations that have not complied with the Mandatory Core Standards by June 30, 2015, will be automatically subject to revocation.

A motion carried that NAR will facilitate revisions to the Code of Ethics and Arbitration Manual aimed at simplifying and expediting the hearing process, which may include adoption of the electronic filing and processing mechanism, limitation of continuances, shortened response times, and removal of redundancies in the manual.

Top 20

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- 4.** Professional Standards administration of NAR's Code of Ethics
- 5.** Top-rated real estate education from the Mississippi REALTOR® Institute
- 6.** Real estate information through MAR's *Real Estate LEADER* magazine
- 7.** Access to MAR's Legal Hotline
- 8.** Use of MAR's standard forms and zipForms®
- 9.** Political advocacy through MAR's award-winning Political Action Committee (MAR PAC)
- 10.** Leadership training through nationally-recognized *LeadershipMAR* training course
- 11.** Information through www.msrealtors.org and www.realtorinstitute.org
- 12.** Communication and updates through MAR Digest, Broker Buzz and Rookie Report
- 13.** Availability of Information Technology (IT) personnel for consultation
- 14.** Availability of MAR staff for professional consultation and education
- 15.** Opportunity to purchase a REALTOR® specialty car tag to benefit Habitat for Humanity
- 16.** Participation in MAR's REALTOR® Day at the Capitol
- 17.** Committee membership to assist in shaping the association
- 18.** Involvement in community service with fellow REALTORS®
- 19.** Participation in a Young Professionals Network (YPN)
- 20.** Networking with REALTORS® from across the state



NAR Makes Sweeping Changes to Code of Ethics Enforcement in 2015

Business Never Stops

The ethics enforcement process gets a much-needed update. Here's what you need to know.

Real estate is a dynamic and vibrant profession, and REALTORS® demand that both the Code of Ethics and its enforcement processes keep pace with the changing needs of our diverse membership. The Professional Standards Committee answered that call during the past year by introducing creative ways to accelerate the ethics enforcement process while still ensuring it is fair and evenhanded.

The Committee's focus in 2014 was on making the enforcement procedures simpler, faster, and more efficient. To that end, numerous provisions of the Code of Ethics and Arbitration Manual were revised. Here are highlights of the changes that will result in:

- Shorter time frames for receiving and resolving ethics complaints
- Limiting the availability of continuances
- Expanding the use of remote testimony
- Making e-mail the preferred document delivery tool
- Requiring continuing training for professional standards administrators to keep them up to date
- Authority to require violators to stop ongoing unethical conduct without the filing of a new complaint

Administrative censure goes only so far, and filing an ethics complaint can still seem like a daunting process. So the Committee developed two new policies that will shape the way complaints are handled in the future: a citation policy and mandatory ombudsman services.

The citation policy offers state and local associations the opportunity to process ethics complaints involving less serious offenses without a hear-



ing unless violators choose to have one. In many instances, the citation process can shorten the time from the receipt of a complaint to the final decision from six months or longer to a matter of weeks.

In addition, local association ombudsmen across the country have been working with REALTORS® and consumers to resolve disputes, involving such issues as communication breakdowns, through constructive communication and understanding. Beginning Jan. 1, 2016, every local and state association of REALTORS® will be required to offer ombudsman services to their members and to consumers, either directly or through an agreement with other associations of REALTORS®.

By making our ethics enforcement procedures easier to administer and understand and by implementing new and faster dispute resolution services, we can ensure that REALTORS® relationships with consumers and each other are maintain the highest level of trust and

'Do Unto Others ...'

The goal of the 2015 Professional Standards Committee is to continue enhancing the enforcement processes and making our members aware that our 102-year-old Code of Ethics provides valuable guidance for the situations we deal with in our business. I hope every REALTOR® will take time this year to reread the Code.

It will make you proud to belong to a professional association whose members are dedicated to providing excellent service to consumers, cooperating with our competitors in the best interests of our clients, and following the Golden Rule, which reminds REALTORS® to “do unto others as you would have them do unto you.”

By Diane Disbrow for REALTOR® Magazine, January 2015. Used with permission of the National Association of REALTORS® 2015. Diane Disbrow is chair of the NAR Professional Standards Committee and broker-owner of Bay Shore Realty Inc., Tuckerton, N.J. She's been active in the REALTOR® organization at the local and state levels for more than a decade. You can reach her at dkd@bayshorerealty.com.

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Raymond



Paula Ricks
Madison



C.R. (Bob) Ridgway
Jackson



Don Roberts
Jackson



Michele Rumbley
Madison



Jimmie Sandifer
Jackson



Stephanie Shaw
Gulfport



Andy Stetelman
Hattiesburg



Carol Stewart
Canton



Rosemary Stovall
Madison



Walker Tann
Jackson



Dorothy Thompson
Jackson



Jo Usry
Jackson



Vicky Ward
Jackson



Stuart Warren
Madison



Adam Watkins
Hattiesburg



Vicki Weaver
Ridgeland



Larry Webb
Olive Branch



Noggin Wild
McComb



Chris Wilson
Laurel



Nell Wyatt
Ridgeland



HATTIESBURG
Area Association of
REALTORS



MISSISSIPPI
REALTORS

Property Professionals - Community Champions

Local Board MARPAC participation levels

As of March 17, 2015 MARPAC reached 73.6% of its 2015 goal with \$165,639.50 and 55.2% of its 53% fair share participation goal.

Biloxi-Ocean Springs	58.4%	Fair Share Participation Goal
Central Mississippi	46.9%	
Clarksdale	69.2%	
Cleveland	53.8%	
Four County	51.0%	
Golden Triangle	60.1%	
Greenville Area	84.4%	
Greenwood	62.2%	
Grenada	100.0%	
Gulf Coast	46.8%	
Hattiesburg Area	52.7%	
Laurel	70.9%	
Meridian	68.4%	
Mississippi	200.0%	
Mississippi Commercial	74.5%	
Natchez	47.8%	
North Central Mississippi	59.3%	
Northeast Mississippi	62.8%	
Northwest Mississippi	69.1%	
Pearl River	56.4%	
Southwest	67.5%	
Vicksburg-Warren County	67.0%	
Total Participation	55.2%	



2015 Fair Share Investment Form

Amount:

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

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

Name (print clearly) _____

Firm Name _____

NRDS# _____

Address _____

City _____ Zip _____

Work Phone _____

E-Mail _____

FOR CREDIT CARD CONTRIBUTION

☐ VISA ☐ MC Amount \$ _____

Card# _____

Exp. Date _____

Signature (required) _____

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

Are you
taking
advantage
of these
great
MAR
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Benefits?



Benefits for MAR members:

- 600 Item core list discounted between 6% and 60% off retail price
- FREE Next Day delivery on in stock items for orders \$50 or greater (must be placed by 2pm for next day delivery)
- And many other discounts and services

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Go to msrealtors.org/AffinityPartners.php to learn more

WHY INVEST IN RPAC?



**RPAC represents over
400,000 politically active
REALTORS® that lawmakers
want as their friends.**



MARPAC

MARPAC. *Our power. Our protection.*

RPAC uses 100% of your contribution to elect pro-REALTOR® candidates: 70% remains in the state for state and local elections and 30% of your contribution is forwarded to National RPAC to fund key U.S. House and Senate races

RPAC is neither Republican nor a Democratic organization. Your contribution to RPAC is a vote for pro-REALTOR® candidates, regardless of political party.

RPAC supports the continued preservation of issues such as the mortgage interest deduction, tax relief benefiting the real estate industry and improvement of federal mortgage programs.

RPAC works to eliminate burdensome regulations inhibiting environmental quality, healthy real estate markets and issues affecting home ownership.

RPAC protects your profession by helping to elect candidates who believe that REALTORS® are fundamental to the real estate transaction.



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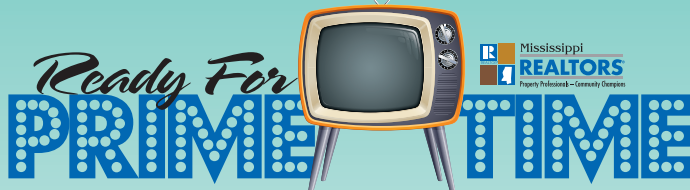
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Web: www.msrealtors.org

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\$139 (open to REALTORS® licensed on or after Dec. 1, 2014).

REALTOR®:

\$169 early bird until July 31

\$199 until October 1 / \$229 - onsite

Non-REALTOR® Licensee:

\$199 by July 31 / \$229 until October 1 / \$259 - onsite

Non-Licensee Spouse/Guest:

\$99 by October 1 / \$119 after October 1 - onsite

Non-education events only.

Affiliate Member:

\$199 by October 1 / \$229 after October 1 - onsite

**EARLY BIRD RATE OF
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**For additional information or to
register go to
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