

Summer 2016

REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE INDIANA REALTORS®



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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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On the cover:

Natchez REALTORS® Butch Stewart, Joe Stedman and Sue Stedman are preparing to welcome Mississippi REALTORS® to their home town.

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PRESIDENT'S PERSPECTIVE

Long, sultry days seem to be here to stay, but it hasn't slowed our Mississippi REALTORS® down! The market is at peak season and the extended days simply mean more daylight to work with buyers and sellers. Across Mississippi, buyers are taking advantage of the low interest rates with hopes of making a move before school begins.

In this issue of *Real Estate LEADER*, we take a look at Natchez—the site of the 2016 MAR Convention & EXPO. Natchez celebrates its 300th birthday this year, and you can feel the excitement from Natchez REALTORS® about the upcoming event being held in their home town. The Natchez board is working hard to help identify potential sponsors and EXPO vendors. On page 14, you will find the necessary information to register for MAR convention. We hope you plan to attend and be part of this wonderful celebration! Don't let the July 31st Early Bird Registration slip away from you. Sign up now and take advantage of significant savings on the registration fee.

Included in this issue are photos of Mississippi REALTORS® who visited with our state elected officials on Capitol Hill while attending the NAR Mid-year Legislative Meeting in Washington D.C. in May. Our Mississippi delegation was over 60 strong as they traveled to Washington to make their united voices heard on issues important to us all.

In addition, there is very important information about the new Background Check Law which went into effect on July 1. MAR General



Counsel, Ron Farris offers details and instructions on how to make certain you know “how and when” to register your fingerprints with the Mississippi Real Estate Commission. Also, be sure to spend time reading about the Digital Millennium Copyright Act (DMCA) and how it affects your business and the important information from NAR regarding the federal requirements to make your company website ADA-compliant.

Again, I encourage you to register now for the 2016 MAR Convention & EXPO to be held October 4 – 6 at the Natchez Convention Center. Go ahead and add this event to your calendar and make it a priority to attend. This year's featured speaker will be nationally-recognized trainer, Ashton Gustafson. “Going Places” is this year's theme, and Natchez is definitely the place to be in October to learn, strengthen your professionalism and meet with friends.

I can't wait to spend time with you as we serve our state association together.

Sincerely,

Lisa Hollister
President

2016 NAR Conference & EXPO to be held in Orlando



In 2016 the REALTORS® Conference & Expo will be held at the Orange County Convention Center West in Orlando, Florida from November 4 – 7. This year's theme is “Educate. Innovate. Celebrate!”, and, indeed, the event

will help REALTORS® get educated on future market trends and provide them the chance to test out all the new innovations changing real estate, as well as celebrate the industry. General Colin Powell will be the keynote speaker at the general session, REALTORS® will enjoy a night out at Universal Studios and special entertainment on Friday night will feature a concert by Hall and Oates. This year's REALTORS® Conference & Expo expects 19,000 members and guests in attendance and will have the largest trade show floor in real estate, with nearly 400 exhibitors.

Win for REALTORS®: Senate OK's Condo Legislation

DAILY REAL ESTATE NEWS | FRIDAY, JULY 15, 2016

The National Association of REALTORS® is celebrating a long-sought victory, calling the Senate's latest action a “significant step” toward eliminating barriers to safe, affordable mortgage credit for condos.

On Thursday night the U.S. Senate unanimously passed H.R. 3700, the “Housing Opportunity Through Modernization Act,” which includes reforms to current Federal Housing Administration restrictions on condominium financing, among

other provisions. The legislation has long been supported by NAR.

The changes are expected to make FHA's recertification process “substantially less burdensome” and will lower FHA's owner-occupancy requirement from 50 percent to 35 percent, NAR reports. The bill also requires FHA to replace an existing policy on transfer fees with a less-restrictive model that has already been in place at the Federal Housing Finance Agency.

“Condominiums often represent an affordable option that's just right for first-time and low-to-moderate income home buyers,” says Tom Salomone, NAR's president. “Overly burdensome restrictions on condo financing have for too long put that option out of reach for many creditworthy borrowers. This legislation meets those restrictions head on, putting the dream of home ownership back in reach for more Americans.”

Many would-be home buyers have been hampered recently by tight housing inventories, rising home prices, and strict mortgage credit underwriting guidelines. This legislation, Salomone says, will offer a clear path for well-qualified borrowers to purchase a home when they're ready.

More than 100,000 REALTORS® responded to a call for action from NAR. Sen. Tim Scott (R-S.C.) and Sen. Robert Menendez (D-N.J.) co-sponsored the legislation. Rep. Blaine Luetkemeyer (R-Mo.) and Rep. Emanuel Cleaver (D-Mo.) co-sponsored the House version, which passed Feb. 2. President Obama is expected to sign the bill.

“We look forward to seeing this legislation signed into law so home buyers can start seeing some much-needed relief,” Salomone says.

HEADLINERS

Clarke Wise joins MAR Staff



Clarke Wise recently joined Mississippi REALTORS® as Governmental Affairs Director. Wise has a Bachelor of Arts Degree in Political Science from Rhodes College and is currently seeking a

Wise

Master of Arts Degree in Political Communication from John Hopkins University. His impressive resume includes work for U.S. Senator Thad Cochran, Governor Phil Bryant, CNP Action, Inc., Mississippi Center for Public Policy, the Mississippi House Republican Caucus and the Mississippi Hospital Association

Mark Allen of Move, Inc. visits Mississippi REALTORS®



Mark Allen of Move, Inc. recently joined Mississippi REALTORS® at their statewide committee meetings and Board of Directors meeting. Allen previously served as CEO of the Minneapolis Area Association of REALTORS® and most recently as

Allen

owner of RedShift Consulting before joining Move, Inc. as Vice President of Industry Relations in February 2015.

Pam Powers elected Real Estate Commission Chair



Greenwood REALTOR® Pam Powers was recently elected as Chair of the Mississippi Real Estate Commissioners for 2016 - 2017. Powers was selected by Governor Phil Bryant to serve as a commissioner for MREC in 2015 and is a

Powers

former President of the Mississippi REALTORS®.

Upcoming Deadlines for 2016 MAR Award Nominees

The deadline for MAR's 2016 Awards is approaching. The deadline to nominate members for the Under 40 Award, Mississippi REALTOR® of the Year and the Community Champions Award is Friday, August 19, 2016. The deadline to nominate someone for the Hall of Fame and the MAR Affiliate of the Year is September 2, 2016.

To access any of these nomination forms go to msrealtors.org/Events/Awards.php.

ASSOCIATION NEWS

MAR wins RPAC President's Cup for the 4th consecutive year



MAR's Congratulations to 2015 MAR President Andrea Detrick and her 2015 Leadership Team on achieving the President's Cup for the 4th year in a row. The President's Cup was awarded at the NAR Mid-Year meetings in Washington D.C. in May and is a prestigious award given by NAR for the accomplishment of an extensive list of political fundraising and advocacy criteria. Andrea

Detrick is pictured with the MARPAC Trustees

2017 MAR Officers and Directors Slate Announced

The 2016 MAR Nominating Committee would like to present the following slate of 2017 MAR Officers and Directors for consideration by the MAR® Membership:

Slate of 2017 MAR Officers and Directors

President:	David Griffith, Cleveland
President Elect:	Karen Glass, Gulfport
1st Vice President/Southern District Vice President:	Adam Watkins, Hattiesburg
Northern District Vice President:	Kris Davis, Columbus
Central District Vice President:	Dorothy Thompson, Jackson
Treasurer:	Keith Henley, Tupelo
Immediate Past President:	Lisa Hollister, Pascagoula

DIRECTORS-AT-LARGE

District 1 Director-at-Large:	Ray Branscome, Grenada, term expires 2019
District 2 Director-at-Large:	Barry Clemmer, Byram, term expires 2019
District 3 Director-at-Large:	Seth Touchstone, McComb, term expires 2019
District 4 Director-at-Large:	Lara Thrash, Hattiesburg, term expires 2019

In accordance with the Mississippi Association of REALTORS® Bylaws, election of MAR 2017 officers/directors will occur via online voting. Online voting will open at 12:00 a.m. on Friday, August 19, 2016 and will close at midnight on Friday, September 2, 2016. Any active REALTOR® or REALTOR® Associate member of the association is eligible to vote in officer/director elections.

Instructions and your unique password for online voting will be mailed to you next week. When you receive your letter, please put it in a safe place, because this information is essential to cast your vote and the online voting process doesn't begin until August 19th.

The MAR Bylaws also allow for candidates to be added to the ballot by submitting a petition to CEO Beth Hansen with 100 REALTOR® member signatures at least 20 days before commencement of voting. This year, that deadline falls on July 30, 2016. For details, see Article IX, Section 6 of the Bylaws posted at msrealtors.org/PDF/misc/MARBylaws.pdf.

Victory for Mississippi REALTORS®

Governor Phil Bryant recently signed into law a bill requiring all new and current real estate licensees to submit to a background check as well as fingerprinting before being issued a real estate license.

The support and hard work of the Mississippi REALTORS® was instrumental in the passage of this bill in an effort to protect homeowners, consumers and other real estate professionals. Mississippi REALTORS® owe a special thanks to Governor Bryant, Lieutenant Governor Reeves, Speaker Gunn and our legislators who helped to make this law a reality.



Mississippi REALTORS® gather for NAR Conference in Washington D.C.

Over 60 Mississippi REALTORS® recently attended the REALTORS® Legislative Meetings & Trade Expo in Washington D.C. This event is designed for NAR members to take an active role to advance the real estate industry, public policy and the association. REALTORS® come to Washington, DC, for special issues forums, committee meetings, legislative activities and the industry trade show. While in Washington D.C., Mississippi REALTORS® met with Mississippi Congressmen and Senators to share issues of concern to our state in the area of home ownership. Pictured are Mississippi REALTORS® with 4 of our elected officials.





MARPAC Major Donor Reception

Mississippi REALTORS® who have pledged \$1000 or more to MARPAC for 2015 were recently invited to a Major Donors Reception at Walker's Restaurant. They were joined by Mississippi Representatives Jim Beckett and Brad Touchstone, Speaker of the House Philip Gunn and State Senator Kevin Blackwell.





By Clarke Wise



CAPITOL REPORT

A letter to REALTORS®

Dear Mississippi REALTORS®

I wanted to take a moment to introduce myself as your new Governmental Affairs Director for the Mississippi REALTORS®.

As you may know, Derek Easley served in this position for many years; however, earlier this year, he assumed the role of President for the Business Industry Political Education Committee (BIPEC). I want to thank Derek for all of his contributions to the Mississippi REALTORS®, and I look forward to working with him as we transition into our new roles.

Mississippi REALTORS® have a long tradition of active membership both in the legislature and in their communities. As Governmental Affairs Director, one of my priorities will be increasing our grassroots activity through education, communication and engagement. I am excited about the opportunities and look forward to working with the dedicated members of the Mississippi REALTORS®.

Even though I was born and lived in Columbus, Ohio, I call Mississippi home. Many of my family members (The Nunnelee family) live in Tupelo and I am happy to be closer to home. During my time in D.C., I worked as Director of Congressional Affairs for the Council for National Policy, often working to educate members of Congress on pressing policy issues. Following my time in Washington, I returned to Mississippi where I served as the Director of Development for a policy think tank, was Northeast Regional Field Director for the Mississippi House Republican Caucus, and most recently was a Government Affairs Associate for the Mississippi Hospital Association.

I graduated from Rhodes College with a Bachelor of Arts in Political Science and am currently pursuing a Master of Arts in Government with a concentration in Political Communications from Johns Hopkins University. My wife, Julia Rowe Wise and I live in Madison and are active members of Madison United Methodist Church. My hobbies include golf, duck hunting, and coaching youth lacrosse.

I am thrilled to begin my work with you and I look forward to getting to know you as we work together on issues that strengthen Mississippi home ownership.

cwise@msrealtors.org
614-216-1946



By Chris Adcock

FOR THE TECH OF IT

Will 360-degree photos change real estate listings?



360-degree photos and videos are becoming very popular with consumers. Some REALTORS® have begun using them in their marketing, but for many the idea is still somewhat new. I personally expect 360-degree photos and videos to play an increasingly important role for real estate listings in the coming years.

Facebook recently added 360-degrees photos to their timelines, allowing users to upload and share them with friends. YouTube also added 360-degree video uploading, and there are channels dedicated to 360-degree content.

Part of the rise in demand for 360-degree content comes from the popular Virtual Reality (VR) headsets. Samsung's Gear VR is quite inexpensive, and has even been included free with some smart phone purchases. The higher quality VR headsets HTC Vive and Oculus Rift launched earlier this year and have been selling out as quickly as they come in stock. With a VR headset, one can immerse themselves into a virtual environment, or view 360-degree photos and videos. As you turn your head it can feel like you are in the scene looking around instead of viewing a photo or video on a screen.

If virtual reality headsets continue to rise in popularity and find their way into millions of consumers hands, we could certainly expect the technology to play a part in searching for a home. If you are looking for a home in another state or if you are overseas, you could simply put on a VR headset and virtually teleport yourself to listings. I expect to see real estate specific apps for these devices in the near future, allowing agents to upload photos and videos for consumers to browse and search.

If you want to start taking 360-degree photos, it's actually fairly simple. There are a few cameras that are widely supported for shooting them (Facebook officially supports 7 cameras), but most people just use an app on their Smartphone or tablet. Many modern smart phones have a panoramic shooting option, but the best method right now is to use the Google Street View app. Download Street View on your smart phone, tap the plus symbol in the bottom right of the app, and select Camera. This will launch the 360 photo creation tool allowing you to snap a series of pho-

tos all around you that will stitch together to give the viewer a full view of any angle. You can then upload these photos to Facebook and share them with prospects.

360-degree videos are a bit more complicated to produce. You won't be able to make true 360-degree videos with your phone, and right now camera rigs (usually multiple HD cameras mounted together)

are too expensive for average users. As the demand

increases we should see more camera options and lower costs. As quickly as this technology is moving, I would expect to see affordable 360-degree video cameras within a year or two.

I don't believe 360 photos and videos are just a fad. It may take time for real adoption and standards on the production end, but the rise of VR devices will only add to the demand of 360-degree content. Consumers may prefer 360-degree photos to standard listing photos, as it gives a more complete and unedited look at a listing. The viewer is in control of what they want to focus on or see. They are not limited by what the agent or photographer wanted to show them.

I recommend you produce some 360-degree photos for your next listing and see how easy it is. I wouldn't invest a ton of time on them, but it could set you apart from your competitors and have you better prepared for the next big thing in promoting real estate listings.

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

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MREC RULES AND REGULATIONS, Section IV, 3 says that “a Mississippi broker may cooperate with a broker licensed in another state who does not hold a Mississippi license through the use of a cooperative agreement. A separate cooperative agreement must be filed for each property, prospective user or transaction with said writing reflecting the compensation to be paid to the Mississippi licensed broker.”

Four copies of the agreement are to be executed. The Non-Principal Broker and the Mississippi Principal Broker are to each receive a copy. It is the duty of the Mississippi Principal Broker to confirm that the other two copies are filed with the Mississippi Real Estate Commission within 10 days after entering into the agreement.

[illegible]

2016 REALTOR® Institute schedule

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

Salesperson PreLicense

Gulfport	August 12-September 2	Weekend
Jackson	August 22-September 2	Day
Jackson	September 9-30	Weekend
Gulfport	September 19-30	Day
Gulfport	October 7-28	Weekend
Jackson	October 17-28	Day
Gulfport	November 28-December 16	Day
Jackson	December 2-23	Weekend

Salesperson Post-License (GRI I)

Jackson	July 11-14
Jackson	November 14-17

Broker A (GRI II)

Jackson	August 1-5
Jackson	November 7-11

Broker B (GRI III)

Jackson	September 12-16
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Broker Post-License

Jackson	July 18-21
Jackson	November 28-December 1

Exam Review

Jackson	July 24
Gulfport	August 28
Jackson	August 31
Jackson	September 25
Gulfport	September 28
Gulfport	October 23
Jackson	October 26
Gulfport	December 14
Jackson	December 18

CONTINUING EDUCATION CLASSES

August

16 Jackson	Quadrennial Code of Ethics (MCAR)
18 Nesbit	Required Law
18 Hattiesburg	Quadrennial Code of Ethics
19 Nesbit	Quadrennial Code of Ethics (morning) Risk Management (afternoon)

September

8 Tupelo	Social Media Do's & Don'ts
9 Tupelo	Selling with Video
14 Jackson	Required Law
15 Jackson	Quadrennial Code of Ethics (morning) Selling with Video (afternoon)

November

16 Jackson	Required Law CE
17 Jackson	Quadrennial Code of Ethics (morning) Technology Tour (afternoon)

December

8 Nesbit	Required Law CE
9 Nesbit	Elective CE TBD

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By RON FARRIS

LEGAL EASE

REALTORS® Put Background Check Law on the Books

Mississippi REALTORS® made passage of a background check law a priority during the 2016 session of the Mississippi Legislature, and saw their bill signed into law by Governor Phil Bryant. The new law took effect on July 1, 2016.

REALTORS® pushed for the law to enhance protection of the public and the profession, citing reports of rising numbers of situations where new license applicants and some renewal applicants have criminal convictions in their past that otherwise might be hidden. Of roughly 200 applications submitted each month, MREC officials have estimated that 7-8% of applicants have felonies in their backgrounds. Particularly of concern are crimes evidencing fraud, dishonesty or mishandling of funds, though other crimes could erode public trust if they come to light after a license might be issued.

The new law requires that all applicants for a Mississippi real estate broker's or resident salesperson's license or a non-resident license in Mississippi successfully clear a background check that confirms that the applicant does not possess a background which calls into question public trust, and be verified to not be guilty of or in violation of any statutory ground for denial of licensure set forth in Section 73-35-21 of the current license law.

The new requirement does not apply to real estate licensees who are exempted from Mississippi continuing education requirements, being any licensee who is older than seventy (70) and has held a Mississippi broker's or salesperson's license for at least twenty-five (25) years.

Commencing on July 1, 2016, all new license applicants and non-exempt applicants for a renewal license shall undergo a fingerprint-based criminal history records check of the Mississippi central criminal database and the Federal Bureau of Investigation (FBI) criminal history database. A full set of fingerprints will be submitted to the Mississippi Real Estate Commission (MREC) in a form and manner prescribed by MREC.

The MREC is charged by the new law to ensure that applicants for real estate licenses do not possess a background that could call into question public trust before it can issue a new or renewal license. Grounds for denial of licensure set forth in Section 73-35-21 of the current license law

were amended to add failure to pass the mandatory background check.

In assessing candidates for licensure, the MREC will consider the background check results along with all other information submitted by an applicant in conducting its licensure investigation and deciding whether an applicant is qualified to receive a real estate license. A criminal history is just one factor of several that MREC considers.

Any and all state or national criminal history records or information obtained by MREC that is not already a matter of public record is deemed nonpublic and confidential information restricted to the exclusive use of

MREC and its staff for purposes of conducting its licensure investigation, and such records are expressly exempted from the provisions of the Mississippi Public Records Act of 1983. The MREC's use of background reports is limited to the issue of licensure, and MREC cannot use the background check report for any other purpose or release or disclose it to any other agency or third party except on the written permission of the applicant or pursuant to a court order.

In addition to its current schedule of fees relating to applications (see MREC Rules and Regulations, Rule 2.1), the MREC is authorized to collect a fee from applicants sufficient to offset the cost to the commission of requesting and

obtaining state and national criminal history records for the applicant. The MREC has set this fee to be \$50.00. Applicants are expected to be able to submit a single set of fingerprints for their initial check, after which MREC will maintain fingerprints on file so that renewal applicants should not have to submit additional fingerprints except in cases where fingerprint samples are damaged or become unreadable.



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.



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2016 MAR Convention & EXPO Schedule • Natchez Convention Center

In 1716, the French completed construction of a wooden fort high on the bluff overlooking the Mississippi River in the area occupied by the American Indian tribe known as the "Natchez." It is this year that Natchez recognizes as their founding and 2016 as their Tricentennial year of their evolution to become the "Jewel of the Mississippi." Throughout 2016, the city has celebrated with numerous events and Mississippi REALTORS® is excited to spend their 2016 Convention & EXPO along the Mighty Mississippi.

Located within a short block of the river, the Natchez Convention Center is a member favorite for convention locale. Members can walk to hotels, local eateries, boutiques and antique stores and never have to crank their car.

MAR's Convention & EXPO annually offer a tremendous value to Mississippi REALTORS® who can obtain all of their required and elective continuing education, visit with friends, invest in their professionalism and get involved in advocacy all in a relatively short 3-day event.

Pictured on our Summer 2016 LEADER cover are Natchez REALTORS® Sue Stedman, Joe Stedman and 2016 Natchez Board of REALTORS® President Butch Stewart. They along with other Natchez REALTORS® are working hard to make your stay in Natchez the best part of your 2016.



2016 Mississippi REALTORS® Convention & EXPO Schedule



Start Time	End Time	Description
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Monday October 3rd

10:00 AM	5:00 PM	Presidents in Partnership Session #3
4:00 PM	6:00 PM	Executive Committee Meeting
4:00 PM	6:00 PM	AE Forum

Tuesday October 4th

8:00 AM	5:00 PM	Registration Open
8:00 AM	9:00 AM	Coffee with the President (2016 & 2017 Local Board Presidents)
9:00 AM	12:00 PM	Local Board Management Conference
10:30 AM	5:00 PM	Coffee Kiosk Open
11:30 AM	1:30 PM	Lunch in the EXPO
11:30 AM	5:00 PM	EXPO Open
12:30 PM	2:00 PM	MAR Board of Directors Meeting
2:00 PM	3:40 PM	Continuing Education — 2 hours required CE— Appraiser Panel
4:00 PM	5:40 PM	Continuing Education — 2 hours elective CE (Commercial Focus)
4:00 PM	5:40 PM	Continuing Education — 2 hours elective CE —“REALTOR® Safety in the Workplace” — Kathy Whitfield
6:00 PM	7:00 PM	LMAR Alumni Gathering (Invitation Only)
7:00 PM	9:00 PM	Leadership Dinner (Invitation Only)
9:00 PM		YPN Instagram Scavenger Hunt

Wednesday October 5th

8:00 AM	5:30 PM	Registration Open
8:00 AM	1:30 PM	EXPO Open
8:00 AM	10:00 AM	Continental Breakfast in the EXPO
9:00 AM	10:40 AM	“Time Management for Lead Generation: Systems, Tools, and Disciplines” — 2 hours elective CE — Ashton Gustafson
10:00 AM	4:00 PM	Coffee Kiosk Open
11:00 AM	12:40 PM	“Making Music in a Noisy World” — 2 hours elective CE — Ashton Gustafson
11:30 AM	1:30 PM	Lunch-on-the-go-in-the EXPO
1:30 PM	3:15 PM	General Membership Meeting/Annual Awards Presentation
3:45 PM	5:25 PM	“Branding Development: Making Your Mark in the World” — 2 hours elective CE — Ashton Gustafson
6:00 PM	7:00 PM	Past Presidents Wine & Cheese (Invitation Only)
7:00 PM	10:00 PM	Installation Gala

Thursday October 6th

7:30 AM	9:00 AM	CRS Breakfast
7:30 AM	9:00 AM	RLI Breakfast
8:00 AM	2:00 PM	Registration Open
8:00 AM	2:00 PM	Coffee Kiosk Open
9:00 AM	10:40 AM	Continuing Education — 2 hours required CE — Contract Law— Judy Glenn
11:00 AM	12:40 PM	Continuing Education — 2 hours required CE— Agency Law Part I — Cynthia Joachim
12:30 PM	1:30 PM	Lightning Lunch
2:00 PM	3:40 PM	Continuing Education — 2 hours required CE— Agency Law Part II — Cynthia Joachim

Keynote Speaker Ashton Gustafson

Ashton Gustafson is a highly sought-after public speaker, nationally-recognized REALTOR®, artist, musician, poet, amateur cosmologist and currently in pursuit of more things to become. In 2010, REALTOR® Magazine named Ashton one of the top 30 REALTORS® in the United States under the age of 30. He has been featured as keynote speaker from Los Angeles, CA to Burlington, VT and internationally in Canada and Spain. Ashton is currently a partner at Bishop REALTOR® Group, Meadowlake Management and Muse Capital in Wichita Falls, TX as well as A.G. Real Estate & Associates in Waco, TX.

AG ASHTON GUSTAFSON

www.ashtongustafson.com

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Here's what others have said about his presentations:

"Ashton's unique style of presenting a message resonates with all levels of real estate experience."

"Ashton is different than any other speaker, is as genuine as they come, will connect with any audience, and move them."

"I have been in the business for over 25 years and Ashton is one of the best speakers I have heard."

Instructors



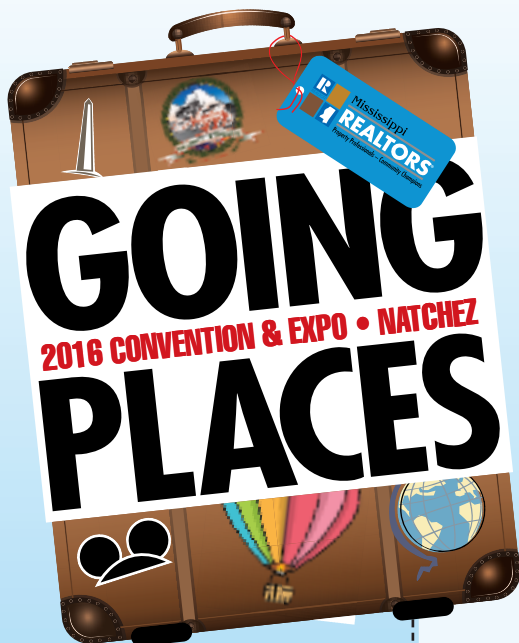
Judy Glenn



Cynthia Joachim



Kathy Whitfield



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<input type="checkbox"/> REALTOR®:	\$169 Early bird registration deadline July 31, 2016 / \$199 until October 3 / \$229 - onsite
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<input type="checkbox"/> Non-Licensee Spouse/Guest:	\$99 by October 1 / \$119 after October 1 - onsite Non-education events only.
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(No registrations will be processed without payment. A \$50 processing fee will be charged for returned check.)

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What you need to know about the Digital Millennium Copyright Act (DMCA)

The Digital Millennium Copyright Act (DMCA) is a federal copyright law that enhances the penalties for copyright infringement occurring on the Internet. The law provides exemptions or “safe harbors” from copyright infringement liability for online service providers (OSP) that satisfy certain criteria. Courts construe the definition of “online service provider” broadly, which would likely include MLSs as well as participants and subscribers hosting an IDX display.

One safe harbor limits the liability of an OSP that hosts a system, network or website on which Internet users may post user-generated content. If an OSP complies with the provisions of this DMCA safe harbor, it cannot be liable for copyright infringement if a user posts infringing material on its website. This protects an OSP from incurring significant sums in copyright infringement damages, as statutory damages are as high as \$150,000 per work. For this reason, it is highly recommended that MLSs, participants and subscribers comply with the DMCA safe harbor provisions discussed herein.

To qualify for this safe harbor, the OSP must:

1. Designate on its website and register with the Copyright Office an agent to receive takedown requests. The agent could be the MLS, participant, subscriber, or other individual or entity.
2. Develop and post a DMCA-compliant website policy that addresses repeat offenders.
3. Comply with the DMCA takedown procedure. If a copyright owner submits a takedown notice to the OSP, which alleges infringement of its copyright at a certain location, then the OSP must promptly remove allegedly infringing material. The alleged infringer may submit a counter-notice that the OSP must share with the copyright owner. If the copyright owner fails to initiate a copyright lawsuit within ten (10) days, then the OSP may restore the removed material.
4. Have no actual knowledge of any complained-of infringing activity.
5. Not be aware of facts or circumstances from which complained-of infringing activity is apparent.
6. Not receive a financial benefit attributable to complained-of infringing activity when the OSP is capable of controlling such activity.

Full compliance with these DMCA safe harbor criteria will mitigate an OSP's copyright infringement liability. For more information see 17 U.S.C. §512. (Adopted 11/15).

*From The National Association of REALTORS® Handbook on Multiple Listing Policy, Section 16. Used with permission of the National Association of REALTORS® 2016.
www.realtor.org/handbook-on-multiple-listing-policy/policies/policies-participants-rights/section-16-digital-millennium-copyright-act-safe-harbor*



Is Your Website ADA Compliant?

It may only be a matter of time before the online world is held to the same accessibility standards that buildings are. Here's how to get ready.

When you think of the Americans with Disabilities Act (ADA), you might envision ramps to make it easier for people who use wheelchairs to physically access buildings. But today, with so much commerce being conducted online, some courts are finding that websites must also be accessible to people with visual and other impairments. That could mean big changes to how your professional, brokerage, and association websites work in the future.

The ADA is silent on the issue of online accommodation because the Act predates the widespread use of the Internet. Without clear guidance, consumers and businesses have had to turn to courts around the country to resolve the question of whether the ADA's accessibility obligations extend to a business's online presence. Courts are split on the question of if and when a business is obligated to create an accessible website. However, an accumulation of case law now asserts that a business's accessibility obligations do indeed extend to its website, so it's a smart risk management decision to evaluate your own websites now.

To further underscore the timeliness of undertaking this evaluation, activity at the Department of Justice, the federal agency responsible for enforcing the Act, demonstrates that it is likely only a matter of time before a clear mandate of web accessibility under the ADA is issued. The DOJ has long taken the broad position that the ADA's obligations extend to all websites under Title III, the section of the ADA that applies to businesses. Back in September 2010, the DOJ issued an Advance Notice of Proposed Rulemaking regarding the accessibility of web information and services, which sought to add web accessibility requirements to Title III. Meanwhile, DOJ enforcement actions, demand letters, and complaints filed by private litigants are adding up. While a

final rule isn't expected until sometime in 2018, the DOJ's position—and the significant amount of enforcement activity it's conducted to underscore that position—means it's time for professionals to start thinking about making changes.

At this point you may be asking yourself, "What exactly does an accessible website look like?" In practice, it doesn't necessarily look all that different to people without disabilities. An accessible website allows adaptive software and specialized browsers used by persons with disabilities to augment content and make it easier to consume. For example, these programs might add text descriptions to complex graphics, voiceovers that read text aloud, or transcripts of videos. Accessible websites allow the specialized programs and browsers to easily interact with a website in order to improve and help maximize a person's experience on the site, obtaining the site's information in a format that takes their disability into account.

So what can you, as a business owner, do to get ahead of this issue? As a first step, contact your website provider to inquire about the current accessibility of your site, and ask what it's currently doing to create or improve accessibility. If you operate your own website and do not have the technical expertise in-house, consult one of the many technical experts who specialize in creating and maintaining accessible websites. A technical expert can help identify where your site might fail to comply with the "Web Content Accessibility Guidelines 2.0," a technical standard created by the World Wide Web Consortium to help

developers and site managers make the web more accessible.

Once you understand what accessibility improvements to your website are needed, changes can be implemented incrementally. In their settlement orders, the DOJ has generally allowed businesses up to 18 months to implement necessary accessibility changes to their sites. And remember, even after your website is updated, you should ensure ongoing compliance with the Web Content Accessibility Guidelines 2.0 when you add new content or website features. Educate and train relevant personnel to ensure they are knowledgeable about and focused on your business's online accessibility. Technical experts are also available to monitor your website and alert you when a change or remediation is necessary.

You might also consider making it easier for users of your site who may be disabled to get in touch. A simple feedback form can help them inform you about what accessibility features may need to be improved or added. And adding contact information for someone at your business who can respond to a particular user's inability to access the site, or a portion of it, is a proactive step your business can take to address site accessibility issues up front in order to avoid running into legal problems later.

With more and more business being conducted over the Internet, and the likely changes to the regulatory landscape, getting out in front of the online accessibility issue is a smart business decision. Not only can it help you avoid legal risks down the road, it also establishes your business as accessible to all and may enhance your reputation and even your bottom line.

By Lesley M. Walker, Associate Counsel for the National Association of REALTORS® for REALTOR® Magazine, April 2016. Used with the permission of the National Association of REALTORS® 2016.

realtormag.realtor.org/technology/feature/article/2016/04/your-website-ada-compliant





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Local Board MARPAC participation levels

As of July 7, 2016
MARPAC reached
100.5% of its
\$225,000 goal with
\$226,137.81

Biloxi-Ocean Springs	66.5%
Central Mississippi	56.5%
Clarksdale	61.5%
Cleveland Board	58.1%
Four County	42.9%
Golden Triangle	57.7%
Greenville Area	91.7%
Greenwood	67.5%
Grenada	100.0%
Gulf Coast	52.5%
Hattiesburg	53.4%
Laurel	70.7%
Meridian	71.3%
Mississippi Commercial	73.6%
Natchez	50.0%
North Central	55.2%
Northeast	79.0%
Northwest	68.6%
Pearl River	55.1%
Southwest	67.4%
Vicksburg-Warren County	69.4%
Total Participation:	59.8%

Fair Share Participation Goal



2016 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)

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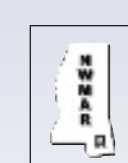
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You will have to log in to the system using your last name and NRDS number.

