

Fall 2014

# REAL ESTATE LEADER

THE OFFICIAL PUBLICATION OF THE MIDDLE TENNESSEE REALTORS®



REALTOR® Safety  
Should Not be  
by Accident

**Safety apps for your smartphone**  
**Safety lessons that saved a life**  
**2015 REALTOR® Institute schedule**

**CAUTION CAUTION CAUTION**

**SPECIAL SAFETY ISSUE**

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**On the cover:**

Hattiesburg-area REALTOR® Lara Thrash shares some advice and tips on staying safe.

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## PRESIDENT'S PERSPECTIVE

It seems like Fall took its time this year, but that longed-for nip in the air has finally arrived. Folks are packing the car to head to football games, state and county fairs and just about anything that they can enjoy doing outside. Cooler weather creates a better working environment and a better overall outlook from everyone.

I hope you will enjoy reading our special online edition of Real Estate Leader that focuses on one of our members and her experiences and commitments to keeping herself and the agents she works with safe. As REALTORS® across the country mourned the death of Arkansas REALTOR® Beverly Carter, there is a heightened awareness of the vulnerability and susceptibility of real estate practitioners everywhere. REALTOR® Lara Thrash of Hattiesburg shares her studied and reasonable approach to the importance of working smart, being diligent and knowing the basic tenets of REALTOR® safety.

Also in this issue, our MAR technology wizard Chris Adcock gives us tips on playing it safe with technology in his "For the Tech of IT" column. In addition, a must-read is MAR VP of Professional Development John Phillips' column "For the Course of Your Career" that reminds us all of the ingredients of true success. In our Real Estate Leader column "Legal Ease," MAR General Counsel Ron Farris gives Mississippi REALTORS® pointers on how to be mindful of safety from a liability standpoint.

As my year as your MAR President comes to an end, I cannot thank you enough for your hard work and support as we all embraced the theme "It's Time!" Throughout the state in 2014 you helped spread the word about Pathways to Professionalism and the importance of REALTOR® education through our Mississippi REALTOR® Institute. I believe that as an association we made tremendous strides toward making homeownership more obtainable and the task of selling real estate more professional.

Sincerely,

Janice Shows

President

### REALTORS® Say QRM Rule Will Provide Clarity in Housing Finance Market, Benefit Consumers

WASHINGTON (October 21, 2014) – The following is a statement by National Association of REALTOR® President Steve Brown:

"NAR applauds the Federal Deposit Insurance Corporation for finalizing the Qualified Residential Mortgage rule today, which includes a broad definition of QRM and aligns with the Qualified Mortgage standard implemented earlier this year.

"REALTORS® are confident that the new QRM rule will encourage sound and financially prudent mortgage financing by lenders while also ensuring responsible homebuyers have access to safe and affordable credit. The synchronization with the QM rule will provide lenders with much needed clarity and consistency as they apply the new standards to loan applications while also providing a framework to bring more competition to the secondary mortgage market.

"The new QRM rule is a healthy step towards a more robust securities market that will reduce the government's footprint and creates more opportunities for private capital to participate.

"Importantly, the final rule relies on sound and responsible underwriting rather than on an onerous down payment requirement to qualify as a QRM loan. NAR strongly opposed earlier ver-

sions of the rule that included 20 and 30 percent down payment requirements, which would have denied millions of Americans access to the lowest cost and safest mortgages.

To mobilize against the proposed QRM rules that would have excluded credit-worthy Americans from the housing market, NAR forged the broad-based Coalition for Sensible Housing Policy, a partnership of approximately 50 consumer organizations, civil rights groups, lenders and real estate professionals united in their opposition to high down payment requirements.

"The QRM rule is a win-win for consumers, REALTORS® and the housing finance industry. NAR thanks U.S. Sens. Johnny Isakson, R-Ga., Kay Hagan, D-N.C., and Mary Landrieu, D-La., for their work to craft an effective QRM rule that supports middle-class families and the housing recovery. We look forward to working with regulators and industry stakeholders on the implementation of the new risk-retention standards."

#### QRM Final Rule

Media Contact: Jenny Werwa / 202-383-1193 / Used with permission of the National Association of REALTORS® 2014.

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# LEGAL EASE

## Safety Should Be On Everyone's Mind All the Time

Ron Farris, Esq., MAR General Counsel

**R**EALTOR® Beverly Carter's murder in Arkansas serves as a horrific reminder to Mississippi REALTORS® that safety is always an issue to be taken very seriously. In fact, there were 25 documented homicides committed against real estate professionals in 2013, according to the U.S. Department of Labor, and that number marks a significant increase over prior years. Approximately 42 percent of female and 18 percent of male real estate professionals have felt unsafe at some point in performing their jobs according to one recent study by safety mobile app company Moby, cited by NAR.

Agent safety has come into laser focus since Ms. Carter's body was found in a shallow grave 20 miles from where she disappeared while showing a vacant home to a man who turned out to be a killer posing as a prospective buyer. Safety tips urged by brokers and safety experts as part of NAR's REALTOR® Safety Month in September 2014 stress clear, mandatory protocols that are strictly enforced by responsible brokers, such as:

- New client screening protocols requiring salespeople to screen unknown prospective clients or customers at the office before meeting them elsewhere
  - Use of prospect information forms and verification of identity before meetings
  - Training on how to properly withdraw from a threatening or scary situation
  - Training in self-defense skills
  - Use of "safety net" systems, such as distress code systems
  - "Buddy" systems requiring agents to travel in pairs or with friends or family members when working out of the office or after dark
  - Agent tracking systems detailing and verifying the agent's whereabouts and identity of people involved
  - Avoidance of "after dark" meetings
  - Avoidance of "flashy" clothing or jewelry when meeting unknown people out of the office or in public advertisements or postings
  - Use of safety-specific mobile apps and quick-availability of emergency numbers
  - Special protocols for open houses
  - Policies restricting public dissemination (as through the internet) of information that could compromise an agent's safety
  - "Safety-proofing" offices with safety features using latest technology and guaranteeing access to help in an emergency
  - Maintenance of working relationships with local safety personnel, such as police, neighborhood watch programs, crime-buster programs and fire departments
  - Enhanced safety protocols for agents routinely showing vacant properties, such as commercial and other managed properties
- Safety for agents should be a top priority for brokers, but it is not the only one. Buyers and sellers of real estate and their agents should take affirma-

tive steps to protect their property and their families. REALTORS® have an ethical duty to "protect" as well as promote the interests of their client. This ethical duty arguably includes taking reasonable precautions to protect the safety of clients and their property in those contexts where the REALTOR® is involved. Possible protections include:

- Protocols that ensure that client's property is kept locked and secure at all times, including re-securing property after showings
- Protocols preventing unauthorized access to a client's property
- Carefully designed and enforced protocols relating to keys, lock boxes and access
- Policies that prevent unauthorized dissemination (as through MLS) of facts that might endanger a client's property or increase risk of loss
- Protocols that guarantee the protection of a client's private information
- Policies prohibiting identification of properties as "vacant"
- Education for clients concerning staging of properties and concealment of valuables and sensitive information from public view

Since September 2014, NAR has actively encouraged REALTORS® to establish and teach REALTOR® Safety Strategies that address safety concerns at the office, in the field and at home. NAR has created safety materials, including wallet safety tip cards and safety best practice guides, and has made available safety products such as button key-lights and mini LED flashlights. NAR has also crafted a model safety training session, complete with PowerPoint slides, educational materials and handouts. In addition, several REALTOR® associations have developed model plans, protocols and forms for their members' use in this regard. For more information on these and numerous other safety resources, visit NAR's safety website at [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety).



Ron Farris, Esq. is General Counsel to the Mississippi REALTORS®, and available to Association members through the Legal HotLine. For non-HotLine matters, he can be reached at Farris Law Group, P. O. Box 1458, Madison, MS 39130-1458, or by email: [ron@farrislaw-group.net](mailto:ron@farrislaw-group.net).



**Call MAR's Legal HotLine**  
**800-747-1103, ext 25**

MAR's Legal Hotline offers free and confidential legal information relevant to broad-based real estate practices and applications, including MAR Standard Forms and Contracts, to MAR members, and is available Monday through Friday, 8:00 a.m. – 5:00 p.m. Messages are retrieved each day at 3:00 PM and will be returned the following business day.

# HEADLINERS

Members in the news

## REALTORS® across the country mourn the loss of Oliver Frascona



Frascona

Real estate attorney and REALTOR® Oliver Frascona was killed in a plane crash on Sunday, September 1 near his home in Colorado. Frascona was an icon in national real estate and was a sought-after

speaker, writer and consultant. He was well known for his many books and publications including *The Digital Paper Trail* and was co-founder of The Real Estate Negotiation Institute and the Certified Negotiation Specialist (CNE) designation. Frascona was a long-time guest instructor through our Mississippi REALTOR® Institute.

## Shaw and Endris recognized in South Mississippi magazine



Shaw



Endris

REALTOR® Stephanie Shaw, broker/owner and REALTOR® Ashely Endris of Latter &

Blum Shaw Properties in Gulfport were recently recognized by South Mississippi Living magazine as leaders among Women in Business on the Gulf Coast.

Access the article

[www.redstardigital.net/lib/smliving/9.2014.1/index.html](http://www.redstardigital.net/lib/smliving/9.2014.1/index.html)

## MAR staff interviewed about REALTOR® Safety

In the wake of the devastating news of the brutal murder of Arkansas REALTOR Beverly Carter, a local Jackson news station reached out to MAR Communications and Marketing Director Kathy Whitfield with questions about what recommendations and procedures were being implemented to help education Mississippi REALTORS® in the area of REALTOR® Safety.

Watch the WLBT news segment

[www.msnewsnow.com/story/26669462/real-estate-agents-onguard](http://www.msnewsnow.com/story/26669462/real-estate-agents-onguard)



## ASSOCIATION NEWS

### Gilmer joins MAR Staff



Gilmer

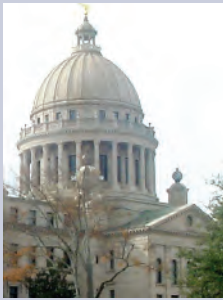
MAR is pleased to announce that Glenda Gilmer recently joined the Mississippi REALTORS® staff as Executive and Sales Assistant. Gilmer has an extensive background in sales and marketing with over 30 years experience with The Clarion-Ledger and is well-known to Mississippi REALTORS®.

### Northwest Mississippi Association of REALTORS® creates Benevolence Fund

The Northwest Mississippi Association of REALTORS® recently announced the creation of the NWMAR Benevolence Fund. "We are proud to announce the creation of the Benevolence Fund to support our membership and the broader community," said NWMAR President Sandy Richardson. "The Fund allows its Board of Trustees to grant loans and provides up to \$5,000 per year to members who have experienced extreme hardship or circumstances where they need some assistance," Richardson added.

The Fund, one of only 16 nationwide, is unique in its design to help other charitable organizations in the North Mississippi area. "It was very important to our NWMAR Board members that the Fund have the opportunity to provide assistance to the community, as well as our Association members," said Amanda Woods, Executive Director of the Fund.

The seed money for the Fund was provided at the end of last year by Realtor Services Corporation, the MLS arm of the local REALTOR® group. "We had a unique opportunity to turn unusual circumstances, mixed with some creative tax strategies, to provide a substantial amount of seed money to start off the Fund," said Gregory Ryan, Treasurer of the Fund. Continued Ryan, "The monies are housed with the Community Foundation of North Mississippi to give us and future donors the benefit of 501(c)(3) tax deductibility for contributions to the Fund." The Board of Trustees and the Affiliates Committee of NWMAR will host a number of fund-raising events throughout the year to raise and replenish the Fund.



# CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

## 2014 Banner Year for MARPC / RPAC

The Mississippi REALTORS® Political Action Committee (MARPC) had unbelievable success in 2014 and the credit goes to everyone who made their investment to protect the real estate profession.

MARPC is the only political group in Mississippi organized for REALTORS®, run by REALTORS® and it exists solely to further issues important to REALTORS®. It is non-partisan and focuses strictly on candidates' qualifications and willingness to support issues impacting the real estate industry and not on their political party affiliation.

MARPC Trustees set a fundraising goal this year of \$215,000, the largest goal ever set for our association. We surpassed that goal by raising a record \$227,156. These funds will allow your association to support pro-real estate and pro-business candidates at all levels of government during the 2015 Statewide Elections.

MARPC also set a goal this year to have 51 percent of MAR membership invest their "Fair Share" in MARPC (\$99 for brokers and \$25 for agents). I am happy to report that our association reached an all-time high 54 percent of MAR's members investing their Fair Share (by NAR's goals we actually achieved 55 percent Fair Share participation). This is an amazing accomplishment and I want to say thank you to everyone that helped make it possible.



It is also because of your dedication that MARPC is recognized by the National Association of REALTORS® as a leader in achieving and surpassing fundraising goals. This year at the annual RPAC fundraising Forum and State Award Ceremony held during NAR's National Convention in New Orleans, Mississippi outperformed many other states winning numerous awards.

Included in those awards were the prestigious "President's Cup" and "Triple Crown" Awards. These awards are only given to those states that are able to achieve a variety of fundraising and advocacy goals at very high levels. This was the third year in a row that Mississippi



received this special recognition.

Thank you again to everyone that helped make 2014 a historic year for MARPC.



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





## REALTOR® Safety in the Workplace

*2 hours elective CE*

## REALTOR® Safety at Home and Work

*4 hours elective CE*

The Mississippi REALTOR® Institute is now offering two courses aimed at providing training specific to real estate professionals that promote safety in common situations faced in the practice of real estate. Both courses are designed to increase knowledge and awareness of potential safety issues confronted by REALTORS®. This course is available in both 2-hour and 4-hour formats and can be brought to your local board through the Mississippi REALTOR® Institute by request.



***For additional information, cost and scheduling contact Amanda Griffin at [agriffin@realtorinstitute.org](mailto:agriffin@realtorinstitute.org) or 601-932-9325.***



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# FOR THE TECH OF IT

BY CHRIS ADCOCK



## Playing it Safe with Technology

We have all seen new technology that has made our lives easier, or helped us with our business. REALTORS® are typically on the cutting edge of new technology, always looking for ways to improve themselves or the services they offer to their clients. We have seen that many of these technologies come with new risks to our security and privacy.

Big companies are not immune to security issues, as we have all learned over the past few years. Security breaches have become more numerous as large businesses are increasingly the target of hackers. We've seen our personal information, including credit and debit card information in some cases, fall into the wrong hands. Many services have required us to change passwords due to internal security breaches.

### Credit cards and retailer security

Thankfully there are several competition services on the horizon that should secure retail transactions, greatly reducing the incidents of fraud and the constant cancelling and replacing of credit cards. Currently, most consumers use a credit or debit card for retail transactions. Whenever the retailer processes the card, your personal information is stored in their database, which can be vulnerable to hackers. Apple has released a new service called Apple Pay, which is designed to add convenience and security to the retail transaction. Users add their credit card to their phone, which is not shared in the cloud but stored in a secure element on the device. When you make a purchase at a retailer, your phone creates a unique ID which is transmitted wirelessly, never giving away your credit card or other personal information. This ID is unique to this transaction and cannot be used later in a fraudulent way.

A large retail group spearheaded by Walmart is working on their own solution called CurrentC. Planned for launch in 2015, their system tries to bypass credit cards altogether by transferring funds straight from a user's bank account. This system will likely be preferred by retailers as it reduces transaction fees on their end.

No matter which solution ends up on top, I feel like the consumer purchasing experience will get much more secure very soon.

### Social Media

Social media sites have made it much easier to spread malicious links and scams. Many new viruses attempt to log into the victim's social media accounts and send malicious links to their friends. Sometimes a virus will post sensational headlines or unbelievable offers to entice others to click. Be careful about clicking suspicious links, especially when you suspect the person who posted it may not have shared it themselves.

### Cloud services

Many services are moving to the cloud, and this isn't necessarily bad. One of the largest threats to our data before was from loss on our own computer including hard drive failure, accidental deletion and viruses. Cloud-based solutions have made accessing and storing our data much more reliable. The downside is that large cloud services are obvious targets for hackers. Thankfully, you can count the number of breaches and

major incidents on these cloud services on your hand. The biggest issues we have seen are breaches requiring password resets which not only cause an inconvenience, but also lead us to another security concern I will discuss later. I am not opposed to the cloud from a security standpoint, but you should be aware of unlikely problems that could arise, such as loss of data or access by hackers. You should retain a local copy of important data whenever possible.

### Passwords

Passwords are a major headache for anyone who relies on a lot of different services. Many users still use the same password for most of the websites or apps they use, but that can be very dangerous. In the last few years, we have seen a surge in breaches at websites of all levels, including major companies, where passwords were stolen. If you sign up for some random service (XYZ app) and use your email address and typical password to register, you could be putting every account that uses that password at risk. There have been cases where hackers broke into a website's user database and released all the email addresses, usernames and passwords of its users. You can be assured someone is trying those passwords at Facebook, PayPal, email providers such as Gmail and many other popular services.

There are several companies working to replace passwords. For now, we have password management tools. You can use apps such as 1Password or LastPass, which allow you to store different passwords for all the sites where you have accounts. You can access your secure password file on your computer or mobile device and not have to remember your unique passwords.

### New devices and privacy

Thanks in part to crowd-funding sites like Kickstarter, we are seeing a wave of new at-home security products and smart devices. You can buy devices with numerous sensors and cameras to monitor your home while you are away. We've seen electronic door locks that are unlocked via a mobile phone. This is just the beginning. Technology watchers are predicting that virtually everything in the home will be "smart" in the coming years, connected and controlled by your smart phone. This raises a host of issues about potential privacy and security. We have already seen some cases of these new devices coming with security vulnerabilities that hackers can exploit. For now, I would suggest that early adopters stay up-to-date on information about your devices.

In conclusion, new technologies will continue to improve our lives and offer improvements for our businesses, but we need to be mindful of the risks new technologies bring. This should not discourage you from adopting new technologies, but like with most things, there are sometimes downsides to consider.

---

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



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# REALTOR® Safety Should Not be by Accident

by Kathy Whitfield

The news that the body of Arkansas REALTOR® Beverly Carter had been recovered in late September shocked and saddened REALTORS® across the country as they heard of her murder. Even though most of the agents never knew her directly, they unanimously mourned for her and identified with the tragedy in a very personal way.

As the unfolding details described 49-year old Carter's appointment to show a foreclosed property, REALTORS® drew some relief with the arrest of 33-year old Arron Lewis for her kidnapping and murder. As Lewis was escorted by police, he made a chilling statement to the media. Although he denied her killing, he described Carter as "a woman working alone—a rich broker." His cold-blooded and inhuman response not only angered agents nationally, but motivated them to initiate a new awareness of the vulnerability of the profession in which they work on a daily basis.

Across Mississippi, REALTORS® reached out via social media, local board communications and formal meetings in an attempt to stimulate discussions and action plans related to REALTOR® Safety. Ironically, the month of September served as the National Association of REALTORS® annual emphasis on REALTOR® Safety and NAR expediently made statements to their members in the wake of the tragedy.

NAR President-Elect Chris Polychron of Arkansas released a statement just hours after learning of Carter's murder. "As both a REALTOR® and an Arkansan, I am saddened by this morning's news of Beverly Carter's untimely death. My heart goes out to her family, her friends, her co-workers and everyone whose life Beverly touched in her 49 years with us.

Working in real estate involves risk and, unfortunately, that risk takes many forms. As an industry, we collectively work very hard to promote safety awareness among our members. We are fully committed to educating REALTORS® about potential threats and providing them with resources to protect themselves. I urge all REALTORS® to honor Beverly Carter by keeping safe and looking out for each other."

"There is not one of us REALTORS® who isn't touched by this, whether we knew her or not," says Miki Bass, chief executive officer of the Arkansas REALTORS® Association. "Today, we're focusing on how we're going to change things."

According to the U.S. Department of Labor, there were 25 homicides committed against real estate professionals in

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# CAUTION

2013, up from 16 in 2012 and 19 in 2011. Broker-owners and managers can take an active role in bringing this number down, Bass says, by reinforcing security measures with their agents on a regular basis and creating a culture of safe routines at their offices. Erica Christoffer (October 2014). *Make Safety a Brokerage Priority*. REALTOR® Magazine. Retrieved October 27, 2014 from <http://realtormag.realtor.org/for-brokers/network/article/2014/10/make-safety-brokerage-priority>

Around Mississippi, managing brokers have begun revisiting existing safety plans or putting together new plans to equip their agents not only in the field, but also while working in the office. Hattiesburg REALTOR® Lara Thrash, sales manager for Coldwell Banker Don Nace, has been preaching safety to her agents for some time, but has made a commitment to step up her emphasis in the wake of the recent tragedy involving Carter.

“First and foremost, getting people to come in to the office if at all possible where the agent can meet them is a priority,” shared Thrash. “We tell our agents to never go meet somebody for the first time that you don’t know at the house. If you have to, take somebody with you—someone from the office or your spouse. The good thing about our office is that our agents are willing to go with them if they don’t feel safe,” she added.

Thrash recently pulled NAR’s Prospect Identification Form (found at <http://www.realtor.org/topics/realtor-safety/safety-materials>) and personalized it for use in her office. After receiving approval from her broker (and grandmother) Gwen James, Thrash hopes to make the registering of prospects and asking for identification a part of office policy when prospects arrive at the office to meet with a REALTOR®. “Obviously, with our agents being independent contractors, we can’t force them to use the registration form,” Thrash said. “We are, however, going to make the form available and encourage them to use it whenever possible.”

Those who are experts in the area of safety whole-heartedly agree with the concept of meeting prospective clients at the office where there is a more professional environment and where the agent and prospect are surrounded by others who can access and give a more objective opinion about things like the demeanor of the prospect as well as their identity. “The Safety Lady” Tracey Hawkins, former real estate agent and now a safety instructor for over 18 years shared her thoughts recently in an NAR publication. “For whatever reason, agents have a hard time asking their clients to show ID because they don’t want to offend people,” says Hawkins. A companywide policy can alleviate some of that pressure. “[People] have to show their ID when they use their credit card, so there should be no hesitation when they’re about to buy a house.” *Erica Christoffer (October 2014). Make Safety a Brokerage Priority*. REALTOR® Magazine. Retrieved October 27, 2014 from <http://realtormag.realtor.org/for-brokers/network/article/2014/10/make-safety-brokerage-priority>

Over the last few years, NAR has poured both manpower and resources into their REALTOR® Safety program, establishing an extensive library of articles, webinars, videos and marketing materials available on <http://www.realtor.org/topics/realtor-safety/>. Through the month-long emphasis afforded in September through their annual REALTOR® Safety Month, NAR has continued

to reiterate the potential dangers agents face in their day-to-day practice.

Although the idea of self-defense often gets top-billing when tragedies of this nature take place, the fundamental issue and benchmark of the safety concepts purported by NAR is the idea that safety begins with prevention and preparation. Throughout the many components provided to agents as member benefits from NAR, the view that the majority of life-saving tools available is in the form of knowledge and the use of common sense.

NAR directs REALTORS® about basics such as refueling vehicles in a safe area or an area close to home and never leaving to show clients on an almost-empty tank of gas. Even more importantly, safety instructors and brokers suggest that agents never put clients in their car for property viewing. A simple excuse of needing to attend another appointment afterwards can be used by those who want to use a polite approach. A fully-charged cell phone with ample coverage is also imperative to the safety-savvy agent. If your current service isn’t reliable, NAR suggests you consider getting an additional inexpensive phone with thorough coverage and basic service for use in emergencies.

Common sense safety measures are important when it comes to REALTORS® working in the office. Thrash shared that their office is in a busy shopping area with a lot of surrounding activity, but they only leave the front door of their office open during business hours which prevents someone from entering through back doors without their knowledge. “They can only get in through the front door,” she said when referring to potential clients. “All of the other exterior doors have key pads which the agents can use to access the office from the parking lot and we have security lighting around the building.”

In addition to having security codes for the exterior doors, Thrash’s office has a safety button under the front desk. “If the receptionist feels threatened, she can press the button and it calls me and three other agents,” Thrash declared. “The alarm is silent and it calls our cell phones. It is programmed in our phones as ‘office panic button’.” She shared that a system similar to the one in her office can be purchased from a local security company and the monthly monitoring is fairly inexpensive.

Another area of particular concern to REALTORS® is the way in which property is shown.

NAR stresses that agents



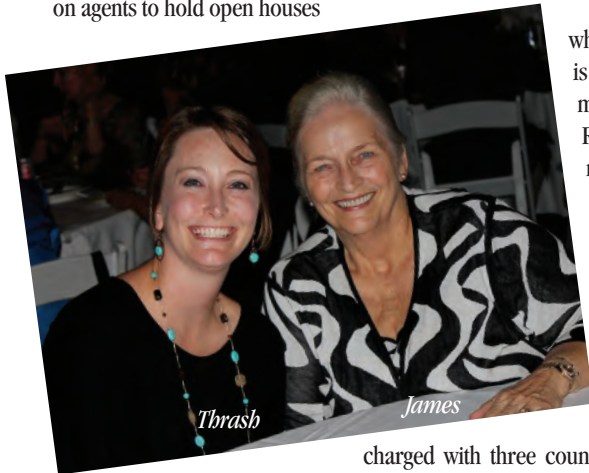
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# CAUTION

should always walk behind the prospect when showing a house, directing them, but not leading them. They suggest that you gesture towards rooms and amenities instead of leading clients there. NAR further reminds REALTORS® to avoid being trapped in small rooms such as basements, attics, second-floor or other rooms without an optional way to exit. Never park your car in the driveway first, allowing the client to pull in and block your ability to escape if necessary.

One controversial area of concern when it comes to REALTOR® safety is the holding of open houses. Many sellers put an inordinate amount of pressure on agents to hold open houses



when their home is listed. However, more and more REALTORS® are making the decision to do their open houses with a partner or not at all.

On July 25, 2014, two Philadelphia men were

charged with three counts of murder in

the second degree, conspiracy, robbery of a vehicle, kidnapping and sexual assault after they car-jacked a 45-year old real estate agent at gunpoint and forced her into the backseat of her car at the end of an open house. The assailants held her at gunpoint in her SUV, sexually assaulted her and subsequently lost control of the car which crashed into a pedestrian with three children, killing them.

NAR suggests that if you decide to hold an open house, that you observe several guidelines as you plan your event. First of all, take someone with you. Next, do a purposeful review of all of the home's entrances and exits, making sure that you have an alternate route other than the front door if you need to escape. Establish a code word or phrase with someone you can reach by phone that would indicate you're in distress without tipping off the client. In addition, have visitors to the open house sign in with full name, address, phone number and email. Many agents even take a photo of the visitor's identification and email it to themselves or someone else.

Some agents indicate that they rely heavily on the impression that they receive when they have their first contact with a potential client. "Respect that inner voice and act on it without hesitation and without questioning the validity. Once you get a bad feeling about a potential client, a showing situation, or even strange behavior in an open house, believe that feeling. Do some research on all potential clients; find out who they are and if they are legitimate. However, background checks on clients and potential clients must be done consistently and should never be affected by the person him/herself. And then if you are unable to verify who they say they are, whether they really own the property, where they work or anything about them, be ready to let them go." Tracey Hawkins (May 28, 2013). *Put Your Gut in Your Safety Toolbox*. REALTOR® Magazine. Retrieved October 27, 2014 from <http://www.realtor.org/topics/realtor-safety/put-your-gut-in-your-safety-toolbox>

Thrash is quick to point out that it is difficult to prevent revealing to the public that a property is vacant or is in foreclosure due to the responsibility to the seller of marketing their home through the internet. Not only is there an obligation to protect the home owner and the property in the area of safety, there are fundamental issues of protecting the well-being of agents showing the home. "This issue is tough. Our office does not disclose on MLS that

a property is vacant, but that can usually be discovered from looking at the photos," she said. "This goes back to the issue of knowing your client and using common sense in the areas we mentioned before." When possible, have an additional agent meet you at the vacant property, but at all times rely on your intuition and gut reaction and don't hesitate to walk away from a situation if needed, regardless of the loss in commission."

In the area of working with consumers, agents are finding the need to indoctrinate their clients in a different way when it comes to what to expect from their REALTOR. Because of all of the national attention surrounding recent violence towards agents, REALTORS® are communicating more specifically with their buyers and sellers in the area of safety. They are informing clients that they have a policy of meeting at the office, requiring identification and taking a separate vehicle when showing. An overall change in the expectation of the public is considered paramount in fully implementing the safety measures being adopted throughout the country.

In the area of personal or self-defense, Thrash shared her belief that the decision should be a personal one and feels that agents shouldn't focus too much on whether they are armed or martial arts-trained. She feels strongly that the implementation of the common sense areas of prevention discussed in this article are of much more importance. "I have friends who are trained in jujitsu, but that isn't a skill that is easily or quickly learned," she maintained. "It takes years of practice to perfect." Many of the same issues apply to the carrying of a stun gun, mace or firearm. "Those things should be considered a last resort and another tool in the tool box," Thrash said.

In response to a blog post on REALTOR® Magazine online by Senior Editor Graham Wood following the death of Beverly Carter, veteran REALTOR® Celeste Barr with Keller Williams Success Realty in Barrington, Ill., wrote a moving story of escape from an attack in 1991. After many years of diligently working on her own self-empowerment, Barr shared from her heart in her blog response:

*Back when I was a newer agent in 1991 — I had only been in the business for two years — I, too, was attacked. A "buyer" attacked me in the basement of a home. I got away. I was one of the lucky ones.*

*For years, I felt ashamed, and, at the time, I didn't tell anyone what happened. I thought I had done something wrong that gave him permission to do what he did. But I didn't. I thought I should have seen this coming and that I was to blame. I didn't, and I wasn't. I finally shared my story with a family member and learned it wasn't my fault. The "buyer" was going to find someone to attack, whether it was me or someone else.*

*If I were to give any advice to anyone in our community of REALTORS®, it would be to listen to your gut more. We're all so eager to get the next deal; we're not listening. Even as our gut is screaming, we think it won't be us.*

*If a buyer is giving you more attention than is comfortable to you, assume there is a reason. Plan ahead and have a way out, even if all you have is a lame excuse to leave. You really need to keep a safe zone between you and the client. Have a way out! Keep an open door for YOU!*

*Being physically attacked creates a myriad of emotions, just like a death does. In my experience, anger has been one of the hardest feelings to overcome — anger at myself for being so stupid and vulnerable. It's not a rational emotion, but it is real. It allows me now to be prepared before I meet with the public and speak with authority, and to not be a victim.*

*Celeste Barr via Breaking News, Graham Wood. (October 20, 2014). How I Stopped Being a Victim After I Was Attacked. Speaking of Real Estate. Retrieved October 27, 2014 from <http://speakingof-realestate.blogs.realtor.org/2014/10/20/how-i-stopped-being-a-victim-after-i-was-attacked/>.*

# Safety Applications for Smartphones

## Agents Armor



**Overview:** Designed specifically for real estate agents to alert brokers, emergency contacts and authorities everything they need to know about your appointments.

**How it Works:** The app allows you to let your broker and your emergency contacts know you are on a showing. With the voice memo feature, you can give a description of your client and his/her car; you can even take photos, which are uploaded to a secure server. Throughout the showing, a safety alert checks in to make sure you are safe. If you do not respond, your broker, emergency contacts and the authorities are notified with your GPS coordinates

**Price:** \$49.95 per year. Brokerage/Association discount pricing is available.

## Bmonitored



**Overview:** Provides a safe method for meeting with strangers.

**How it Works:** Enter a meeting start time and safety alert times. Bmonitored will then ask you for confirmation that you are safe at the interval you have selected. Once you respond with your one-digit personal PIN, the system clock resets until your next safety alert interval. If you do not respond, your emergency contacts and the authorities are notified with your last GPS coordinates.

**Price:** Free in the App Store

## Client Interactive Tracking App

**Overview:** This interactive tracking service allows a command center to track your movements on your terms, all over the globe

**How it Works:** This app sets up geo fences that alert the command center of your location. It also sends push notifications directly to your phone regarding any inclement weather, health alerts and emergency situations, such as riots and hostile situations. If there are any issues, an executive protection specialist will be dispatched to be at your side as soon as possible.

**Price:** Must call company, Phoenix Risk Assessment



## LifeLine Response



**Overview:** The first and only patent-protected personal safety mobile app that utilizes natural human reaction to respond to emergency situations.

**How it Works:** Through codes and interaction, you can set an alert for emergency contacts that you are in danger. Trigger an extremely loud alarm to deter attackers or use the silent alarm to ask for help. Once an alert is detected, the response verification center will reach out to assess the situation and contact authorities with your GPS location, if necessary.

**Price:** \$9.99 annual subscription

## OnGuardHelp



**Overview:** Five buttons provide five different ways to call for help.

**How it Works:** With this app, you can instantly call and text for help, send alerts with your GPS coordinates, call 911, use the silent alert feature for critical situations or contact first responders, such as fire or police departments.

**Price:** Price ranges based on desired package

## Real Alert



**Overview:** Developed by a REALTOR®, this app is designed to help you stay alert and aware of your surroundings while proving quick access to emergency services.

**How it Works:** From one screen, you can quickly dial 911 or tap "ALARM" to ward off potential attackers. You can also speed dial your emergency contacts, locate the nearest hospitals using your current GPS location and record details about a suspicious person before they are forgotten.

**Price:** \$1.99 in the App Store

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

[www.realtor.org/topics/realtor-safety/safety-resources](http://www.realtor.org/topics/realtor-safety/safety-resources)



# Safety Lessons That Saved My Life...

*Real estate professionals share the valuable lessons they learned after encountering unsafe situations. Learn what they did to stay safe, and how you can too.*

About 42 percent of female real estate professionals and 18 percent of male agents say they have “occasionally” felt unsafe in the course of their real estate job, according to an online survey of 450 real estate professionals conducted by Moby, a safety mobile app company.

Among the top safety concerns among real estate professionals are viewing vacant properties, hosting open houses, and showing short sale or foreclosed homes, according to the survey.

Recent headlines this year also serve as another reminder of the dangers that lurk, from a 27-year-old Iowa real estate agent murdered in a model home to an agent attacked at gunpoint and reports of robberies at open houses. The National Association of REALTORS® through its REALTOR® Safety Month, as well as local and state associations, are hosting seminars and offering resources and tip sheets to teach real estate professionals what safety precautions they can take when showing clients’ homes and conducting open houses.

A few real estate professionals share the dangers they’ve encountered and how they now take proactive steps to make safety a priority.

## Speak Up

**Ana Trinique**, with Home Visions Realty in Spring Hill, Fla., recalls an encounter in the early 1990s as a rookie real estate agent that forever changed her perspective on safety. A big focus of her job back then was reaching out to for-sale-by-owner listings. One day, she made contact with a FSBO who said he was tired of trying to sell his home himself. He asked her to come by to do a CMA on his home, which she agreed to.

“It turned out that he used the FSBO sign [on his property] to lure female agents who ‘sounded’ good to him by phone, and then once you were inside, he would attempt to attack you,” Trinique says. “I managed to run out of that house and get into my car and leave.”

Trinique was reluctant to report the incident, though, because she was scared it would turn into his word against hers, with no witnesses. But she was unable to shake the incident from her mind and her peers prompted her to notify the REALTOR® association, which in turn issued a warning to others on the MLS bulletin.

“It flushed out other women who had experienced the same thing,” Trinique says. “I am glad now that I did report it, but it was very upsetting. This experience early on in my career taught me to be very careful. I now Google people and always let someone know where I am and my schedule. I listen to my inner voice and have walked away from listings if I did not feel right about the person.”

## Take Precautions Against the ‘Unknown’ Client

**Sondra Sattani**, with DPR Realty LLC in Scottsdale, Ariz., recalls a showing appointment she scheduled with a client to view a vacant REO property in Phoenix. Sattani arrived early, so she decided to go in and take a look around before her client arrived. She locked the front door behind her as she proceeded to view the interior of the home.

“I was on the second level when I heard the doorknob turning, and the sound of the doorknob and door being pushed back and forth,” Sattani says. “I thought for a minute it may be my client, but why wouldn’t he just ring the doorbell?”

As she walked down the stairs, she peeked through the window blinds to see two men standing at the front door. She was initially unsure of how to react — what if they were able to push the door open? She couldn’t escape out the backyard since the yard had a 6-foot wall and a padlocked



gate. Just then, her client arrived, driving up to the home, and the two men fled in a car.

"I now never enter a vacant home alone," Sattani says. "I wait in my car for my clients to arrive. Sometimes it's an unknown client that is the concern. These men must have seen me enter the home alone and tried to get in. Thankfully, nothing transpired, but I was definitely frightened enough to never do that again."

### Make a Phone Call to Safety

**Sandra Ware**, with Grubb & Ellis Co. in Wilmington, Del., was a rookie real estate agent in 1997 when she was asked to show a seasonal home near Rehoboth Bay.

"It was a walk-in client and I was doing floor duty," she recalls. "I ended up transporting two men in my car. They told me that they lived in a group home in a nearby city. They claimed they wanted to buy a year-round mobile home in a resort area to gain their independence. They had chosen an older mobile in a seasonal neighborhood and had the ad in hand."

When they arrived at the home — which was in a deserted cul-de-sac — Ware sensed nervousness among the two men, which, in turn, made her uneasy. She told them to go ahead and look around the outside of the house, while she then went ahead and unlocked the vacant home for them.

Meanwhile, "I then called my office and told them to keep me talking and not to hang up," Ware says. "I told them my exact location."

The two men asked Ware to show them the inside of the home, but instead, she told them to go ahead in, claiming she had to stay outside to take the phone call. She remained at the roadway entrance and stayed on the phone to her office the entire time.

"I firmly believe that the two men had planned this trip out in advance, with less than good intentions, although I had no firm evidence," Ware says. "Having the cell phone saved me, and having another person stay on the line while I felt uncomfortable, made a huge difference for me and for my safety."

### Something Just Didn't Feel Right

"We have instincts for a reason," says **Anne Meczywor**, with Roberts & Associates Realty Inc. in Lenox, Mass. It's her instincts that she believes helped her avoid a possible dangerous situation when working late at the office one night.

"I was writing an offer late one night and the buyers had left," Meczywor recalls. "Of course, I carefully locked the doors before I went back to fax the offer and call the listing agent. I got ready to leave — keys in hand — when I just didn't feel right. From an upstairs window, I looked out across the parking lot and saw absolutely nothing unusual, but I couldn't shake the feeling."

Meczywor worked in an office building downtown and the parking lot abutted a gas station. She contacted the police department's non-emergency phone number to ask if they had any patrols in the area that could swing by as she walked to her car, since she was alone and it was late at night. A patrol car arrived minutes later to escort her to her car.

"Two days later, the gas station was robbed at gunpoint," Meczywor says. "It is very possible the property was being watched by the robbers that night, but I have no way of knowing for sure ... thankfully."

### Seeing the Light

A few years ago, Gunna Voigt, with Coldwell Banker Frascatore Realty

in Shelton, Conn., went on a showing appointment of a free-standing remodeled office building with two men she had never met before. The men were physically imposing, at 6'4" and more than 200 pounds each.

"Suddenly, the lights went out, and all you could see was the moon through the two skylights," Voigt says. The situation had Voigt feeling uneasy and vulnerable, to say the least.

Through the dark, she then saw two hands raised in prayer and the men saying, "Praise the Lord, I can see the Lord!"

"It turned out the two clients wanted to rent the building to start a church," Voigt said, relieved at the time. "Lesson learned. Don't go into vacant buildings with people you have never met before, especially after sunset."

### Being Proactive

After losing a coworker, **Kathleen Cosner**, with Cutler Real Estate in Kent, Ohio, never looked at safety on the job the same. In 2010, Cosner's coworker Andy VonStein was shot in the chest and left in the basement of a vacant home after a former client perceived a deal having gone bad. That same week, in an unrelated incident, another real estate professional, Vivian Martin of Youngstown, was murdered while showing a property. The deaths reminded Cosner of the dangers that lurk.

She now uses safety mobile apps (see How to Use Your Smartphone as a Weapon) and she makes a point to look up people, phone numbers, and even companies prior to meeting with any client. She'll copy driver's licenses and write down license plate numbers, and on every showing, she'll call someone from the road to let them know where she is and whom she is with. She's taken safety and self-defense courses too.

"Some of these things may seem overreactive or paranoid-ish," Cosner recently wrote in an article at AgentGenius. "If we have to be a little paranoid, if we have to take the time to research before rushing out and showing properties to people we don't know, then so be it. Safety is no accident. Preventing even one violent crime is worth taking a few minutes to think about what we're doing before acting."

## 4 Trends of Attacks Against Real Estate Agents

A 2011 REALTOR® Safety Report, conducted by AGBeat, Moby, and S.A.F.E. (Safety Awareness Firearms Education), analyzed 16 attacks against real estate professionals in the past year to determine if any similarities or trends emerged from the attacks.

While the situations of the crimes fluctuated

greatly, a few minor commonalities emerged from the attacks, such as:

1. Most of the attacks on real estate professionals occurred in the afternoon, with Thursdays being the most common day.
2. Men are vulnerable too: Nearly one in three victims were men.
3. Most attacks occurred when the victim was alone; the most common way to get agents alone was by perpetrators requesting a showing of a home.
4. The majority of the attacks did not occur inside major metro areas but in the suburbs or a few rural areas, such as in Iowa and Tennessee.





# FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

## Success

There are probably as many definitions of success as there are successful people. Having material assets such as money, cars, homes, etc. top many people's lists, but those things are more the trappings that come with being successful rather than success itself.

One of the definitions of success that I like is "being able to do what you want to do every day". You have to have achieved some material success to be able to do that, but freedom and independence are dependent on many factors other than money.

When we start each new salesperson prelicense class, we ask the students to share what they have been doing, why they want to get a real estate license and what they expect to gain from being in our profession. Common answers are: More money, being able to help people and having a better life for themselves and their families. These goals, of course, are all connected. One of my early mentors, Mr. Harry Joachim of Biloxi, told me not to focus on the money. He said that, if I wanted to be successful in real estate, find out what the client wants, do my best to help them achieve that and the money will be there. He was proven right many, many times throughout my career.

I have always known that there are a number of differences in the way successful people and unsuccessful people view life and live their life and many times the differences are very small. In a recent article by Andy Bailey of Petra Coach, an organization that coaches companies on how to maximize growth, he proposes that 100 percent annual growth is only 2 percent growth per week. He points out many things that seem to make people successful, and here are five that I know to be true:

**1. Successful people embrace change. Unsuccessful people fear it.** We all know examples of real estate licensees who used to be listing and selling machines. They learned how to work with buyers and sellers and used their skills to go to lots of closings. Where are they now? Many are still doing what made them so much money, but they don't do much business these days. Flexibility is a huge factor in the ability to prosper in just about any business today. The world is moving fast and technology is accelerating at a rapid pace. We can either embrace it or get run over by it.

**2. Successful people talk about ideas. Unsuccessful people talk about people.** Sharing ideas will only make them better. The old Greek polymath Aristotle said over 2,000 years ago that when you talk, you only repeat what you already know, but when you listen, you learn new things. Talking about people won't move you down the road toward your goal.

**3. Successful people accept responsibility. Unsuccessful people blame others.** True leaders and business people understand that life brings both victories and defeats. General George Patton said that "Success is how high you bounce when you hit bottom". Accepting responsibility for failure allows one to learn from it while blaming others will produce no benefit whatsoever.



**4. Successful people give others all the credit for their victories.** Unsuccessful people take all the credit from others. We all probably know at least a few credit "hogs" who want all the glory. It is a maxim that you can get almost anything done if you are willing to give someone else credit for it. If you want people to work hard, give them an opportunity to shine.

**5. Successful people want others to succeed.** Unsuccessful people secretly hope others fail. There are two ways to rise above the crowd. You can advance by merit and hard work, or you can push others down. Life is not a zero-sum game. Someone does not have to fail for someone else to succeed. When people work together, everyone can succeed. A rising tide lifts all boats.

One of the keys to real estate success is to be both proactive and reactive. Most licensees hope business will find them by being on office phone duty, advertising properties and holding open houses. The great agents also do those things, but they are also proactive in finding business and making it happen by increasing their people contacts. They join homebuilder associations, service clubs and charity organizations and serve on government boards and commissions. Woody Allen once said that 80 percent of success is just showing up. I can assure you that success is not going to come to your house to get you out of bed in the morning. The commission income in real estate can be really good, but you actually have to do something to get it.

Our charge at the Mississippi REALTOR® Institute is to help our members have the opportunity to make more money and to help them stay out of trouble by doing their jobs correctly. When we achieve those things, I believe that counts as a success for us.

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

# Mississippi REALTOR® Institute

## 2015 schedule

### SALESPERSON PRE-LICENSE

Jackson Jan. 9 - 30 (Weekend)  
 Jackson Feb. 16 - 26 (Day)  
 Jackson Mar. 6 - 27 (Weekend)  
 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 January 25 (Weekend)  
 Jackson February 25 (Day)  
 Jackson March 22 (Weekend)  
 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 Feb. 10 - 14  
 Jackson June 2 - 6  
 Jackson Aug. 18 - 22

#### GRI III (BROKER B)

Jackson Mar. 16 - 20  
 Jackson July 6 - 10  
 Jackson Nov. 2 - 6

### BROKER POST-LICENSE

Jackson April 6 - 9  
 Jackson July 20 - 23  
 Jackson Dec. 14 - 17

### GRI I (SALESPERSON POST-LICENSE)

Jackson Jan. 26 - 39  
 Jackson April 20 - 23  
 Jackson July 20 - 23  
 Jackson October 19-22

### Continuing Education Schedule

Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	January 14, 2015 January 15, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	March 11, 2015 March 12, 2015	9A-6P 9A-6P	Jackson Jackson
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](http://realtorinstitute.org)  
 for an updated list of available  
 courses and current schedule.*

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Ridgeland



Lisa Hollister  
Biloxi



Betty Jo Ison  
Hattiesburg



Nancy Lane  
Jackson



C.R. (Bob) Ridgway  
Jackson



Stephanie Shaw  
Gulfport



Janice Shows  
Madison



Chris Wilson  
Laurel

**Golden \$5000**



Ernie Clark  
Brookhaven



John Dean Jr.  
Leland



Larry Edwards  
Ridgeland



Judy Glenn  
Corinth



Janice Shows  
Madison



David Stevens  
Clinton



**Crystal \$2500**



Andrea Detrick  
Oxford



Lisa Hollister  
Biloxi



Betty Jo Ison  
Hattiesburg



Margie McFarland  
Gulfport



Tommy Morgan  
Tupelo



Ellen Short  
Tupelo

**Sterling \$1000**



Jean Amos  
Starkville



Ken Austin  
Pass Christian



Shellye Beach  
Madison



Lisa Bourgoyne  
Brandon



James Carson  
Jackson



Gloria Clyatt  
Madison



Chassity Coleman  
Jackson



Dottie Collins  
Greenville



Judy Corts  
Hattiesburg



Norma Cother  
Tupelo



Buck Covington  
Madison



Bethany Gully  
Madison



Mark Cumbest  
Moss Point



Michael Davis  
Columbus



Dee Denton  
Jackson



Jeffrey Dillon  
Ridgeland



Ashley Endris  
Gulfport



Joan Ferguson  
Hernando



Lee Garland  
Jackson



Karen Glass  
Gulfport



Glenn Green  
Natchez



David Griffith  
Cleveland



Janice Guckert  
Jackson



Megan Hall  
Jackson



Beth Hansen  
Jackson



Derek Havard  
Jackson



Ashley Howie  
Jackson



John Jenkins  
Jackson



Cynthia Joachim  
Biloxi



John Jones  
Pascagoula



Bruce Kammer  
Picayune



Tracy Kirkley  
Southaven



Vicki Klein  
Madison



Randy Nouse  
Ridgeland



Nancy Lane  
Jackson



Peggy Leigh  
Hernando



Robert Leigh  
Hernando



Deborah McGhee  
Gulfport



Rita McIntosh  
Jackson



Melanie Mitchell  
Starkville



Tena Meyers Jackson

Sheila Nicholas Jackson

Stephanie Nix Ridgeland

Allison Palmer Jackson

Carla Palmer-Allen Ridgeland

Stephanie Palmer-Gummins Jackson

Phield Parish Greenville

Gary Parker Jackson

Pam Powers Greenwood

Lynette Praytor Ridgeland

Ann Prewitt Jackson

Pam Pybas Jackson

Jennine Ramage Hernando

Barbara Richardson Raymond

Paula Ricks Madison

C.R. (Bob) Ridgway Jackson

Pamela Roberson Oxford

Don Roberts Jackson

Mary Ann Roper Jackson

Michele Rumbley Madison

Jimmie Sandifer Jackson

Miriam Seale Hattiesburg

Stephanie Shaw Gulfport

Bo Smith Jackson

DeLois Smith Hattiesburg

Joe Stedman Natchez

Sue Stedman Natchez

Andy Stetelman Hattiesburg

Carol Stewart Canton

Rosemary Stovall Madison

Walker Tann Jackson

Katie Thomas Jackson

Dorothy Thompson Jackson

Jo Usry Jackson

Vickey Ward Jackson

Adam Watkins Hattiesburg

Noggin Wild McComb

Chris Wilson Laurel

Nell Wyatt Ridgeland



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## Local Board MARPAC participation levels

As of October 31, 2014 MARPAC surpassed its \$215,000 goal with \$227,156.

Biloxi-Ocean Springs	59.7%	Fair Share Participation Goal
Clarksdale	71.4%	
Cleveland	58.3%	
Four County	38.0%	
Golden Triangle	56.0%	
Greenville Area	81.4%	
Greenwood	55.0%	
Grenada	100.0%	
Gulf Coast	56.9%	
Hattiesburg Area	56.1%	
Central Mississippi	42.8%	
Laurel	85.7%	
Meridian	57.4%	
Mississippi Commercial	68.7%	
Natchez	37.8%	
North Central Mississippi	52.9%	
Northeast Mississippi	60.5%	
Northwest Mississippi	66.3%	
Pearl River	61.5%	
Southwest	69.8%	
Vicksburg-Warren County	25.2%	
<b>Total Participation</b>	<b>54%</b>	<b>100%</b>



## 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](http://msrealtors.org).**

Name (*print clearly*) \_\_\_\_\_

Firm Name \_\_\_\_\_

NRDS# \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_

Work Phone \_\_\_\_\_

E-Mail \_\_\_\_\_

### FOR CREDIT CARD CONTRIBUTION

VISA  MC Amount \$ \_\_\_\_\_

Card# \_\_\_\_\_

Exp. Date \_\_\_\_\_

Signature (*required*) \_\_\_\_\_

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

## LeadershipMAR SPOTLIGHT

### Carol Stewart, *Madison*

I loved being a part of this year's LMAR Class! It was a wonderful experience that really stretched me in some areas. I learned so much about myself and others. I feel like it will help be me a better leader not only with Central Mississippi REALTORS® but in all future endeavors. Additionally I formed relationships that will last throughout my career.



**Don't miss Former IRS trainer Sandy Botkin's next training webinar on Wednesday, December 3rd at 10:00 AM. Go ahead and mark your calendar to join Sandy as he teaches you how save \$1,000's on your taxes legally, morally, and ethically.**



Powerful combo  
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*You can't beat saving the money you earn!*

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Taxbot is an expense-tracking system designed to save **THOUSANDS** every year. Sandy Botkin, a CPA, Tax Attorney and former trainer for the IRS developed Taxbot with REALTORS® in mind.

Did you know there are HUGE tax advantages for your business? Regardless of how much money you make, Taxbot teaches you how to keep more of what you earn. In fact, the average student of Sandy Botkin saves thousands on taxes every year. Our relationship with Taxbot gives REALTORS@ access to Sandy Botkin's strategies and tax information.

Here are just a few features of Taxbot:

- Track your mileage with the Taxbot integrated GPS system on your smartphone. (No more mileage logs or clipboards!)
- Take pictures of receipts on your smartphone and answer simple questions to bulletproof your expenses against an IRS audit.
- All your records, including receipts are stored in the cloud so you don't have to worry about shoeboxes of receipts anymore.
- Integrates with your bank or credit card. Taxbot will search for deductions you might be missing.
- A full training library of short 5 minute videos will teach you strategies for lowering your taxes by thousands of dollars a year.

Mississippi REALTORS® get a huge discount on the service. Try it now. Guaranteed to save at least 20 times your investment in your first 30 days or your money back. Go to <http://www.taxbot.com/z/ms> for more information and to see how it works

**As a Taxbot member, you can take part in free webinars with Sandy Botkin on how to save on your taxes. The next webinar is scheduled for December 3, 2014 at 10:00 AM.**



## Mississippi REALTORS® announce a cutting-edge new educational option that will be music to your ears!

The Mississippi REALTOR® Institute's virtual classroom format offers our members yet another



option to get their continuing education. The KEYNOTE Series

administers video-based online courses that allow you to study remotely with nationally-recognized instructors at your convenience

### **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.*



**For additional information about The KEYNOTE Series and to register go to [www.keynoteseries.com/courses/mississippirealtorinstitute](http://www.keynoteseries.com/courses/mississippirealtorinstitute) or call Amanda Griffin at 601-932-9325.**