



The DISCLOSURE

Quarterly Membership Meeting



Thursday, September 16th @ 9:00 a.m.
Special Speaker Greg Davis
Recognize the next Helping Hands Award Winner
www.nwmar.net/events to register

this issue

Headlines P.1

Education & Events P.2

Realtor Appreciation Week P.3

NWMAAR YPN P.4

New to NWMAAR P.5

News to Use P.6

News to Use P.7

Affiliates Corner P.8

EMPLOYER-ASSISTED HOUSING ◦ A FREE SEMINAR
TUESDAY, SEPTEMBER 7 ◦ 1:00 TO 4:00 @ NWMAAR
TO BE TAUGHT BY JOHN PHILLIPS & DEE DENTON
click here for details ◦ www.nwmar.net/events to register



Northwest Mississippi Association of Realtors®

Helping Hands Award



Next Deadline:
Fri., Sept. 3rd

Apply or Nominate someone Now
Click for Application

nwmar.com/helpinghands.htm

It's Time to



Check out the NWMAAR Blog
<http://nwmar.blogspot.com/>



What?
Click here
for NWMAAR
FAQ's



Check out
what's going on
Under Our Roof



Newsletter Highlights

Realtor®
Appreciation
Week

Lunch, Free CE, discounts and more
all to say Thank you to our Realtors!
See page 3 for details



Check out what's going on with
NWMAAR YPN. PLUS add YPN to
your designations—realtor.org
See page 4 for details

new
NWMAAR

New features for members: Use your
iPhone with Supra, pay & see balance,
Free RPR & chance to WIN 6th
months FREE MLS Dues!
See page 5 & 6 for details

TOYS & Bikes
FOR TOTS

Starting Sept. 1st NWMAAR YPN will
be collecting donations for bikes & toys
for the Toys for Tots of North MS.
See page 4 for details

SEPTEMBER 2010



EDUCATION & EVENTS

The
DISCLOSURE

SEPTEMBER 2010

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2 Leadership Meeting & Lunch	3	4
5	6 Labor Day NWMA Of- fice	7 Employer Assisted Housing	8	9	10	11
12	13 NAR Realtor Safety Week	14	15	16 Quarterly Membership Meeting	17	18
19	20 Discount Monday	21 Member Appreciation Lunch & Open House	22 Technology Demo & Advanced MLS	23 2010 NWMA Leadership Class	24 Free CE for Members	25
26	27	28	29	30		

SEPTEMBER 2010



www.NWMAOnline.com

**Continuing Education on Your Schedule.
Anytime. Anywhere.**

Real Estate & Appraisal CE for MS & TN

Contact Joyce for Education info Joyce@nwmar.com

SEPT. 6—Labor day—NWMA office closed

Sept. 7—Employer-Assisted Housing Seminar—a free seminar taught by John Phillips & Dee Denton 1:00-4:00 to register go to www.nwmar.net/events or call Joyce for more info

Sept. 13-19—NAR Realtor Safety Week

Sept. 16 - Quarterly Membership Meeting 9:00

NWMA YPN

YPN will have a **WINE TASTING** on Thurs. Sept. 23 from 5:00-7:00 at the Model Home in the Southbranch subdivision in Olive Branch. A wine specialist will be on hand to answer questions. **EVENT IS FREE & SPONSORED BY ADAMS HOMES, PRIME LENDING & Good Life Catering.** www.nwmar.net/events to register



NEWS TO USE

The
DISCLOSURE

Monday

Member discounts on many of our Real Estate Products!

Tuesday

Member Appreciation Lunch & Open House!

Realtor® Appreciation Week

NWMMAR will be hosting several activities the week of September 20 to show our members how much we appreciate them. It's been a tough year, and it's time to get together and celebrate survival now that the real estate market has stabilized a bit. Plan to join us at NWMMAR for the following activities and more to be announced.

Sept. 20-Sept. 24

Wednesday

Technology Demonstration Day! Including Advanced MLS Class!

Thursday

Leadership Day and Past President's Lunch!
YPN Wine Tasting 5-7 p.m.

Friday

Free CE Day for Members!

SEPTEMBER 2010



YPN & Toys for Tots

The DISCLOSURE



Thursday, September 23rd ◦ 5-7 p.m.
Southbranch Subdivision

Join us to taste an array of wines and learn about them from a wine specialist.

Wine ◦ Snacks ◦ Networking

Register today: www.nwmar.net/events

Event is Free Thanks to our Sponsors:
Adams Homes, Prime Lending & Good Life Catering

Wine Tasting



**NWMAAR
Young
Professionals
Network**

The Loop
Are you in?

Get Involved!!
Join NWMAAR
YPN—it's Free!
NWMARYPN.com

Fall Family Day @ Cedar Hills Farm



Saturday, October 9th
2-4 p.m. - \$5 per person
Children 2 & under Free
Snacks & Drinks Provided
LOTS
of Activities included!
nwmarypn.com for Details

SEPTEMBER 2010

\$2000

\$1500

\$1000

\$500

\$250

The Race is On!



Starting September 1st YPN will be collecting donations to help purchase Bikes for North MS children in need. Just **\$60** can give a child in North Mississippi his or her **OWN** Bike and will put them on a path to make some great childhood memories! All donations and toys will Stay in North MS & will help give a child a great Christmas! **We will be collecting donations at the September Membership Meeting! Every little bit helps! Helps us reach our goal to give over 30 children a bike! Thank you!**





NEWS TO USE

The
DISCLOSURE

eKey for the iPhone

eKEY FOR THE iPhone ADAPTERS ARE NOW AVAILABLE. YOU CAN ORDER THEM FROM SUPRA BY CALLING 1-877-699-6787. THE COST FOR THE ADAPTER IS \$54.95 PLUS TAX & \$3.95 SHIPPING.

THE CHARGE FOR eKEY SERVICE is \$19.08 PER MONTH PLUS TAX.

IF YOU WOULD LIKE TO GET MORE INFORMATION ON THE **eKEY FOR THE iPhone** GO TO www.supraekey.com.



Northwest Mississippi Association of REALTORS

→ online member portal



**New NWMA
Member Portal on MLS**

- Check balance & pay bills online
 - View calendar and events
 - Update contact and other info
 - & more coming soon!
- Check it out Today!**

The Realtors Property Resource is an NAR initiative to support the core competence of its members by creating a members-only, national database of all property information. The RPR system will comprise robust property-centric data sets at launch, which will include:

- Public records and tax assessment data
 - REO properties
 - Foreclosures
 - Notices of Default
 - Neighborhood and demographic information
 - Geocoding and elevation data
 - Local market active and off market MLS data, including historical photos
 - Plat maps in some counties, more to be added over time
- Additional data sets will be added over time, including school data, which will be incorporated into the RPR database by the end of 2010.
- **The RPR system will allow agents and brokers to turn the results of advanced search and valuation features into unique, hands-on reports and graphs**



PLUS MUCH, MUCH MORE!

AND THE BEST PART, IT'S
FREE TO REALTORS!

**MORE DETAILS
COMING SOON!**

check out the blog:
<http://blog.narrpr.com/>



NEWS TO USE

The **DISCLOSURE**

NWMAR Suggestion Box

It's time to bring us your best ideas!

During the month of September, NWMAR is having a contest to bring out the really good thinkers in our Association. Patterning after the NAR Game Changers Contest in 2009 (in which NWMAR was one of the winners!); we decided to look to our members for ideas on how to make NWMAR a better Association. It's easy to participate, just send us your ideas to be eligible for the following awards:

- Five (5) winning ideas will receive \$50 gift cards**
- Two (2) winning ideas will receive \$100 gift cards**
- Top idea will receive free MLS for six (6) months!**

Other prizes may be awarded depending on number of entries.

Rules:

Ideas must be submitted in writing between September 1, 2010 and 5pm September 30, 2010.

Only NWMAR members and NWMAR MLS subscribers are eligible to participate.

Duplication of winning ideas will be decided by NWMAR based on amount of detail in each idea submitted.

Ideas will be judged on Innovation, Practicality, Feasibility, and overall benefit to the Association.

Ideas can be in any category including:

- Member Services - MLS - Community Involvement
- RPAC - Education - Other Benefits



Please submit ideas in writing with your Name, Address, Phone, and Email to NWMAR at:
Email: eo@nwmnar.com
Fax – 662-449-3599
Mail: P.O. Box 7
 Nesbit, MS 38651



Learn to hit all the right notes at the 2010 REALTORS® Conference & Expo.



- Choose from over 125 education sessions—the information you get will be instrumental to your success
- Network with 20,000 real estate professionals and amp up your referral potential
- Celebrate in the renewed spirit of the Big Easy, one of America's most unique destinations

realtor.org/Conference



Will You Be There?





NWMAR NEWS

The
DISCLOSURE

Healthcare Reform & Taxes

Much has been written regarding the healthcare reform passed by Congress earlier this year. Much of the commentary has centered with the *way* the bill was passed leaving the substance of the bill as an afterthought. This article will provide an overview of several key provisions pertaining to self-employed individuals. However, it should be noted that the outcome of the mid-term elections could lead to changes to the reform package passed earlier this year.

Many self-employed individuals are eligible for group insurance plans through a spouse who is employed with a company offering health insurance benefits. However, for those who are not eligible for group coverage, health insurance can be very expensive and often limited to high-deductible, catastrophic injury coverage.

For self-employed individuals with pre-existing conditions or other health issues, health insurance coverage can be exceedingly difficult to obtain or prohibitively expensive. The newly enacted reform package is changing that. In effect now, health insurance companies can no longer deny coverage to individuals based on an applicant's health status. Other than for fraud, insurance companies are no longer allowed to cancel an existing policy either. Both of these changes should offer additional options to self-employed individuals seeking health insurance.

Further changes are slated to take effect in 2014. Namely, the establishment of a health insurance exchange market which will allow individuals to select from a broader array of coverage options with pricing dependent on the selection. Again, 2014 is a long way off in this current political environment; so it will remain to be seen whether or not the exchange concept is ever put into practice.

There are several tax credits slated to take effect related to small business health insurance programs. Qualifying as a small business is relatively easy: 2 employees/partners working at least 30 hours a week. That said, most realtors are single contributors and not members of teams or partnerships; so the tax credits will not apply to realtors in that situation. For those realtors that have formed a team or are members of a partnership, you may yet qualify for some valuable tax credits dependent upon your compensation.

For all the attention it has garnered, the health care reform package is confusing at best. Whether it stays in force as currently written will be determined over the next few years in Washington. However, in its current form, self-employed individuals may enjoy several expanded health insurance coverage opportunities.

About the Author: James McIngvale is a Certified Public Accountant licensed in both Tennessee and Mississippi. James is a founding partner in Skinner & McIngvale, PLLC, located in Southaven, Mississippi and is an active real estate investor. James can be reached by phone at 662.349.3100 or by email at james@sm-llc.com.

July 2010 Residential Sales Report

NWMAR July Residential Sales Statistics	2010	2009	% Change
Total Home Sales	213	270	-21.1%
Median Sales Price	\$135,000	\$136,950	-1.5%
Average Sales Price	\$144,027	\$142,280	+1.3%
Monthly Sales Volume	30.7 million	38.4 million	-20%

Home sales for July 2010 dropped below 2009 sales numbers by 21% for the month, a bit better than national averages. Listing inventory continued to increase slightly from June from 2,157 units to 2,160 units, showing a level market. These numbers continue to show stability in the real estate market when compared to the dramatic changes over the last two years. Days on the Market was at 129 days for July, about the same as the 126 level in July 2009.



AFFILIATES CORNER

The
DISCLOSURE



You need mortgage professionals you can trust. You need a company that values honesty and integrity throughout the entire organization. You need mortgage planning specialists who give you their best consistently. You need to find strength, stability and opportunity—especially now. You need PrimeLending!

When dealing with your home financing, we are not only working with one of your largest personal financial investments; we also are handling one of your biggest dreams. Since we work with matters so close to the heart, we serve you from ours.

With the ability to originate and close loans in 50 states and with over 185 branch locations nationwide, PrimeLending can meet you where you are and help you where you are going. Let us provide you a mortgage without obstacles.

PrimeLending takes pride in being recognized as a premier mortgage lender offering a wide array of loan products. Mortgage loan options include fixed and adjustable rate FHA and VA, JUMBO loans, permanent construction financing, refinancing options, and relocation programs—just to name a few.

*Prime Lending is an active sponsor for
NWMA Young Professionals Network*



Paul Shahan
Executive Officer
eo@nwmar.com



Amanda Woods Phillips
MLS Director
amanda@nwmar.com



Diana Waller
Member Services
diana@nwmar.com



Brenda Thomas
Operations Manager
brenda@nwmar.com



Joyce Moore
Education Director
joyce@nwmar.com



2010 Affiliates

- Atmos Energy Corporation
- Citizens National Bank
- Community Bank
- Crump Mortgage
- DeSoto Bank
- DeSoto Co. Economic Development Council
- Edward Jones Investments-Milton Davis
- Fairway Mortgage
- Merchants & Farmers Bank
- National Property Inspections
- North MS Home Builders
- Trustmark Mortgage
- Synovus Mortgage
- SouthGroup Ins./Brown & Haynes, Inc.
- Farmers Insurance Agency
- Prime Lending

Meet Your NWMA Staff

SEPTEMBER 2010