If necessity is the mother of all invention, then the birth of MAARdata followed an arduous labor. In essence, MAARdata arose from the need to deliver to Memphis Area Association of REALTORS® members three things:

- The most accurate estate data available
- Control of the property rights associated with that data
- The lowest possible cost for developing, owning and maintaining that data

“If we could control it, it would be ours,” says Walter Allen, managing director of Integra Realty Resources-Memphis, and one of the fathers, if you will, of the MAARdata system. “Accurate data is always paramount to making good decisions.”

The labor was long and tedious, but committing to the process was one of those good decisions.

What was eventually named MAARdata in 2001 grew out of a Multiple Listing Service (MLS) system installed in 1990. For several years, this system was known as INTAX. In 1999 it became available via the Internet, recalls Carolyn Gregory, MAARdata Records Manager. Eleven years later, Gregory notes, “No other REALTOR® association has an in-house property data system of this caliber and with the depth of information contained in MAARdata.”

By any name, MAARdata’s identity came from a collection of data Allen dubbed the “three buckets.” Together, the three buckets, plus register’s data, formed a whole that was greater than the sum of its parts.

The first bucket: appraiser data.

“Appraisers are the best-trained to inspect and report on physical characteristics of property,” says Allen, the current secretary-treasurer of MAAR. Without the appraisers, any property database would have been incomplete.

“Appraisers throughout the Memphis area gave their cooperation in providing past and current data,” says appraiser Tom King of Bill King Company REALTORS®, recalling the formative years of the system.

The second bucket of data came from the MLS and was matched to the appraisers’ data, making the appraisers’ data even more valuable. Interior pictures of property, King says, boosted the value of this partnership even further.

Continued on page 5
17 Area Commercial Practitioners Earn Designations in 2010

MAAR is pleased to announce the following affiliated commercial practitioners who received a professional designation in their respective fields of expertise in 2010:

Appraisal Institute – Memphis Chapter:

Bill Barnes (Integra Realty Resource, Memphis) and Larry Clark (Clark & Assoc., Jonesboro, AR, and an SRA as well), both general appraisers, received the MAI Designation, and Jim Plante (TP Research, Selmer, TN), residential appraiser received the SRA Designation. Earning the MAI and the SRA designations is the highest level of distinction available within the Appraisal Institute and distinguishes these appraisers as widely-recognized educated professionals.

Memphis Metro CCIM Chapter:

Dave Curran (Commercial Advisors LLC), Rob Downey (ServiceMaster), Fred Placke, SIOR (formerly with Fischer & Company), Taylor Trezevant (Trezevant Realty), Mark Utley (Utley Properties, Olive Branch, MS) and Aaron Petree (Loeb Properties), earned the CCIM (Certified Commercial Investment Member) designation and distinguishes them as experienced, educated professional commercial investment practitioners. Kudos to Aaron - he scored 100% on the comprehensive exam! Since 2004, only 1.1 percent of those who have taken the comprehensive CCIM exam have scored a 100 percent, including only four people nationwide in 2010.

IREM Memphis Chapter:

Jeff Higdon (Makowsky, Ringel, Greenberg) earned his CPM (Certified Property Manager), and Jason Arms (Brookfield Properties) earned the ARM (Accredited Residential Manager), achievements of distinction within the Institute of Real Estate Management, the leading association for real estate management professionals.

SIOR Memphis Chapter:

Jon Albright (Investec), Frazier Baker (In-Rel Management), Patrick Burke (CBRE), John Snyder (Snyder Real Estate), Henry Stratton (Colliers-Memphis) were awarded the SIOR (Society of Industrial and Office Realtors) joining a group of the most knowledgeable, experienced, and successful commercial real estate brokerage specialists.

TN RLI Chapter:

Ken Spiceland (Prudential Professionals Realty, Clarksville, TN) earned the ALC (Accredited Land Consultant) designation last year joining this group of extensively trained land professionals.

Congratulations to each of these new designees!

Preferred Partner Spotlight

MAAR is pleased to highlight one of its top sponsors this month. This Preferred Partner sponsor is committed to the Association and our members. Look for MAAR’s Preferred Partners at events throughout the year.

Donald Simpson, Wells Fargo Home Mortgage | Branch Manager

Donald says he has been blessed to work with thousands of customers by personally originating and managing a sales team of mortgage consultants with Wells Fargo Home Mortgage. Through his 14 years with Wells Fargo he has enjoyed consulting, counseling and educating his customers and clients with all their mortgage needs. Donald earned a Bachelor’s degree in Business and a Masters in Education, which have given him a strong foundation for understanding how best to assist his customers. He says he looks forward to 2011 and the opportunities and challenges it will bring to our industry. You can reach Donald Simpson at 901.624.4048, donald.simpson@wellsfargo.com or on his website at www.donaldwsimpson.com
NAR News

NAR Launches New e-Newsletter: The Weekly Report

The Weekly Report is a customizable e-newsletter that consolidates several e-newsletters, including The Washington Report and the REALTOR® Benefits Program newsletter. read more

New Public Awareness Campaign for NAR Starts Today

A nationwide campaign kicks off Monday, January 17 with materials that continue to support the Home Ownership Matters campaign. In TV, radio, print and online outlets, NAR will remind consumers that home ownership not only benefits families, but that it also helps build strong communities and creates jobs. Get more details, including a preview of the new ads, information about where the ads are running nationally and learn why the Public Awareness Campaign is one of NAR’s most popular membership programs. Get campaign materials, including a web banner.

A New Year Brings Revisions to the Code of Ethics

Over the course of 2010, national leadership voted on amendments to the REALTOR® Code of Ethics, which are effective January 1, 2011, if not sooner. Get the 2011 Code of Ethics. Get the document outlining recent changes. find out more

TAR News

TAR Forms Updated for 2011

Many of the Tennessee Association of REALTORS® forms have been updated for the new year. One such change was to Form F-9, the Purchase and Sales Agreement, which now has the Buyer paying for the “Wood Destroying Insect Infestation Inspection Report.” get the PDF of all the changes for 2011 | watch TAR podcasts explaining the updates

TAR Seeks NAR Director Applicants for 2012

The TAR Nominating Committee will meet February 17 to interview candidates and make their recommendations for new NAR Directors for a term beginning in January 2012. find out more

TAR Visits MAAR for a Divisional Forum

Tennessee Association of REALTORS® 2011 President Emil Mongeon, along with other elected officers and TAR staff, will be visiting MAAR Monday, February 7 from 1:15 - 3:45 p.m. in the Education Center. The goal for the forum is to update TAR members on governmental affairs, education, and other services of TAR, as well as to hear what members are most concerned about in this challenging time for the real estate business and the REALTOR® organization. register now

Gain Insight - Attend the Commercial Property Forecast Summit

Want to put your finger on the pulse of the national and local economies and know where we’re headed? Make plans to attend the Commercial Property Forecast Summit, featuring keynote speaker Dr. Mark Dotzour, Chief Economist and Director of Research for the Real Estate Center at Texas A&M University. You’ll also hear from local speakers about the retail, industrial, office and multi-family markets, as well as a local perspective on the Memphis economic outlook. Wednesday, February 9, at the Germantown Performing Arts Centre Theatre (1801 Exeter Road). Continental breakfast will be served beginning at 8 a.m. and the program runs from 8:30 a.m. until 11:30 a.m. Ticket prices are $50 for MAAR members and $70 for the general public. Download the registration form to register, or contact Katie Shotts, katie.shotts@maar.org, 901.818.2435.

Support the REALTOR® Party and Win a Party!

Contribute to RPAC and win a pizza party for your office! It is a new year, which means a new opportunity to invest in the REALTORS® Political Action Committee. This year, MAAR is upping the ante. Any office to reach 100% of their office goal will receive a party courtesy of MAAR! What’s stopping you? Make your investment today so we can get down and party! get the flyer
2011 Chapter Officers Installed in December

Three chapters installed their elected 2011 officers and executive board members as December brought the "changing of the guard" in commercial chapter leadership.

The annual Holiday Party for the Memphis Chapter of the Appraisal Institute was held at the Magnolia Room December 7. Former Region IX Director John Fiser, SRA from Mississippi, installed the following officers and directors: President - Rand Bouldin, MAI, SRA, CCIM, Bouldin & Associates; Vice President - Eric Trotz, MAI, Trotz Real Estate Services, and Secretary/Treasurer - Michelle Alexander, MAI Associate, Integra Realty Resource. Directors include Bob Abbott, MAI, CCIM, RaBo AgriFinance; Linda Brewer, SRA, Brewer Appraisal Services; JB Lightle, MAI Associate, Lightle Appraisals; Douglass Hall, MAI, Douglass B. Hall & Associates; and Allen McCool, SRA Associate, Stephenson & Associates. Dana Richardson, MAI Associate, C&I Appraisal, was also installed as Chapter Associate Committee Member Chair.

The IREM Memphis Chapter held their officer installation at their monthly luncheon on December 9 at Windyke Country Club with Debra Owings, CPM, with Retail Management Services Co. in Memphis, presiding. Officers installed include President - Dawn Barber, CPM, of Makowsky Ringel Greenberg; President-elect – Keith Action, CPM, of LEDIC Management Group; Secretary – Lacey Hinders, ARM and CPM Candidate, Hawthorne Residential Partners, LLC; and Treasurer – Debi Wherry, CPM Candidate, Fogelman Management Group. Executive council members include Linda Mills, CPM, TESCO Properties; Gina Mize, CPM, Mid-America Apartment Communities; Carol Sweet, CPM, Methodist Healthcare Realty; and Betsy Waugh, ARM, LEDIC Management Group.

Randall Moore, CCIM from Arkansas and Region VI Vice President, installed the Memphis Metro CCIM Chapter on December 14 at the annual membership holiday reception held at Grove Grill. New officers include President - Tanis Hackmeyer, CCIM, Hackmeyer Properties; Vice President – Scott Andrews, CCIM, Healthcare Realty; and Secretary/Treasurer Angela Klipfel, CCIM, KW Commercial. 2010 Chapter President Jeb Fields, CCIM, Commercial Advisors LLC, will continue serving on the executive board in 2011.

The SIOR Memphis Chapter holds officer elections every two years with 2011 being the second year of the current officer term. Officers include President - Steve Guinn, SIOR, CCIM, LEED, Highwoods Properties; Vice President/President-elect - Will Barden, SIOR, CCIM, Barden Commercial Realty; and Treasurer-Andy Cates, SIOR, Colliers International, Treasurer. Wyatt Aiken, SIOR, Commercial Advisors, LLC, serves as Chapter Admissions Chair and Hank Martin, SIOR, NAI Saig, serves as Programming Chair. Allen Wilkinson, SIOR, CCIM, Colliers Memphis, serves as an Advisory Board member.

Bob Turner, ALC, Southern Properties, is the current contact for the Tennessee Realtors Land Institute Chapter, which is based in Memphis.

For more information about MAAR’s commercial chapters, please contact Susan Evans at chapterservices@comcast.net.
MAAR News and Events

The third bucket of data came from the assessor's office; some 250,000 data tapes were purchased on 250,000 residential properties. Data fields from the assessor's property records were then "stripped and matched to either the appraiser data or MLS data," Allen recalls.

While Allen doesn't deem data from the assessor's office as reliable as the appraisers' data or MLS data, he says it fills its function by providing basic historical information and giving agents a "third choice" for describing a property.

Now, more than 20 years after MAARdata was just a twinkle in Allen's eye, the system has more than 400,000 active tax records covering more than 588,000 sales – 335,000 of which have appraisers' physical descriptions attached to them.

Two decades ago, then-President Harold Crye and the MAAR Board of Directors saw the wisdom in developing a comprehensive database that would belong to the association. Today, Leon Dickson, 2011 MAAR President, says it is difficult imagine doing business without MAARdata.

“I don’t want to say we take it for granted, but we almost do because it’s that reliable,” Dickson says.

Going forward, technology will continue to change and MAARdata will change with it. But the purpose of MAARdata is clear and constant.

“We developed the MAARdata system on the premise that each parcel of real estate is unique and can be individually tracked, analyzed singularly, or aggregated with other parcels for comprehensive analysis,” Allen says.

“There’s no way to know where the technology is going, but 10 years from now the core of MAARdata will still be the reliability of the data.”

Article written by MAAR Information and Research Director Don Wade, don.wade@maar.org, 901.818.2434.

To register for technology courses, visit www.maar.org/calendar.

### EDUCATION SCHEDULE

<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>CLASS</th>
<th>COST</th>
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<tr>
<td>Wed, Feb 9 – Thurs, Feb 10</td>
<td>9 a.m. to 5 p.m.</td>
<td>SRS Designation Course</td>
<td>$285 members/$305 non-members/$100 SRS Designees</td>
<td>12 hours</td>
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<tr>
<td>Wed, Feb 16</td>
<td>1:30 to 4:30 p.m.</td>
<td>Intro to Selling HUD Homes &amp; HUDHomeStore.com</td>
<td>FREE</td>
<td>N/A</td>
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<tr>
<td>Thurs, Feb 17</td>
<td>9 a.m. to noon</td>
<td>Transaction Desk Basic Training</td>
<td>$30</td>
<td>3 hours</td>
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<td>Fri, Feb 18</td>
<td>9 a.m. to 4 p.m.</td>
<td>2011-2012 TREC Core Course</td>
<td>$60 members/$80 non-members</td>
<td>6 hours</td>
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<td>Wed, Feb 23 – Thurs, Feb 24</td>
<td>9 a.m. – 4:30 p.m.</td>
<td>SRES Designation Course</td>
<td>$285 members/$305 non-members/$100 SRES Designees</td>
<td>12 hours</td>
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<tr>
<td>Mon, Feb 28 – Fri, Mar 4</td>
<td>8:30 a.m. – 5 p.m.</td>
<td>IREM Asset Analysis Track</td>
<td>Rates vary</td>
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*A $15 no-show fee applies for all classes, regardless of the cost.

### TECHNOLOGY SCHEDULE

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<tr>
<th>DATE</th>
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<th>TIME</th>
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<tr>
<td>Mon, Feb 2</td>
<td>10 a.m.</td>
<td>MLS Refresher</td>
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<tr>
<td>Tues, Feb 3</td>
<td>3 p.m.</td>
<td>Setting Up My Free Agent Web Page</td>
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<td>Fri, Feb 4</td>
<td>1:30 p.m.</td>
<td>Quick Statistical Reports WEBINAR</td>
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<td>Tues, Feb 8</td>
<td>3 p.m.</td>
<td>Quick Statistical Reports WEBINAR</td>
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<td>Thurs, Feb 10</td>
<td>3 p.m.</td>
<td>Quick Ways to Make the Most of MAARdata WEBINAR</td>
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<tr>
<td>Mon, Feb 14</td>
<td>3 p.m.</td>
<td>Setting Up My Free Agent Web Page</td>
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<td>Tues, Feb 15</td>
<td>1:30 p.m.</td>
<td>Let the System Do the Searching for You</td>
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<td>Wed, Feb 16</td>
<td>3 p.m.</td>
<td>MLS Refresher</td>
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<td>Thurs, Feb 17</td>
<td>10 a.m.</td>
<td>Quick Ways to Make the Most of MAARdata WEBINAR</td>
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<td>Fri, Feb 18</td>
<td>11 a.m.</td>
<td>Let the System Do the Searching for You</td>
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<td>Wed, Feb 23</td>
<td>3 p.m.</td>
<td>Setting Up My Free Agent Web Page</td>
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<td>Thurs, Feb 24</td>
<td>3 p.m.</td>
<td>Running the Numbers! Quick Statistical Reports WEBINAR</td>
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<tr>
<td>Fri, Feb 25</td>
<td>10 a.m.</td>
<td>Quick Ways to Make the Most of MAARdata WEBINAR</td>
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MAAR In the News: December 1, 2010 through January 12, 2010

Each month we will recap all of the media coverage MAAR and/or MAAR members have received over the past month. We’re working hard to get the word out to the public about the work that our members do every day and to provide opportunities for consumers to see the expertise REALTORS bring to their work.

12/10/10 Memphis Business Journal  Keller Williams sets sights on No. 2
12/10/10 Memphis Business Journal  Do I hear new Crye-Leike auction unit?
12/10/10 Memphis Business Journal  Home sales down, prices stabilizing
12/12/10 The Commercial Appeal  Builder of the Week: Model remodeler
12/14/10 The Daily News  Seeking Stability - CRE market strives for recovery after brutal slump
12/14/10 The Daily News  Highwoods Stands Tall Among Competition
12/14/10 The Daily News  ‘Positive Signs’ Abound in Retail Market
12/14/10 Blogging in Memphis  MAAR Releases October Report
12/15/10 The Commercial Appeal  Census sums up stagnant Memphis metro area
12/16/10 The Daily News  MAAR Presents 2010 Realtor Awards
12/16/10 The Commercial Appeal  Realtor of year honor to Mary Sharp
12/16/10 Main Street Journal Blog  The Memphis Area Association of Realtors chose Marty Sharp
12/19/10 The Commercial Appeal  Builder of the Week: Building it right way is job No. 1
12/21/10 The Daily News  Stratos Move Another Example Of Downtown Trend
12/22/10 The Daily News  Loeb Buys Park Place for $10.3M
12/23/10 The Daily News  Sales Rise in November for Previously Owned Homes
12/23/10 The Daily News  Investors to Pump $3M Into Hotel Renovation
12/23/10 The Commercial Appeal  One Commerce Square changes hands, clearing way for Pinnacle landing in Downtown Memphis
12/24/10 Memphis Business Journal  Rockwell expansion more than doubles distribution space
12/24/10 Real Estate News Articles Blog  Places with a General Character in Memphis
12/27/10 The Daily News  Moving Forward: Commercial market struggles, but year closes on high note
12/28/10 The Daily News  Housing Endured Bumpy Ride in 2010
12/29/10 The Commercial Appeal  Letter: Partners in progress
12/30/10 The Daily News  Women’s Council of Realtors Installs Officers
12/30/10 The Daily News  Apartment Optimism: Outlook positive for multifamily sector
12/31/10 Memphis Business Journal  Park Place purchase part of real estate strategy
12/31/10 Memphis Business Journal  Portion of Overton Square properties under contract
1/1/11 The Daily News  What Happens Next: Eventful 2010 points to encore in ‘11
1/1/11 The Commercial Appeal  Report: Eastgate Shopping Center in Memphis sells for $31.5 million
1/1/11 Memphis Real Estate Buzz Blog  Downtown Memphis condo sales -2010
1/1/11 The Commercial Appeal  Chemistry between trainer, client important for achieving goals
1/1/11 Memphis Business Journal  Balz sells Eastgate for $31.5 million
1/1/11 Memphis Business Journal  Collierville development to span 52 acres
1/1/11 The Commercial Appeal  Memphis area home sales fell, as expected, in November, but prices rose 10.3 percent
1/1/11 The Daily News  In-Rel Wraps Up Rebranding Campaign
1/1/11 Memphis Real Estate Buzz Blog  Midtown Memphis residential sales – 2010
1/1/11 Memphis Business Journal  Home sales down, but average price rises
1/1/11 The Commercial Appeal  People in business
1/1/11 Memphis Real Estate Buzz Blog  Downtown Memphis residential sales – 2010
1/1/11 Tri-State Defender  A year to remember for Realtor Mary W. Sharp
1/6/11 The Daily News  November Home Sales Decline 25 Percent
1/6/11 Memphis Business Journal  Clear Capital: Memphis home prices to rise 3.2% in 2011
1/6/11 Memphis Real Estate Buzz Blog  Ghost towns are the result of recession and burst housing bubble
1/7/11 The Daily News  Riley Poised to Lead MAAR Commercial Council in 2011
1/7/11 Memphis Business Journal  Boyle forms $30 million fund for real estate guest
1/7/11 Memphis Business Journal  Staples reportedly shopping Memphis
1/7/11 Memphis Business Journal  Hunt Cos. buys into LEDIC Management Group
1/7/11 The Daily News  Cash Infusion: Texas firm invests in LEDIC to fuel national growth
1/9/11 The Commercial Appeal  Builder of the Week: Older house lives like new
1/10/10 The Daily News  Housing Shrinks 8 Percent in 2010
1/10/10 The Daily News  Boyle Investment Co. Forms Real Estate Investment Fund
1/10/11 RetailTrafficMag.com  CB Richard Ellis Off to Busy Start in 2011
1/12/11 TradeArabia.com  CBRE names new Bahrain manager
1/12/11 The Commercial Appeal  CBRE takes over management of two Saint Francis medical buildings in Memphis
<table>
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<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
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<td><strong>January 31</strong></td>
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<tr>
<td>• Affiliate Council Steering Committee (1:30 p.m.)</td>
<td>• Grievance Committee (9 a.m.)</td>
<td>• MAARket Masters (7 a.m.)</td>
<td>• Governmental Affairs Political Involvement Committee (9 a.m.)</td>
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<td><strong>February 2011</strong></td>
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<td>• MLS Committee (9 a.m.)</td>
<td>• Quick Statistical Reports WEBINAR (1:30 p.m.)</td>
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<td>• Benevolent Fund Fundraising Committee (10 a.m.)</td>
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<td>• Setting Up My Free Agent Web Page (3 p.m.)</td>
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<td>• Governmental Affairs Political Involvement Committee (9 a.m.)</td>
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<td><strong>February 7</strong></td>
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<td><strong>February 9</strong></td>
<td><strong>February 10</strong></td>
<td><strong>February 11</strong></td>
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<tr>
<td>• MLS Orientation (8:30 a.m.)</td>
<td>• Millington-Tipton Association Breakfast (Wells Kitchen, Brighton; 8:15 a.m.)</td>
<td>• Commercial Property Forecast Summit (GPAC; 8 a.m.)</td>
<td>• MAARket Masters (7 a.m.)</td>
<td>• Grievance &amp; Professional Standards Training (8:30 a.m.)</td>
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<tr>
<td>• Commercial Council Golf Committee (1 p.m.)</td>
<td>• SIOR Luncheon (Crescent Club, 12 p.m.)</td>
<td>• Benevolent Fund Committee (10:30 a.m.)</td>
<td>• MMDC 2nd, 3rd &amp; 4th Year Luncheon (11:30 p.m.)</td>
<td>• Governmental Affairs Committee (9 a.m.)</td>
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<tr>
<td>• TAR Region Forum (1:15 p.m.)</td>
<td>• Quick Statistical Reports WEBINAR (3 p.m.)</td>
<td>• MMDC First Year Awards Luncheon (Owen Brennan's, 11:30 a.m.)</td>
<td>• WCR Luncheon (Orpheum; 11:30 a.m.)</td>
<td>• WCR/MYPN Murder Mystery &amp; Cajun Cook-off Membership Drive (5:30 p.m.)</td>
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<td>• WCR Board (1:30 p.m.)</td>
<td>• Quick Statistical Reports WEBINAR (3 p.m.)</td>
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<td>• Mid-South CRS Chapter Breakfast (9 a.m.)</td>
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<td><strong>February 14</strong></td>
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<td><strong>February 16</strong></td>
<td><strong>February 17</strong></td>
<td><strong>February 18</strong></td>
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<tr>
<td>• Setting Up My Free Agent Web Page (3 p.m.)</td>
<td>• Let the System Do the Searching for You (1:30 p.m.)</td>
<td>• Mid-South CRS Chapter Breakfast (9 a.m.)</td>
<td>• MAARket Masters (7 a.m.)</td>
<td>• Commercial Council Board of Directors (8:30 a.m.)</td>
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<td>• Mid-South CRS Chapter Breakfast (9 a.m.)</td>
<td>• Transaction Desk Basic Training (9 a.m.)</td>
<td>• TREC Core Course (9 a.m.)</td>
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<td>• SRS Designation Course (9 a.m.)</td>
<td>• Mid-South CRS Chapter (9 a.m.)</td>
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<td>• SRS Designation Course (9 a.m.)</td>
<td>• Quick Ways to Make the Most of MAARdata WEBINAR (10 a.m.)</td>
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<td>• 4th Quarter Market Update (2 p.m.)</td>
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<td>• Memphis YPN (Bangkok Alley; 5:30)</td>
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<td><strong>February 21</strong></td>
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<td><strong>February 25</strong></td>
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<td>• MAAR Office closed for Staff Development</td>
<td>• Rookie Resource: Basics for Building a Better Business (1 p.m.)</td>
<td>• RPAC Committee (9 a.m.)</td>
<td>• MAARket Masters (7 a.m.)</td>
<td>• Quick Ways to Make the Most of MAARdata WEBINAR (10 a.m.)</td>
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<td>• Designated REALTOR® Orientation (11:30 a.m.)</td>
<td>• Board of Directors (8:30 a.m.)</td>
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<td>• Setting Up Agent Web Pages (3 p.m.)</td>
<td>• MMDC Celebration Party (9 a.m.)</td>
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<td>• Quick Statistical Reports WEBINAR (3 p.m.)</td>
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<td><strong>February 28</strong></td>
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