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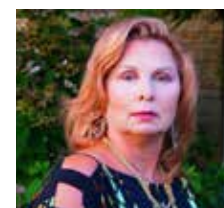
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» publisher's note

# Hello everyone!



In 2020, February marks the occasion of our second Central Mississippi Real Producers REALTORS® event. Our events are totally free for REALTORS®. It's an opportunity for building a better relationship with many of the top Realtors® and top industry professionals in Central Mississippi. Our events will always have good food, entertainment and door prizes for REALTORS®. We will be promoting our events well in advance so please mark your calendars and plan to attend.

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Happy Valentine's Day!  
**Dees**

It's February already and we are off and running in 2020. February is officially the final month of winter. (Yea!!) It marks the end of the college football season. Congrats to the LSU Tigers for winning another national championship! February is also host to the Super Bowl marking the end of the NFL season.

February is best known for Valentine's Day. Valentine's Day, also called Saint Valentine's Day or the feast of Saint Valentine, is celebrated on February 14. Originating as a Western Christian feast day honoring an early saint named Valentinus. Valentine's Day is recognized as a significant cultural, religious and commercial celebration of romance in many regions around the world.





▶ top producer

written by **Susan Marquez**  
photography by  
**Abe Draper Photography**

# Tori Heard

*Problem Solver and Solution Finder, Tori Heard Loves Working in Real Estate*

When pregnant with her first child, Tori Heard wanted a job where she could work part-time and spend time at home preparing for, then caring for, her new baby. Tori graduated from the University of Mississippi with degrees in Business Administration and Management Information Systems. “I was going to go into computer science,” she says. Her foray into Real Estate was not planned but has ended up being the career she was meant to have.

My husband at the time had been best friends with Rosemary Stovall’s son since the seventh grade,” says Tori. “Rosemary needed an assistant and told me I could work with her part-time. That’s kind of a joke, as I never worked a part-time day! As a matter of fact, I went back to work just two weeks after the birth of my second child. We would put him in a basket by the desk. I had lots of grandmothers in my office!”

Now over 18 years later, Tori still works with Rosemary Stovall, who is owner/broker at Berkshire Hathaway HomeServices Gateway Real Estate. “I learned that I liked the Real Estate business, and I love working with Rosemary. I enjoyed the negotiation process. I have

a calm personality, and I like to solve problems. I suppose I am well-suited for this type of work.” It’s been a long time, however, since Tori worked as Stovall’s assistant. Tori has not only been a consistent top producer over the past eight years, but she is also the relocation director for the company. “I work with all the relocation companies to transfer employees to new houses. I see all that comes in and assign them to the agent who would be the best fit. I’m like the background person, doing all the negotiating and management duties.”

Tori sees herself as a problem-solver. “That’s probably the most challenging part of my job, but I also enjoy it. I identify the potential problems with each transaction and work to

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“ I have a calm personality, and I like to solve problems. I suppose I am well-suited for this type of work.”

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find solutions. The most rewarding part of my job, however, is working with first-time homebuyers. I really enjoy that even though I often sell higher-end homes. First-time homebuyers are just so excited about the process, and they have such a sense of accomplishment when they've purchased their first home. I enjoy working with them, because I have the knowledge and answers to make the process easier."

Despite being a self-proclaimed workaholic, Tori says that the nature of her job allows her to be present for her children. "They've grown up with me doing this. They've shown a lot of homes with me over the years!" Everett (17) and Pepper (15) play four sports each, and they are both extremely involved in other extracurricular activities. "I did Real Estate so I could be on my kids' schedule. I typically work 8am to 3:30, then I'm available to drive them where they need to go. It's gotten easier since Everett is now driving, but I still like to be there for them. It's not unusual for me to be working from the baseball fields!"







# Walt. Bowie

rising star ◀◀  
written by Susan Marquez  
photography by Abe  
Draper Photography

## A Broker With Something Extra

Ask Walt Bowie what the most important part of his job is, and he is quick to tell you: helping people walk through the decisions that come with buying a home is only a part of working in the real estate industry. For him, trust and confidence with his clients is of utmost importance. The relationships he builds don't end at the closing of a house. In the midst of the home buying process, Walt goes the extra mile to ensure details are not missed, clients are fought for, and that closing day ends with a smile. For instance, he recently helped a client from 2015 resolve foundation issues that arose years later. His mantra is to treat people right every day, work hard, do the right thing and your business will keep you busy.

Bowie & Company Real Estate (formerly Livingston Land Company) is a boutique firm located in heart of Madison County. Walt knows with his name on the door, he has to give it all



...





he's got day in and day out. They operate in residential buying and selling, commercial sales and leasing, as well as new construction and land. Currently Walt has two agents that work within his company: Walton Webster and Matthew Ingram.

Walt grew up in West, Mississippi and attributes much of his work ethic to being raised a farmer's son. He and his brother would sell sweet corn in the summer, they would each get \$50 and the rest would go to their college fund. He attended Kosciusko High School and went on to Mississippi State where he earned a double major in Real Estate and Finance. After completing his undergraduate degree, the job market was saturated so he knew he would need an edge to get the type of job he wanted.





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Opting for graduate school, Walt applied for a new graduate advisory role with his fraternity. He was chosen for the position, received a full scholarship for tuition, books, room/board and subsequently became “the university’s first ever male Sigma Chi house “mom”! He finished his Master of Business Administration, and took one week off between graduate school and his first real world job.

Always having an interest in real estate, but not sure how to get started, he worked a few years at BancorpSouth and then went on to M&F Bank (now Renasant Bank) in their trust departments. He enjoyed the trust department but always had real estate in the back of his mind. While working at M&F Bank, he met Lauren Landrum, daughter of David Landrum. Around that same time David and his business partners were in the process of putting the Livingston Township project together.



He sat for his broker’s license in 2010 and went straight to work learning the ropes of real estate sales and marketing. He went out on his own in 2014 and hasn’t looked back, ranking in the top 50 salespersons in the Central Mississippi MLS for the last 3 years and counting.

Word-of-mouth referrals are always Walt’s best ‘pat on the back’ - that tells him he is doing something right and that his effort and passion have not gone unnoticed. Walt lives in Reunion subdivision with his wife, Lauren, of 10 years and their two daughters, Fenley (9) and Emerson (4). When he’s not at the office or with a client, you will probably find him spending time with his family, on the golf course, at dinner with friends, attending a Friday morning men’s group or headed out of town on another road trip making priceless memories with his family.



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# Synergy<sup>2</sup>

## PEST CONTROL

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*Synergy<sup>2</sup> is a Pest Control Business with a Difference*

When Barry and Kim Pitts met 25 years ago, they never dreamed they'd one day own an exterminating company for pests and rodents. Both pharmacists by training, pest control was never a consideration. As a matter of fact, when Barry met Kim shortly after she graduated from pharmacy school at Ole Miss, his biggest

decision was deciding what pizza to woo her with that day at her pharmacy.

Kim was working at what once was Eckerd's pharmacy (now CVS) on North State Street in Jackson when Barry, a pharmaceutical rep for GlaxoSmithKline, called on the pharmacy one day. The rest is history.

The couple got married and had two children, all the while continuing their work in pharmacy and pharmaceuticals. Both kids, Luke and Tyler, now attend Ole Miss. When the couple purchased a home

in Reunion, Kim says Barry was relentless in the pursuit of the perfect lawn. "He knows chemistry really well, and he created his own combinations of highly effective weed control chemicals. Before we knew it, neighbors were asking Barry to help with their lawns." Thinking that may be a good sideline business, Synergy<sup>2</sup> was created starting first with weed control but quickly adding full-service pest control, too.

"We hired Mike Blamberg, who, at the time had over 25 years in the pest control business," says Kim. "He opened our eyes on how big it could be. We decided early on that the way we would do business would be different. As a local family-owned business, we try to take care of our customers as if they are also our family. Our business has always been based on relationships, not

making money. The bottom line is we always want to do the right thing. The business has evolved organically, and it's been more successful than we could have ever imagined."

Their company is called Synergy<sup>2</sup>. "Barry named the company," says Kim. "It's Synergy with a squared symbol, referring to the synergy of science and exceptional customer service to produce unbeatable results for our customers."

Identifying and solving problems are what led the Pitts to develop a custom WDIR iPad app for their company. The goal of the app is to make the

closing process much quicker and easier for REALTORS®, closing attorneys, buyers and sellers. "The State of Mississippi has a required termite inspection form that must be filled in and submitted before a property can be closed," explains Barry. "Any time there is a real estate transaction, whether commercial or residential, a termite inspection will usually be required. The challenge with the official Mississippi WDIR, or Wood Destroying Insect Report, is that the information and graph must be filled in manually on a tiny form that is hard to read. The pest specialist performing the inspection must then take the form to the license holder/owner for



It's Synergy with a squared symbol, referring to the synergy of science and exceptional customer service to produce unbeatable results for our customers. ”



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a signature and then fax the form to all parties of the transaction. The entire process, from inspection to submission of the WDIR, is extremely inefficient.”

Barry says the WDIR report is often a last-minute thing that can cause delays at closing if not presented to all parties in a timely manner. “We worked with a company to have an app developed that is the exact Mississippi-approved WDIR form. The pest specialist fills in the report during the inspection, including the graph, directly on the app. He or she can then enter up to eight email addresses and the report is completed and sent before ever leaving the property. There is no lag time.”

The Pitts are excited about the potential of the WDIR app in 2020. “It’s another way for us to differentiate ourselves from other pest companies and it makes the termite inspection process very efficient. In most cases, there will be a 24 hour or less turnaround from the WDIR request to the time the report is emailed to all parties. REALTORS® will also have a single point of contact, Kim, to request WDIRs.

•••







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Synergy<sup>2</sup>. sponsors breakfast or lunch sales meetings with Realty® companies to demo the WDIR app as well as discuss other ways the company can serve their clients. One-on-one meetings are also a way they share the app with REALTORS®.

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# WHY IS IT SO DIFFICULT TO DISCUSS MONEY?

financial fitness

By Shauna Osborne



Our finances are arguably one of, if not *the* most important, life-altering... and uncomfortable areas of our lives. Much like politics and religion, money can provoke a variety of emotions in us, from anger to fear to delight, in a split second. Yet, unlike other deeply personal topics, we don't find ourselves chomping at the bit to bring up our finances with friends in conversation or to advertise our opinions on the topic on social media. In fact, though it seems to be omnipresent in our minds, many Americans consider money to be the most difficult topic to broach with others, especially those with whom we're in close relationships. But why?

Many theories have been proposed on this subject. For many, myself included, we were raised to believe money is an impolite topic, not for discussion outside of the most private of situations. For others, it's what money symbolizes: power and control, security and independence. Undeniably, we live in a society driven by materialism, thus, despite our best efforts, our relationship with money entrenches us in the melee of influence and greed. The fact remains, money is an emotionally complex subject, grounded deeply in our ideas of self-worth and security. To lay bare our financial situation feels much too personal and too vulnerable, an unconscious metaphorical nudity.

Still, all evidence points to the fact that *not* freely communicating with loved ones on this topic can lead to negative conse-

quences for our emotional, physical, and social well-being. The good news is, though it may cause discomfort at first, only positives can come from opening ourselves up to dialogues around money. Where to begin?

**Family and Friends.** It all starts at home. Researchers have found that growing up in a household where frank and open discussions around money occur results in adults with far less impulse spending and credit card debt. Further, by involving friends and family in your financial arena, you take advantage of the "village" of knowledge available to you and, consequently, are better prepared to tackle those important money decisions yourself. Not to mention, those closest to you are most likely to hold you accountable for the financial goals you set for yourself.

**Partner/Spouse.** Recent studies show that more than 40% of American couples don't discuss how their finances will be managed before tying the knot. Yet money is also cited as a top stressor in romantic relationships, right up there with sex, parenting, and careers. Yikes. We all want to rest assured we're making sound financial decisions, and joint decision-making results in fewer financial risks. Enlisting your partner in financial decisions will lead to positive outcomes, such as more transparency in your relationship and fewer precarious economic behaviors. Sit down with your loved one for these hard conversations, making them an ally for your stronger joint fiscal future.

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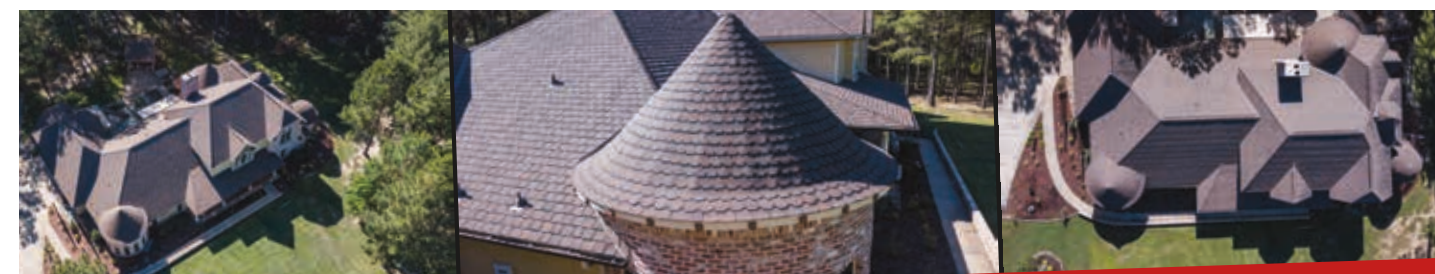
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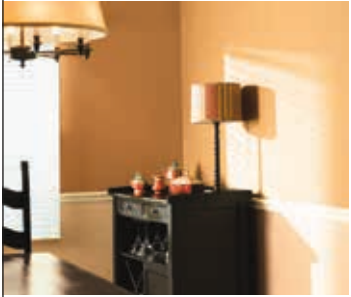

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