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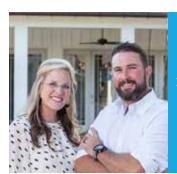
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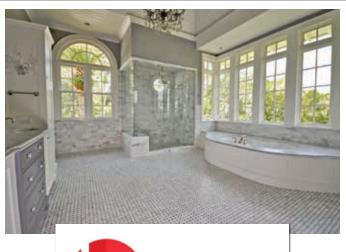
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# Normal Normal

publisher's notes, **4** 

Last month, my Publisher's Note was titled "Adapt, Adjust and Carry On!" At the time, I had no idea what that would look like. It is still not clear, but what is clear is that we have a new normal. A new normal is like everything else in today's life, one half of the population is for it and the other half is against it. That is the new normal!

The new normal calls for more technology and less personal interaction. I have lived in Central Mississippi all my life. In business (and life) we have always used a firm handshake, a hug, eye-to-eye contact, and consideration of others as key essentials to building relationships. Technology takes a lot of that away. I love technology! It is great when it works! It is going to escalate with the baby boomer generation moving into retirement. That is the new normal!

Since last month's publication, Real Producers has adapted, adjusted, and carried on utilizing technology. I have had more than 30 meetings with REALTORS® on Zoom. This has been a first for me. I have saved a lot of time and gas money utilizing Zoom meetings, but I still prefer face-to-face interaction. When it is safe, I will do both face-to-face and Zoom meetings. That is my new normal!

I announced last month that our magazine is available in digital format. We are excited to announce that the digital publishing technology we are using is Issuu. Just go to the app store on your device and download Issuu to view the magazine each month. We have also posted links on Facebook and Instagram to Issuu. One of the great features of our digital issue is the ability to click on

an ad and go straight to the website of one of our industry partners. April and May issues are available to view now, and all future publications will be accessible by desktop, laptop, tablet, or phone. I hope you like it! That is the new normal!

Our social events are a special part of the *Real Producers* but until it's safe and everyone is comfortable getting together, these events are on hold.

Please do not forget to do business with our industry partners. Without their success, we would not have *Real Producers*. They are the reason that we can do everything at no cost to REALTORS<sup>®</sup>.

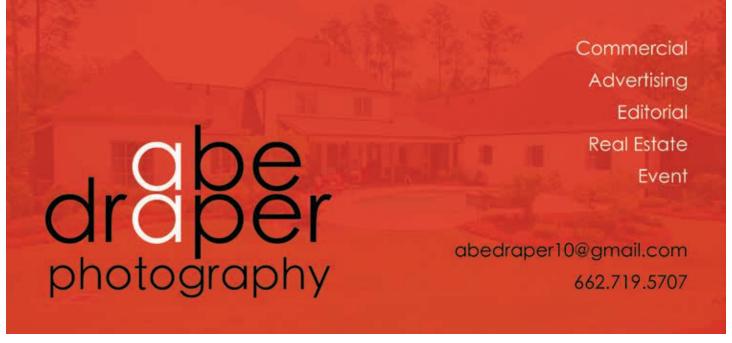
Let's adapt. Let's adjust. Let's carry on. After all, that is our new normal!



Be safe!

God Bless!

ees







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

#### A Dynamic Duo

Katie and Stuart Warren, owners of Turn Key Properties, met each other in real estate school. "We met at the Real Estate Institute in 2005," says Stuart. "What we've found is that real estate is always interesting, and there is no doubt that we work better together. The way I look at it is that we complement each other. Where I lack, she takes up the slack and vice-versa. We are more confident as a team."

Katie is originally from Jackson, but grew up in West Monroe, Louisiana. She went to Mississippi State University and during the summers she worked for a real estate company in West Monroe. "It's different in Louisiana. I answered the phones and actually did open houses." She also worked for a home inspection company for two years.

"I originally went to school to be a nurse but realized that being a nurse was not for me. The person in the real estate firm I worked for urged me to go into real estate, so I started looking into it." The rest is history because while in real estate school, she met Stuart.

The couple married a year and a half after they met and opened their business with two partners in 2009. "In 2014 we went on our own, opening Turn Key Properties," says Katie. "Stuart came up with the name for the business."

Stuart was raised in Canton. "I didn't move too far from home," laughs Stuart. "My dad is a business owner and an extremely hard worker. He always has been. He instilled that in us, along with a good foundation in church." Stuart's dad



certainly raised him right, as their business is doing very well.

"We have over 30 agents. Stuart's sister and Katie's mother both work for the business. We try to create a stable environment where our agents can be productive. We start every meeting with a prayer, and we give all the credit for our success to Jesus Christ, who has blessed us with both strength and ability."







The couple has been recognized for their work by the Mississippi Homebuilders Association by being awarded Remodel of the Year in 2017. Stuart says their philosophy is to work hard and to play hard. "We can do that because we are surrounded with such a wonderful team." Two quotes that Stuart is inspired by are, "Hard work beats talent when talent doesn't work hard" (Tim Notke) and "I find the harder I work, the more luck I seem to have" (Thomas Jefferson). His go-to scriptures are James 1:2-4, "Consider it pure joy, my brothers and sisters, whenever you face trials of many kinds, because you know that the testing of your faith produces perseverance. Let perseverance finish its work so that you may be mature and complete, not lacking anything," and 2 Corinthians: 5-7, "For we live by faith, not by sight."

We try to create a stable environment where our agents can be productive.
We start every meeting with a prayer, and we give all the credit for our success to Jesus Christ, who has blessed us with both strength and ability.

Stuart says the company tries to give back to the community in ways that make a real difference in people's lives. "Every year we support the Gateway food drive, and we support the Mississippi Children's Home (Canopy) by donating stockings each year. We've done that for the past six years and it's something we truly enjoy doing."

Katie says she loves what she does, especially when working with a first-time homebuyer. "They are so excited and seeing their expression of joy and knowing we had something to do with that is so rewarding. We also love helping folks find their forever homes, and we do a lot of new construction and remodels. That's where I get to use my creative side. I love to pick out things for the houses. I guess it scratches an itch, or

else I'd want to remodel my own house all the time!"

Stuart says they try to stay mindful of the importance of a home purchase. "Just because we do this every day, we can't lose the fact that we are dealing with people who have emotions. We must be sensitive to our buyers and what they need us to be during the transaction. They are making the largest purchase of their life, and we take that very seriously."















• • •

After graduating from Mississippi College, Alex went to work for his grandfather in the insurance business. Soon afterward, a business decision was made to sell the insurance company to Cris Rawson of Moore-Page Insurance Agency. Alex went right to work for Cris, never missing a beat. Starting at the bottom, Alex remembers taking pictures of agents' properties, "I did legwork and computer work before I got my insurance license in 2014 and started selling insurance."

While training Alex and preparing him to continue the family business, his grandfather entrusted him with the managing of his properties in Pearl which included 86 apartment units and 80 commercial spaces. Following in his grandfather's footsteps of making wise business decisions, Alex stated, "I decided I was not

maximizing my potential of the real estate side of the family business if I didn't get my real estate license." With real estate in his blood, he sold his first house after becoming a licensed REALTOR® in 2016. Much of Alex's time then was occupied managing the commercial properties and selling insurance.

In 2017, Alex's grandfather passed away after a courageous battle with cancer. "Just as Granddaddy did with everything else in life, he saw the bright side and took care of business despite his years of cancer treatments." Alex continued to watch and learn the business aspects of real estate from his grandfather throughout his illness. Alex reflects on a very somber moment just days after his grandfather's funeral, sitting in the big chair behind the big desk where he had talked shop with his granddaddy so many times. With folders and notes still in place, Alex knew he had big shoes to fill to carry on the work his grandfather started fifty years ago, but he knew he gotten a solid foundation sitting across from that desk.

After interviewing brokers to allow the real estate business to continue, Kay Shelton, owner of Back Porch Realty, came on board to manage the real estate business from her office in Flowood. Through a series of events dealing with the business trusts and such, the company was prepping to sell in September 2018. "I lost my salary at that point, which spurred me to find new avenues of income," says Alex.

While he continued selling insurance, he pushed to incorporate his insurance business with the real estate business proving he could meet those needs as well. "My niche in insurance and real estate is commercial properties, but I do not run from any opportunity to fulfill a client's need. Most of my real estate sales involve some type of income properties." Having that keen business eye, Alex shares, "I became interested in other aspects of real estate in 2018 and decided to dabble in flipping houses." Because he is a "handson" REALTOR® and insurance





agent, Alex got into small construction projects. "I realized that was my ticket into the building aspect of business. Before even realizing it, I was evolving right back where I started in the multifaceted family business model."

Cody Berry, Alex's brother-in-law, is a trim carpenter by trade. "Using Cody's skills, we decided to partner up to flip a few homes starting in 2018," Alex says. "We did 90%of the work hands-on which gave us ample time to talk about how we could grow. He comes from a family of builders, and we grew up together in Pearl. We also married sisters." The pair formed their own construction company in 2019 called Heart of the South Homes, LLC. "We may have a new business name, but we have a long lineage in the business."





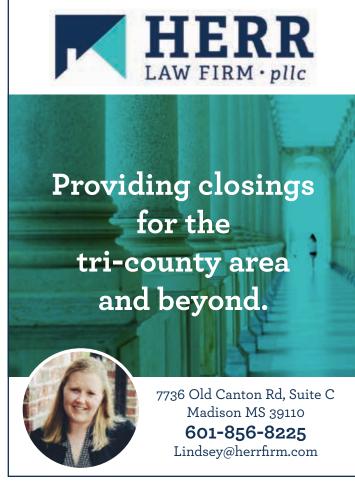
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The ultimate goal, as Alex shares, is to one day get all of his business dealings under one roof. "I'd like to have a full-circle business. That's what my grandfather did. We'll have to see where this takes us."

Alex married his wife, Natalie, in December 2016. The couple has one daughter, Emerson, who is a little over a year old. The family attends the reservoir campus of Pinelake Church. "I love the outdoors, especially fishing and hunting. My wife and I used to play tennis regularly, but having a baby means we have limited time for anything of that sort." Trying to keep the priorities in order and looking back on his journey, Alex says, "It's clear I see God's plan for my life. I grew up in this business, and though I thought I wanted something else for my life, I'm where I am today because of my granddad's vision and God's plan. God is going to guide your life path; you just have to pay attention."









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get on the phone, and I did not like the feeling I had when I wasn't able to communicate with him. I felt like something was wrong with my file. When I got into the business, I made it a point to be responsive when customers call, so they don't experience that same feeling. I think the reason REAL-TORS® and customers like working with me is because of my ability to communicate, as well

as getting the customer to the closing table in a timely manner along with giving them the right product that fits their situation."

Just as he did with Republic Finance, Randall worked in his job for a few years and got into management, then moved from town to town around the southern states rehabbing struggling offices. In 2008, the housing crash forced Randall to make a decision. "The housing market took a steep downturn, so I went into the ATM business. I eventually owned two ATM businesses with machines all over Mississippi."





After graduating from high school, Randall joined the Air National Guard and went to basic training. After training, he needed a job, as the Guard was a oncea-month commitment. "I went to work for Republic Finance in 1993. I caught on quick and was good at what I did, so I was paid to move to different markets to help rehab struggling offices." He left that business in 2000 to get into home lending.

"When I bought my first house, I didn't like the process at all," says Randall. "The loan officer at the time was hard to









In 2017, Randall sold both ATM businesses, which is when he was approached by a former boss in the home finance business. Randall was asked to open in the Mississippi market, and he has been here ever since.

Throughout the coronavirus pandemic, Randall says business has never stopped. "Rates are way down, and refinances are up. I'd say business has nearly doubled, which has been a blessing." With a real desire to help people, Randall says it is very gratifying to help people with their dream of homeownership. "A home is most often the biggest purchase anyone will ever make. If I can get them in a home, it feels great. We also have great success with people who have credit issues, so we can help a larger number of people. I've had customers cry tears of joy when they got their home loan because they thought they'd never be able to do so. That's what makes my job so gratifying."

Randall and his wife, Breckin, are building a new home near Pela-



hatchie, and because she is working from home due to quarantine, she has more time to spend choosing paint colors, light fixtures, and finishes for their new home.



The couple has three children, ages 16, 13 and 10, enjoys golf, hanging out with the kids and hiking. "I've been all over the United States, including Hawaii, hiking. It's something I really enjoy."

and attend Park Place Baptist Church. Randall also







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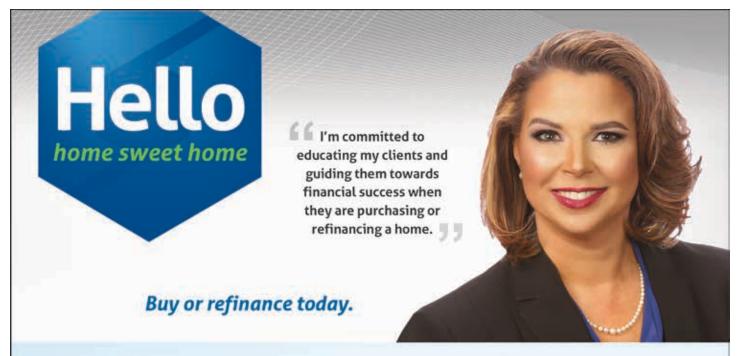


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# RESILIENCE

As I sit down to write this in mid-March, we as a nation — **no, as humanity** — are in the firm grip of the COVID-19 pandemic.

Schools are out, businesses are closed... and it feels like everything is upside-down. Hopefully, by the time you're reading this article, things will have settled down significantly. However, in this moment, we are all taking it one day at a time; I'm seeing reactions from friends and family fluctuating wildly, everything between sheer panic and complete apathy (sometimes even in the same day or from the same person!).

We can define **emotional resilience** as the ability to cope and adapt in highly stressful or tense situations, such as the one we currently face. **Emotionally resilient people** handle acute trauma more efficiently, and they are able to bounce back more quickly in the aftermath. They also have a stronger capability to adapt to and manage life changes, both small and large. In short, these individuals grow stronger and learn about themselves and others from their negative experiences, while others barely recover or develop harmful coping mechanisms (e.g., substance abuse) or psychological disorders as a result.

#### What makes some people more resilient in crises than others?

To an extent, resiliency is innate

- some people are naturally more
easygoing than others - but it's also a
skill that can be developed. Overall,
emotionally resilient people tend to
have several traits in common:

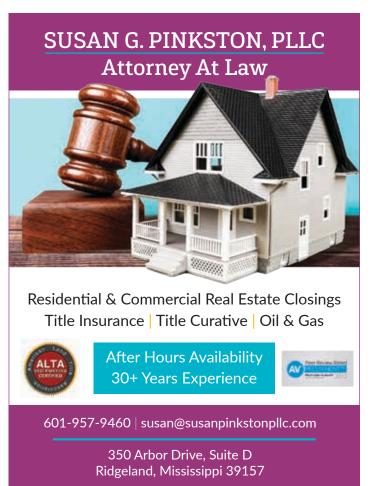
- Emotional awareness: Resilient people are conscious of their emotions and have taken time to explore and understand what they feel and why they feel it. This important form of self-care leads to higher degrees of self-awareness, allowing them to disengage from the adversity at hand, thus gaining them perspective. Their evolving consciousness also broadens their awareness of others' emotions.
- Strong social support system:
  Perhaps most important, a strong support system is consciously cultivated and valued by emotionally resilient individuals. Positive social support has been shown to stimulate the release of oxytocin, a "happy hormone," whereas a lack of support from friends and family is associat-

ed with indicators of compromised physical and mental health.

- Perception of mastery: Resilient people believe they have control over their own lives rather than being controlled by external factors, which allows them to be proactive in dealing with stress and finding solutions for the problems at hand.
- Sense of humor: I'm sure we've all heard the saying, "If you can't laugh at yourself, who can you laugh at?" Emotionally resilient people are not only able to navigate difficult situations more easily, but they can also find the humor in them. Crises are not perceived as threats but rather challenges to be overcome, altering how their brains perceive and react to the stress.

As author Jean-Paul Bedard writes for *Huffington Post*, "Resilience has a lot to do with embracing past scars and the dissonance of lived experience as a road map forward and, ultimately, as a bridge to connect with others in your community." With this in mind, see you on the other side!











**POOL WORKS** 



