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LENDER

publisher's DECISIONS, note **Dees Hinton** DECISIONS, DECISIONS

Decisions! Most people don't like to make them. Usually, half the people agree or like a decision and the other half disagree or dislike the decision. Lots of decisions are hard to make because they might hurt someone else. Some decisions change traditions.

2020 has been a wild ride so far! Did you ever think that you would have to make these decisions? Go to work or work from home Go to school or learn online Go to church or worship online Go out to eat or not Wear a mask or not Play college sports or not

I could go on and on with examples of decisions that we are continuously facing. When you add in politics and

the media, it becomes even more difficult to make the correct choice. We will be asked very soon to decide on our next president. That's an especially important function that affects all of us and the future of our children and grandchildren. Making it even more difficult to decide.

We make lots of decisions every day...when to get up...what to eat... whether to use paper or plastic. Our decisions determine the direction of our life. The decisions I'm called to make involving my faith, family, health, and business are the most important to me. Thankfully, my faith gives me lots of answers.

One of the biggest financial decisions that people make is

the purchase of their home. They turn to REALTORS® to lead them to their best decision. It has been very fulfilling to meet, get to know and feature some of the top REALTORS® in our area. They are committed, driven and compassionate about their clients. The same can be said about our ad partners. They are the best of the best.

Central Mississippi Real Producers remains committed to helping the top REALTORS® and our ad partners come together, strengthen relationships, and produce more business.

We think that's a good decision!



Stay safe!

God Bless,

PARTEE

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National Bank

The Power of Local"





Written by Susan Marquez
Photography by Abe Draper Photography

Listening is the Key to Her Success





As a child, all Jeanhee Kang wished for was her own bowl of rice. Growing up in South Korea in a family of rice farmers, the irony is that she was surrounded by rice, but only got a bowl of her own on special occasions, such as birthdays.

Jeanhee's story is a fascinating one, and she has chronicled her life in her memoir, *Meegook: Dry Bones*, published in 2012. In the first chapter of the book, Jeanhee says, "I knew early on nobody was coming to rescue me out of starvation." Impoverished and perpetually hungry, a fire was lit in Jeanhee at a very young age when she realized the power of education. The gatekeeper's home in her village had real windows, and he had a working telephone. Her mother told her he had gone to high school to get his position. Jeanhee realized then that education would be her ticket to a better life.

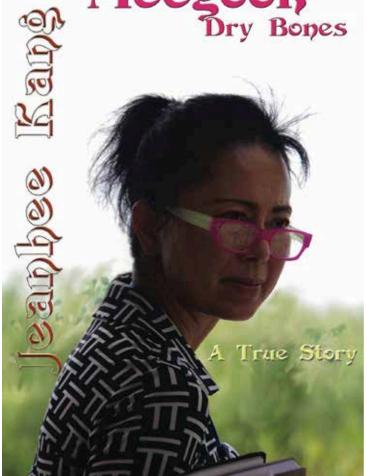
Without telling too much of her story (her book is available on Amazon and at Lemuria in Jackson), Jeanhee married an American serviceman and had two sons. She later divorced and remarried a man with whom she had a third son. That marriage also ended in divorce. Jeanhee was driven and began selling purses and jewelry to make a living. She hustled, keeping her eye on the prize to create a lifestyle she had always dreamed of for her family.

For many years, Jeanhee owned a successful retail business in Northpark Mall. The Underground sold merchandise geared toward teens and young adults. She expanded the business into other locations and through her hard work and determination, she became a millionaire. With her retail businesses winding down, Jeanhee wanted something to fall back on. "I took the real estate exam and got my license." With her life settled, Jeanhee had an idea. "I wanted to go back to college!" She had attended junior college in Oklahoma, but earning a degree was important to her, so she packed her bags and enrolled at the University of Mississippi, where she did two years' worth of work in one, determined to finish in only one year. "It was very difficult, but I did it," says Jeanhee, proudly. She earned a degree in liberal arts with a minor in sociology, history, and psychology, graduating May 10, 2014.

Jeanhee went to work selling real estate in 2015. "I wanted to do it part-time, but realized real fast that I can't do anything part-time!" Within six months, Jeanhee was a top salesperson at Berkshire Hathaway HomeServices Ann Prewitt Realty, a distinction she still holds.



Meegook Dry Bones







"I love selling real estate," Jeanhee says. "It's exciting. I meet different people and help them through the process of buying a home. It's usually the largest purchase anyone will make in their lifetime, so I want to be sure I help them find the right house, and the right lender."

Jeanhee says she caters to all races and nationalities. "I wish to be transparent to all buyers and sellers. From millionaires to those who make \$40,000 to \$50,000 a year, I work equally hard to place people in the right home." Right now, the challenge is that demand is exceeding inventory. "I wake up very early to check MLS listings to see what has become available."

The only certified international property specialist in the state, Jeanhee works with many immigrant families, which suits her well, as she knows what it's like to be a stranger in a strange land. "Our culture here is different from cultures in other

countries," she says. "I help them navigate that. They often think business is done here the way it is done in their country, but it is not. We have binding contracts instead of a handshake. So many don't know anything, including how to get their power turned on. It's not unusual for me to drive them to the power company so they can pay their deposit and set up an account."

The key to Jeanhee's success is that she really listens to her clients. "If someone tells you they want a waterfront home, and you take them to three homes that aren't on the water, they will know you are not really listening to them. Doing my due diligence and making sure I give the clients what they want will ensure they will give me referrals, which is important to my business."





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The cornerstone of her business and life is her faith in God. Her spiritual journey is important to Jeanhee and affects every aspect of her life. She attends Pinelake Baptist Church. When she's not working, Jeanhee enjoys playing golf and tennis. "It's a stress-reliever for me, and I find great enjoyment in playing those sports. Some people like to unwind with a glass of wine, but I don't like wine! For me, being outdoors and enjoying nature is the best way to shake off any stress."

"It's exciting. I meet different people and help them through the process of buying a home. It's usually the largest purchase anyone will make in their lifetime, so I want to be sure I help them find the right house, and the right lender."

Jeanhee has formed a movie production company, Mississippi Film LLC. Her first movie will be based on her memoir. For someone who once only wanted her own bowl of rice, Jeanhee Kang's life is filled with abundance she never dreamed she would have. "I am blessed," she says. "And thankful beyond measure."

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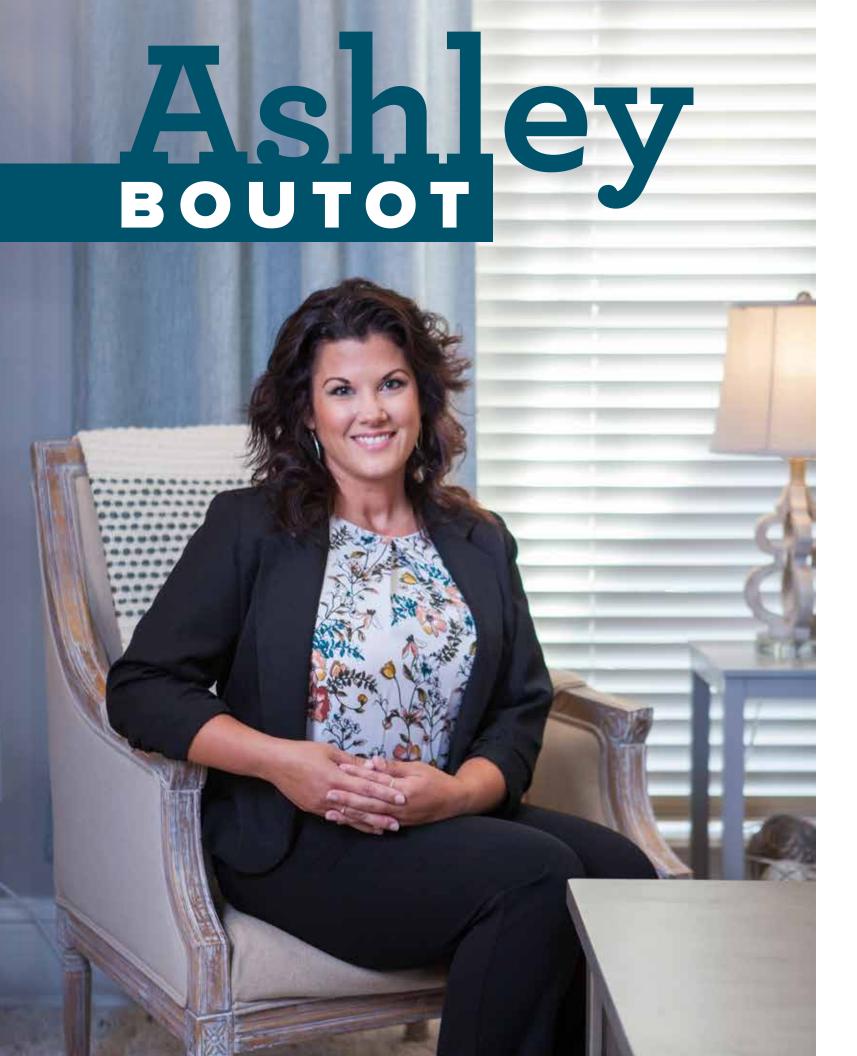














written by **Susan Marquez** Photography by **Abe Draper Photography**

From Retail to Real Estate, Ashley Boutot is Excelling in Her New Career

Born and raised in Vicksburg, Ashley Boutot came to real estate in a roundabout way. She started her career in retail at an early age. "I worked at Bumper's Drive-In when I was 15, and for the next 16 years, I worked in stores selling everything from children's clothes to electronics."

Ashley met her husband, Adam Boutot, in 2008. "He was from Florence, so we dated long distance," she says. In 2009, the couple got married and moved to Brandon, while Ashley commuted to Vicksburg until eventually leaving the position she held for seven years as the store manager at Carter's Children's Clothes and getting a management position at Dick's Sporting Goods.

Anyone who has worked retail knows the kind of hours it entails. Nights, weekends, and the dreaded Black Friday, the biggest shopping day of the year the day after Thanksgiving. Deciding to put retail aside, Ashley began looking for a new career path. "My husband planted the seed," she recalls. "I had





over 16 years of retail experience, a degree in graphic design, and my skillsets included customer service and business management. Plus, I love meeting new people. Those are the skills that are needed to be a successful agent."

Ashley knew that it would be hard to do real estate part-time, so she went all-in. She got her license and jumped in with both feet, interviewing different real estate companies to be sure she found the right fit. "I liked Keller Williams because it was very family-oriented. They also do a lot of training. I like structure, it's part of my management background."

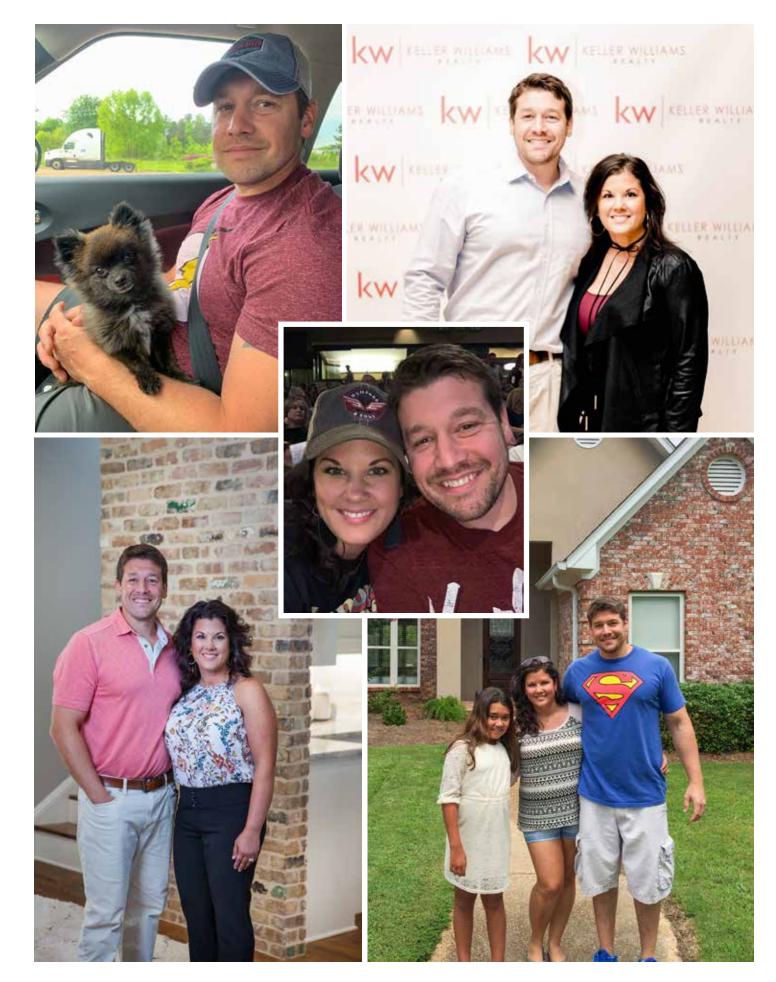
Quitting her retail job to go to work making commissions was daunting. "It was a true leap of faith because I was used to a steady income. We struggled at first, and there was a lot of uncertainty. I thank God my husband was supportive. He's such a good man – I went all in, and he encouraged me every step of the way." Ashley says she had no real strategy, but she had the resources she needed and made every effort to become a successful agent.

A year into her time at Keller Williams, Suzie McDowell, a fellow Keller Williams agent, approached Ashley about being on her team. "She was forming a real estate team and I liked the idea. She really took me under her wing, and I feel like I learned from the best. It was like getting expedited experience. I am so grateful for her and that our paths crossed."



Ashley says she thinks of herself as a problem solver. "When it comes to REAL-TORS®, we are like the shock absorbers on a car. I try to absorb all the client's stress and make the transaction easier for them. It's a people business, and I like helping people. Clients like knowing they have someone in their corner. I get very close to my clients, and they appreciate that. They are making the biggest investment of their lives, and they are looking to me to guide them through it. Every situation is different, but I find the sweet little nuggets in each one that make it all so rewarding."







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my license in 2016, I kept

saying I wish I had gotten it sooner. But I know that it's

partner Susan Marquez Abe Draper

UNIQUE FLOORING LLC spotlight Photography by **Photography** 22 · September 2020

UNIQUE RENOVATIONS - UNIQUE FLOORING

Making Homes Look Great Again!

When Zach Ethridge left his home in Florence to attend Mississippi State University, he never dreamed he'd one day be in the renovation business. "I majored in business at State, and while in college, I worked for a man who owned an oil company," recalls Zach. "I did odd jobs for him, like cutting grass and fixing fences. When he decided he wanted a cabin built by a lake, he hired a carpenter, and I went to work helping build the cabin." Zach learned a lot about building a structure from the ground up, and when he finished school, he went to work for as many different subs as he could in the Jackson area. "I wanted to learn all the trades so I could start building houses."

Unfortunately, the timing was not good for new construction, but there was a good market for remodeling. Zach started his company, Unique Renovations, 13 years ago. "When people had damage to their homes from floods or fires or whatever, I came in to repair and renovate. It is mostly insurance work." Zach stays busy with residential construction. The company does a lot of remodeling, updating kitchens and bathrooms for homeowners who want a new look, or for someone who is fixing up a home to sell They also work with those who have purchased a home and wan





to update it or make it their own. "We work with REAL-TORS® a good bit to help get properties ready to sell and to help clients see what the home they are buying can be."

While residential work has been plentiful, Zach says he'd also like to get into commercial remodeling. "I have a commercial license, and would love to move in that direction as well." Most of Zach's business comes through referrals. "Word of mouth is critical in a business like mine," he says. "If someone is happy with the work we do, they'll tell someone else, and that's important to us."







Zach branched off in a new direction two and a half years ago when he started a new business in addition to Unique Renovations. "I always wanted a retail-type business, and it seemed logical to have a flooring company. I started Unique Flooring because most of the jobs I did required new flooring, and I would be my biggest customer!" Originally located in Brandon, Zach recently moved the business to the Highland Colony Parkway in Ridgeland where he has a large showroom. "We sell all types of flooring, from wood, wood laminate, vinyl plank, tile and carpet, as well as countertops and back-

splashes." Kathy Burkes, a full-time decorator with fifteen years of experience, helps customers with their selections at Unique Flooring.

Admitting that construction work can be very stressful, Zach understands the importance of work-life balance. He likes to unwind when he can and enjoys traveling and riding four-wheelers. "I enjoy hanging out at deer camp and being out in the woods. No one can bother you there."

He also enjoys spending time with his family. "I have a little boy, Price, who is about to turn two. He's named after my grandfather, and I'm super proud of him. He means so much to me. I'm just waiting for him to get older so I can put him to work!"



CLEAN HOM HEALTHY HOME

Fall brings us a symphony of delights: colorful crunchy leaves, perfectly crisp air, pumpkin-spice everything. But the same plunging temps that inspire cozy evenings around the fire pit are ones that push us indoors and close to one another... which has taken on a whole new meaning this year, in particular. Add in the many businesses, workplaces, and schools reopening, circulating and recirculating germs of all kinds, and how clean and disinfected we're keeping our homes becomes critical.

First, we should establish that "clean" and "disinfected" are two distinct states - and both are important and work in tandem to lower the risk of spreading infection. To clean means to physical ly remove the dirt, impurities, and related germs from a surface or object using soap / detergent and water; cleaning does not necessarily kill germs. To disinfect means using chemicals to kill

germs, but this process does not necessarily clean dirty surfaces. Cleaning is a vital first step because lingering organic matter may inhibit a disinfectant's ability to kill germs.

As we now know, COVID-19 is transmitted by viral saliva droplets in the air and on surfaces, as are other common cool-weather ailments, like colds, flu, mononucleosis, and strep. Some viruses can live on surfaces for days at a time, depending on humidity, temperature, and surface material. What decontamination steps can we take to keep our homes and bodies healthy this season?

High-touch surfaces

- Think phones, remotes, doorknobs, faucets, light switches, keyboards, etc. Wipe these down with disinfectant weekly and more often when someone is sick or your house has guests.
- · Remove shoes at the doorway, so they don't track in illness-causing germs.

Bathrooms

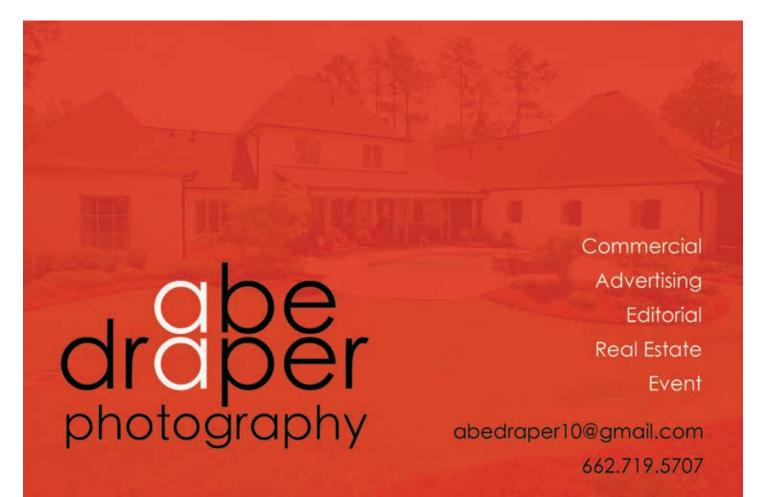
- · Towels: Wash bath towels at least weekly and after every use if someone is sick. Wash kitchen towels separately from bathroom towels. Change hand towels every few days and every time you have guests. Always hang / air-dry towels.
- · Toilets and faucets: Sanitize your toilet bowl, handle, and sink / tub faucets weekly. Be sure to put the lid down when you flush, as flushing can spread fecal matter and germs all over your bathroom.

- · Bed linens: Wash sheets at least weekly and more often when
- · Food: Keep snacks out of the bedroom, as crumbs can breed mold and bacteria.

- · Kitchen sink: The kitchen sink is a cesspool of germs and bacteria, so disinfect it every day. You can also pop your sponge in the microwave for two minutes to zap any lingering E. coli and salmonella.
- Counters: Avoid putting germ-harboring items from the outside, such as purses, reusable grocery bags, or mail, in your food preparation space. Be sure to clean counters with hot water first to remove dried food, and then sanitize the area and let air-dry.

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