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Our *CMRP* team would also like to wish all of you a happy Easter and hope that you have time to spend with your family and friends and celebrate our Risen Lord and Savior!

As they entered the tomb, they saw a young man dressed in a white robe sitting on the right side, and they were alarmed. "Don't be alarmed," he said. "You are looking for Jesus the Nazarene, who was crucified. He has risen! He is not here. See the place where they laid him. But go, tell his disciples and Peter, 'He is going ahead of you into Galilee. There you will see him, just as he told you.' – Matthew 27: 65-66

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Stephanie Remore

STEPHANIE REMORE SAYS YOU HAVE TO LIST TO LAST

Written by **Susan Marquez**.
Photography by **Abe Draper Photography**.



When life dealt Stephanie Remore a blow, she didn't let it get her down. Instead, she looked at ways she could pick herself up and make a great life for herself and her two daughters.

Stephanie grew up in Jackson. She graduated from Hillcrest and attended college at Northeast Louisiana University in Monroe. "I thought I wanted to be a pharmacist," she says.

"But once I got into it, I changed my major." She graduated with a degree in speech communication and public relations. "That was more suited to my personality."





Three years after college, she married a United Methodist minister.

For years, Stephanie did special event planning and development (fundraising) for nonprofits. When her oldest daughter was just 3 and a half and the youngest was 8 months old, her marriage unraveled, and she found herself as a single mother. Determined to make the best life possible for her girls, Stephanie began to think about what kind of career she could have that would allow her to work and

still have time for her children. “My aunt is Tommye Hurtt, who has been in real estate in the Jackson area for 40 years. She encouraged me to go into real estate, but I resisted. I didn’t want to be attached to a cell phone!” But Tommye made a good argument, and Stephanie got her real estate license in 2008, just before the market crashed. “I had at least 20 people tell me that it was a terrible time to be in real estate,” Stephanie recalls. “My dad was a small business owner and entrepreneur, and he told me

that if I could make it in hard times, I can make it any time. That year the market went from 2000 agents down to 800. But I was determined.”

Stephanie joined Keller-Williams, the company owned by her Aunt Tommye Hurtt and her cousin, Phil Landers. “I have family members working there, so it felt like home.” The training provided by Keller Williams was just what Stephanie needed. She also did a lot of work on her own. “I would put the girls down by 7:00 each evening,



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then I sat in bed for the next two to three hours watching videos of successful agents on the Keller Williams University site. I did that for six months, which helped me learn how to be a strong listing agent. I learned that you have to spend time behind the scenes, going over the script, to really position yourself as a specialist.”

With the mindset of “you have to list to last,” Stephanie eventually ended up teaching a course at Keller Williams about how to overcome hurdles to be a strong listing agent. In addition to being a strong listing agent on her own, she now conducts training for Keller Williams regionally. Having supportive parents has certainly been a big help. “My father passed away three years ago. My mom, Liz Pittman, still lives close by. Early on in my career, they helped me so much. I don’t think I would be at the level I am now if it had not been for them.”

After being single for a long time, Stephanie reconnected with a college friend, Will Remore, at a football bowl game in 2012. “He lived in Monroe and worked as an MRI technician,” says Stephanie. “We ended up

dating, with Will driving to Madison every weekend. My daughters asked why we didn’t go to Monroe, and I told them Will was courting us!” In October 2014, the couple made plans to marry, and Will moved in with Stephanie’s parents until the wedding.

Will was working in a local hospital when Stephanie says she brought him over to “the dark side.” She was joking, of course, but says she did ask him if he would like to join her as a buyers’ specialist. “I already had an assistant, but I was looking for someone to build a team with.” Will got his real estate license in 2015, and he and Stephanie formed The Key Consultants of Keller Williams. “We now have a full-time assistant who handles everything from contracts to close, and a part-time assistant who is our client specialist. We have had some tremendous agents on our team, several of whom have gone on to do their own thing. Successful agents like Claire Pride, Cammie Breedlove, Laurie Parker, and Shannon Roundtree. It’s so rewarding to see them succeed with their own careers.”

The team has been a blessing for Stephanie and Will, and she says it is a huge advantage for the sellers, who

have an entire team working on their behalf. “I have had to learn how to be a leader and coordinate all the parts of that, but I enjoy it so much.”

Stephanie’s daughters are almost grown. “I call them my chickadees!” Haleigh is 19 and attends LSU where she is studying interior design. “She has wanted to do this since she was 6 years old, and she has never deviated from it,” says Stephanie. Lillie Beth is 16 and is a sophomore at Madison Ridgeland Academy where she plays on the school’s volleyball team. She is also on the archery team, the dance team and she is on a travel league for volleyball. “We love traveling with her to tournaments,” says Stephanie.

The family has a cabin at Lake Bruin, where they enjoy water sports. “The girls love paddle boarding and kayaking, and Will loves to slalom, and the girls drive the boat. I just enjoy being outside.” They are big fans of SEC football and have season tickets to the LSU games. “We also enjoy gathering around the kitchen island and cooking together, and Will and I participate in the Krewe of Iris parade that rides the Saturday of Mardi Gras.”

Life is full for Stephanie, who looks forward to monthly get-togethers with her cooking club. “We’ve been meeting for 17 years, and we have cooked our way through 17 cookbooks. We enjoy the cooking and the eating, but really, it’s more about doing life together.” She is also part of a breakfast networking group, she is a Kappa Delta advisor at Millsaps, and she has served as president of the Jackson Panhellenic Association and Madison-Gluckstadt Rotary Club. “I also attend a Bible study, which I really enjoy.”



“ I have had to learn how to be a leader and coordinate all the parts of that, but I enjoy it so much.

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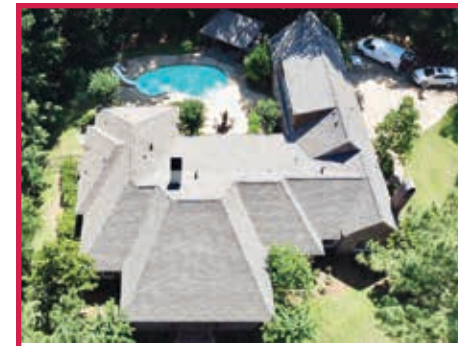
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Written by Susan Marquez. Photography by Abe Draper Photography.

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ERIC STEPHENSON

CAREER IN REAL ESTATE ADDS UP FOR
FORMER ACCOUNTANT ERIC STEPHENSON

ERIC STEPHENSON KNOWS NUMBERS. THE JACKSON NATIVE GRADUATED FROM FOREST HILL HIGH SCHOOL AND WENT TO JACKSON STATE, WHERE HE MAJORED IN ACCOUNTING. "I HAVE ALWAYS BEEN A PROBLEM-SOLVER," HE SAYS. "I ALSO LOVE HELPING PEOPLE." ERIC ORIGINALLY WANTED TO BE A FORENSIC ACCOUNTANT. "I WANTED TO BE THE GUY WHO AUDITED CORPORATIONS." HE WENT ON TO GET HIS MBA AT BELHAVEN AS WELL BEFORE OPENING HIS OWN TAX BUSINESS FOR A COUPLE OF YEARS.

But Eric wanted more out of his career and he got his real estate license in 2014 as a side gig. "I come from a large family, and many of them are in real estate. I just observed what they were doing and thought it might be something that I would enjoy." He joined Re/Max Connection working with Vicki and Danny Ward for a year or so, and what he discovered is that he liked real estate more than he liked

accounting. He made the move to Keystone Real Estate because there was more emphasis on new construction, which is something that Eric had developed an interest for. "I learned a lot from that experience."

As he developed his real estate career, Eric decided to go ahead and get his broker's license. He studied for the exam online and soon sold his accounting business. His next step after getting his broker's license was

to start his own brokerage, e/Key Real Estate. Eric hung out his shingle in 2016 at 198 Charmant Place in Ridgeland, just off Lake Harbor Drive. With the philosophy that clients always come first, Eric and his agents believe that constant communication with their clients is essential. "Buying a home can be nerve-racking because it is the largest purchase most people will make in their lives," Eric explains. "Each transaction is different, and we strive to provide a



quality and custom real estate experience to all of our clients. We work to keep them fully informed throughout the entire buying or selling process. Our job is to make sure each client leaves with an amazing experience, satisfied with the job we have done for them.”

One of Eric’s areas of expertise is selling foreclosure properties. “Traveling throughout the State of Mississippi and working with default assets is a wonderful opportunity,” he says. “I sell properties all over Mississippi. I am in a central area of the state, which works out well. The whole process interests me.” Eric does a lot of residential sales but also handles commercial properties. “I love working with first-time home buyers. They are the ones who get the most excited.”

Investing in real estate is something Eric enjoys doing on the side, and he has done rehab work on several houses. “I like interior design, so I enjoy picking out floor coverings and such, and creating a nice space for someone.” Eric says he has learned by doing. “You have to just get in there and get busy,” he laughs.

Eric’s career in real estate adds up for the former accountant. He sold over 70 properties last year, and this year he believes he’ll do even better. “I love helping people, and real estate is one way I can do that. It’s been immensely satisfying for me.” Real estate has become more than a job or career for Eric. “It is a way of life. At my core, I am a caring person who is genuine and seeks to do the right thing in all I do. I want what is best for my clients. My listening skills, compassion, and caring combined with my creativity, intellect, and determination is what will make me one of the top agents in this market.”



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Meeting other people in the profession at conferences and seminars has helped Eric to develop a strong network. "I learn a lot about real estate through the exchange of ideas and interactions. I don't think there is any other profession where I could meet so many people on a frequent basis."

When he's not making real estate deals or rehabbing houses, Eric

says he enjoys spending time with his 8-year-old son, Ashton. "I am a full-time family guy," he says. "I love spending quality time with my son. Being a dad and making my son smile is the most rewarding trophy I can have. He is the one who motivates me to be successful." Eric and Ashton love dining at their favorite local restaurants, fishing, and cooking at home. Eric also enjoys working out,

visiting spas and biking as ways to not only feel good physically, but to keep his spirits high while reducing any negative thought patterns. He also enjoys traveling. "That has been a huge part of my life. I enjoy seeing different aspects of the country and learning about different cultures and foods. Traveling is a great way for me to hit the reset button and allows me to be prepared and ready to accomplish my daily goals."



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Jeff Zachary

STATE FARM INSURANCE

Success is Built on Quality Service and Relationships

Written by **Susan Marquez**. Photography by **Abe Draper Photography**.

Jeff Zachary grew up thinking he'd go to medical school one day. Instead, he earned a degree in Petroleum Engineering from Mississippi State University. Yet for over 30 years, he's run his own State Farm insurance agency in Flowood. The road to becoming a successful insurance agent was a winding one, but Jeff feels he ended up right where God intended him to be.

Born in Meridian, Jeff's family moved to Vicksburg when he was 2 years old. His family moved again when he was

in the fifth grade, this time to Brandon. "I've been in Brandon ever since, except for a short stint in Houston, Texas." Jeff graduated from Brandon Academy, where he played a variety of sports, including football, baseball and golf. Despite his longtime plan of going to medical school, when Jeff entered college at Mississippi State in 1980, the oil boom was in full swing. "I was good in math and science, so I opted for an engineering major." Jeff recalls that when he started college, oil was \$40 a barrel. By the time he graduated in 1985, it was down to \$9 a barrel.

"Trying to secure a job as a petroleum engineer during the downturn in the oil business proved nearly impossible."

Jeff decided to move to Houston, Texas, upon graduation to begin the interview process with all the oil companies. "In all of the interviews, there would normally be 14 or 15 other candidates, and most of them with 10-15 years of experience. I was the new guy, right out of college." He finally interviewed with the company he had co-op internship with during college, Rowan International, and was offered a position. After working two years with Rowan International, he decided that was not what he wanted to do. "I decided to take another route, but I wasn't sure what I wanted to do. I thought about going back to school to get a second major in chemical engineering."

But Jeff's dad had another plan for Jeff. "My dad was a State Farm insurance agent. It was a later-in-life career for him. I was in junior high when he left Lederle Laboratories to begin State Farm agency career. My dad invited me to work for him. Being in the insurance business was probably the last thing on my mind, but I ended up working for him for a couple of years." It was during those two years that Jeff realized his dad was on to something. "I loved how I was able to create relationships and help people protect against risk so





they could realize their dreams. The insurance business was perfectly suited for me.”

In 1989, State Farm hired Jeff, who started his own agency in Jackson. “I started from scratch, and I had to grow a book of business in the same town with my dad. Most new agents start their careers trying to earn the business of their family members and friends, but my dad already had all of them insured. As a result, I had to get out there and knock on doors to survive.”

Jeff says that God has blessed him beyond measure with a business he has loved. “State Farm has been very good to me and my family. I am thankful to be in a position to serve people by taking care of their needs with our products and services. We offer auto, home, life and health insurance, but State Farm also has a full line bank offering checking and savings accounts, car finance, mortgages, second mortgages, and home equity products. In addition, our agency can also help our customers with a wide variety of retirement planning needs.”

Everything Jeff’s agency does is based on the needs of their customers. “Our agency focuses on helping our customers protect against risk so they can invest in realizing their dreams. By asking “What is Most Important to You,” we can provide targeted options for all their insurance and financial

needs. Our success is built on quality service and relationships, mutual trust, integrity and financial strength. Knowing that our customer’s needs have been taken care of by providing the right options guides our path. Our values in our agency are validated every time a customer refers us to their family and friends due to the products and services our agency provided them.”

The most challenging aspect of Jeff’s job is recruiting new team members. “We do have a little bit of turnover, but that’s because we hire, train, and develop our team members to become agents in the future.” About 15 years ago, Jeff, along with several other State Farm agents, began hiring team members who wanted to become State Farm agents. “The company adopted the idea several years ago and now called the Agent Aspirant Program. I have had the opportunity to mentor six team members that are now running their own agencies. Currently, I have three agent aspirants on my team, and eventually, they’ll leave us to start their own career. My legacy is to hire, train, and mentor others to obtain the career God has blessed me with.”

Jeff says he enjoys working with REALTORS®, especially when dealing with first-time home buyers. Buying a home can be overwhelming at times,



and our job is to assist both the customer and the REALTOR® with everything needed for the closing. Our agency recognizes that the buyer is a mutual customer of ours and the REALTOR®, and takes all the necessary steps to make sure we handle the process with professional, timely, and accurate service. Referrals are our best source of new business and making the process as easy as possible for all involved is a priority.”

Outside of work, Jeff loves traveling and spending time with his family. He married his wife, Diann, in 1986, and together they have two daughters, Jordan and McKenzie. Both girls are pediatric nurses, and both are married. “We even have our first grandbaby. I had no idea how much I’d love being a grandfather until she came into the world. It’s the best!”



The Zacharys have been members of First Baptist Church in Jackson since 1986. “We are very involved with the church,” Jeff says. “I am a deacon and have served in several roles, including missions chairman and evangelism chairman. God has also provided us several opportunities to serve on the mission field in Peru and Haiti. Over the last 10 years, Diann and I have served in the college ministry currently teaching a young 20s Sunday School class. Investing in these young people’s lives has been incredibly rewarding.”

“In my life, it’s God first, family second and my career a distant third. I’m grateful to have found my way to the insurance business, because my career has allowed me the freedom to do what God intended me to do – to make His name known and serve others.”



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Easy Ways to BOOST Your Financial Literacy

By Shauna Osborne



financial fitness ←

April is **Financial Literacy Month**, a national campaign to raise awareness about financial literacy and promote financial education. In this month, organizations nationwide carry out a variety of events, learning opportunities, and initiatives to improve financial literacy, especially among our nation's youth. Financial ignorance can lead to a variety of negative future consequences, including irresponsible spending, dangerous debt levels, and high amounts of stress, especially for financially vulnerable populations. Education is key; making informed financial decisions is more important than ever.

Read financial books and newspapers (and listen to podcasts).

Dive into newspapers and magazines (think the financial section of local / regional newspapers as well as *The Wall Street Journal*, *Barron's*, *Fortune*, *Forbes*, and *Money*) as well as books geared toward money matters. Also, there's a podcast for every subject nowadays, and the arena of finance is no exception. Just want the basics? Try *Planet Money* or *So Money*. What about info on investing? You want *Money for the Rest of Us* or *The Disciplined Investor*. Woman-focused financial info? Look for *Women & Money* or *The Fairer Cents*.

Utilize social media and your network.

Make your social-media time more industrious by following financial experts on Twitter or LinkedIn or joining a personal finance / support Facebook group. Also, don't overlook the knowledge you have close at hand through your immediate network; utilize the financial expertise (and lessons learned) of your circle of influence – successful friends, family members, colleagues, even your boss.

Ask the experts.

Who better to turn to with your burning financial questions than a professional? They can listen and assess your current situation and how you are handling credit and debt; uncover solutions, whether about day-to-day money situations or more complex, long-term scenarios; make suggestions for how to pay off, consolidate, and manage finances; and help you plan for future financial needs and stay on track going forward.

A study undertaken by the Financial Industry Regulatory Authority in 2019 showed that rates of financial literacy among Americans have taken a nosedive since the Great Recession, yet, for many, financial situations are more complicated than ever, between retirement accounts, investments, student loans, medical debt, credit cards, pandemic stimulus payments, and mortgages / rent and other household expenses. It's crucial to keep our financial literacy knowledge base growing as aspects of our health, career, family, and living situation change over the years. Knowledge is power!



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