

REALTORS TODAY

-Newsletter-



OFFICIAL PUBLICATION OF THE OZARK GATEWAY ASSOCIATION OF REALTORS®



OGAR Office Hours:
Mon - Fri
8-4:30
Open during lunch hours

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Calendar of Events

- March 1:**
Local Leadership Class #4 8:30-12:30
- March 7:**
Governing Docs Task Force Meeting
10:00
- March 8:**
Membership Engagement Meeting 10:00
Community Relations Meeting 11:00
RPAC Meeting 1:30
- March 9:**
Finance Meeting 10:00
MLS Meeting 11:00
Program Committee Meeting 1:30
- March 15:**
Strategic Planning Meeting 1:30
- March 16:**
Ready Realtor Class 10:00-11:00
- March 23:**
All Member Luncheon 11:30-12:30
- March 30:**
BOD Meeting 9:00



712 S Florida
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417-782-6161 ph
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www.theogar.com



Meridian Title Company

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2023 Gold Level Affiliate
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[@OZARKS/](http://CENTRALBANK.NET)

Central Bank of the Ozarks

2023 Gold Level Affiliate

BIRTHDAYS

March

1
 Janis McGrew

2
 Linda Lawson
 Brandi Bates

3
 Tim Goostree
 Connie Cooper
 Randal Kraft
 Tara Houser
 Melodee Colbert - Kean
 John Blankenship

4
 Maranda Mitchell
 Mallorie Larson
 Mitchell Gilstrap

5
 Randall Walker
 Julie Zerkel
 Shayla Faubion
 Dave Reynaert

6
 Lori Lanier
 Tena LeMasters

7
 Doris Carlin
 Clyde Thomas
 Sheri Sztamenits
 Cory Heinz
 Brooke Hutching

9
 Marlon Eddie

10
 William (Kaleb) Sampson
 Cheryl Chandler
 Kyle Lewis
 Les Bruner
 Alyssa Hess
 Charri Gary
 Preston Denney
 Kristi Richards
 Marcus Clark

11
 Kristi Greek

12
 Kelsey Stirewalt
 Sherrie Houck

13
 Brad Huskey
 Theresa Block

14
 Kurt Beyersdorfer
 Mary Plunkett
 Liz Dawson

15
 Kiley Cobb
 Chase Cantwell
 Melissa Miller
 Val Packard
 Destiny Sanders

16
 Michaela Werries
 Marla Bosworth
 Marlene Scotten
 Rusty Barker

17
 Richard Huskey
 Jen Ervin

18
 Breanon Cuffee

19
 Kip Smith
 Rhonda Tiller
 Matt McClintick
 Rhonda Kelly
 Daniel Frazee

20
 Jay Holt
 Courtney Powell
 Jason Spangler

21
 Ariel Smith
 Cloe Neece

22
 Steve Johnson
 Heather Owens
 Ron Wright

23
 Brenda Reynolds
 Landon Fenimore
 Ian Derrickson

24
 Chris Zimmerman
 Jon Page

26
 Marsha Adams
 Kelli Clouse
 Denise Briez
 Sharrock Dermott

27
 Kellen Autry
 Christina Vann

28
 Chiquita Lemus
 Erin Gilbert
 Danielle Gooder

29
 Eric Wood
 Dee Ann Lowry
 Meredith Moritz

30
 Courtney Denney
 Lori Raymond

31
 Becky Carlton
 Brandi Jones

April

1
 Kim Higdon
 Jason Wallace

3
 Mark Stephenson
 Brenda McCracken

4
 Donna Stinnett
 Victoria Arcobasso
 Angela Pernisco
 Emalee Harp

5
 Marci King

7
 Susan Sacbibit
 Tami Marlay
 Erica Beroza

9
 Tim McNally

10
 Israel Thompson
 Doug Myers
 Anthony Mosley

11
 Brian Smith
 Tyler Richards

12
 Becky McDaniel
 Deborah Lamoure
 Kortni Flaherty

13
 Brandon Lehman

14
 Lee McDonough
 Danny Lowe
 Vanessa Williams
 Louise Secker

15
 Chris Faubion
 Tom Christensen
 Treyce Ball
 Courtney Long

16
 Heather Godfrey

17
 Stephanie Matyi

18
 Misha Wilson
 Aaron Wilken

19
 Audrey Sneed

20
 Kent Eastman
 Sean McWilliams
 Forrest Stodghill
 Jacob Barnes
 LaDonna Martino

21
 Jennifer Henson
 Greg McConnell
 Sharon Keller

22
 Jennifer Gillespie
 Sara Smith

24
 Susi Yust
 Richard Payne

25
 Seth Dermott
 Nina Moser

27
 Titus Grant

28
 Brian Atnip
 Tiffany Beard

29
 Amy Hunt
 Shelly Heffington

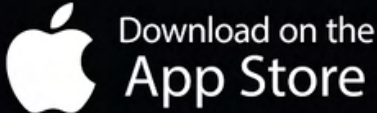
30
 Gary Reid
 Jeff Ball
 Tanya Scott
 Katarina Severn
 Katelyn Sears

HAPPY BIRTHDAY



App of the Month

Compliments of the OGAR Technology and Education Committee



An easy-to-use platform that unifies critical components of Identity and Access Management and enables zero-trust transformation.



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www.jomomoving.com



2023 MR STATE DIRECTORS

Jessica Hubbard
Donny Allen
Kalan Hubbard
Forrest Stodghill
Melissa Annis
Debbie Barlos
Crystal Pierson
Brandi Haddock
Jennifer Reaves
Kim Cox

MREC COMMISSIONER

Steve Kenny

2023 OGAR LEADERSHIP

Jessica Hubbard, President
Courtney Denney, President Elect
Kandice Yaple, Vice President
Jeremy Ritchie, Treasurer
Chris Nickle, Past President
Michael Wicklund-3 Year Director
Steve Johnson-2 Year Director
Judy Lowe-1 Year Director
Kalan Hubbard-1 Year Director
Heather Owens-1 Year Director
Audrey Sneed-MLS Chair/1 Year

OGAR STAFF

Kim Cox, Association Executive/CEO
Jennifer Pace, Director of Operations
Diane Newman, Director of Membership
Leia Anderson, MLS & Education Director
Cassia Ferrell, Member Services Coordinator

Newmie's Newbie Blog

DOOR KNOCKING ISN'T DEAD!
Read the article from REALTOR® Magazine...

<https://www.nar.realtor/magazine/real-estate-news/sales-marketing/door-knocking-isnt-dead>

Board Store Special



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2023 Gold Level Affiliate



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Joplin, MO 64804
417-623-1910
www.mtc.llc

Agents on the Move

Drops

Kevin Adamson
Reece Nichols Joplin

Steve Kenny
Reece Nichols Neosho

Wayne Gray
Redfin Corporation

Thayla Kruse
Keller Williams

Macy Freed
MV Realty of Missouri, LLC

Brenda Reynolds
Meridian Title

Durwin Allen
Reece Nichols Joplin

Dena Loder-Hurley
Women's Council of Realtors of
SWMO

Danielle DelMarco
Keller Williams

Transfers

L. Dee Murdock
to 1 Percent Lists SWMO

Connie Cooper
to Reece Nichols Joplin

Andy Beasley
to Keller Williams

Courtney Denney
to Realty One Group
Ovation

Preston Denney
to Realty One Group
Ovation

Angela Vogel
to Pro 100 Joplin

New Offices

None

New Members

Megan Stirewalt
Keller Williams

Lynnd Guerra
Charles Burt Joplin

Justin Landry
Keller Williams

Jedidiah Buck
Keller Williams

Christie Morris
Keller Williams

Matthew Brennan
Redfin Corporation

Emily Flynn
Keller Williams

Julie Furlow
Collier and Associates

Gary "Shawn" Gibbens
Keller Williams

New MLS Only Members

None

New MLS Only Offices

None

New Appraisers

None

New Affiliates

Andrea Malcolm
Nations Lending

Mandy McCoy
USA Mortgage



www.smbonline.com

2023 Platinum Affiliate Member



2023 Silver Level Affiliate
www.cbtitleinc.com

MR Business Conference January 2023



President Jessica Hubbard being presented with OGAR's RPAC Presidential Cup for a successful 2022



Melissa Annis being recognized again for her win of Missouri REALTORS REALTOR Salesperson of the Year Award for 2022



OGAR members celebrating our President's Cup win at the Winter Business Conference

Board of Directors Minutes

Ozark Gateway Assoc of REALTORS ®, a Regional MLS Board of Directors Minutes

Thursday, February 23rd, 2023, at 9:00 am Present: Jessica Hubbard, Courtney Denney, Kandace Yapple, Jeremy Ritchie, Michael Wicklund, Steve Johnson, Kalan Hubbard, and Heather Owens Staff Present: Kim Cox and Diane Newman Roll call was taken from attendance in the room by the Association Executive. President called meeting to order. Motion made to approve the February meeting agenda as emailed. Motion made to approve minutes from the January BOD meeting.

Motions/Recommendations brought forward by committees/AE/BOD/members:

1. Recommendation by the Finance Committee. Motion made and approved to purchase 200 new Bluetooth lockboxes from Sentrilock. An additional Motion was made and approved to sell up to 400 Gen I and Gen II silver lockboxes on eBay with the assistance of Michael Wicklund (who helped sell our last rounds of old boxes).
2. Recommendation by the Finance Committee. Motion made and approved to approve the financials for January and the Year-To-Date for 2023.
3. Recommendation by the Finance Committee. Motion made and approved to donate \$100 to Bright Futures for their Guns & Hoses fundraiser.
4. Recommendation by the MLS Committee. Motion made and approved to accept the updates brought forward by the MLS Task Force regarding the input sheets for all 6 property types; plus a few changes made by the BOD.
5. Recommendation by the Governing Docs Committee. Motion made and approved with amendment to put into Policy and Procedures that we pay for the OGAR President and a plus-one and the President-Elect and a plus-one to attend the Installation Banquet each year.
6. Recommendation by the RPAC & Advocacy Committee. This discussion was tabled until the next BOD meeting regarding sending a letter of concern to MR regarding the cancellation of Capitol Conference and the possible implications it will have for our State Representative relationships. Kim to get in touch with the other State AE's and get their opinion on this topic and bring it to the next BOD meeting for discussion.
7. Recommendation by the Membership Engagement Committee. Motion made and approved to update Affiliate levels in 2024 with these proposed changes: *Entry Level will no longer be available and the replacement for Entry Level will be named COPPER and it will be \$150 per year, with same benefits of Entry Level but add a link to their company on the OGAR website. The OGAR staff will create an Affiliate Level sheet (like Silver Dollar City's) of the benefits for each level. A notice will be sent out 3 and 6 months in advance to the current Affiliates of the changes.
8. Recommendation by the Association Executive. Motion made and approved through email that if Melissa Annis is accepted into the NAR Leadership Academy that OGAR will pay the \$1,000 required fee (for 2 of the 4 meetings) and that Melissa can then submit up to \$500 in receipts for travel and hotel expenses to attend the other Leadership Academy meetings that are not paid by NAR. This will be sent to the Governing Docs Committee to be added to Policy and Procedures.
9. Recommendation by the Membership Engagement Committee. Motion made and approved to approve the conditional memberships for agents listed below: New Agents: Andrea Conner (DR) – Ofirio MO, LLC (2ndary) Connie Shull – Charles Burt Homefolks Megan Stirewalt – Keller Williams Max Bliss – Pro 100 Joplin Justin Landry – Keller Williams Lynnd Guerra – Charles Burt Joplin New Offices: Ofirio MO, LLC – DR is Andrea Conner Affiliates: Shear Solutions, LLC – Matthew Shear Ryan Atnip – Alpha Painting Company Jennifer Atnip – Alpha Painting Company Andrea Malcolm – Nations Lending

Board of Directors Minutes

President's Report – Jessica Hubbard 1. No Report. Will be speaking to some of the items in the New Business Section of the agenda.

Association Executive Report – Kim Cox 1. Informed BOD that the RPAC Committee's preferred item for the MR April RPAC Auction is the "Drive an Indy Car on the Kansas Speedway" package. \$536 value. Kim to write a grant for it.

Recurring business – Reported by Association Executive (Kim Cox): 1. Accounts past due presented; 12 agent/agents, 1 company/companies. 2. Violations and Tribunal update; 0- CCP violations. Violation breakdown (6): 3 - No photo; 2 - Status Updates needed, 1 - Sentrilock serial numbers missing.

New Business:

1. Informed BOD that the Staff and Tech Committee are scheduling several classes for this year: one a month. Asked them to watch for email blasts to come.
2. Discussed required well testing concerns in Jasper County. Motion was made and approved to send to the OGAR attorney to review the statute. Once reviewed, the AE, Attorney and Michael Wicklund will try to get on the monthly meeting docket with the Jasper County Commissioners.
3. Discussed Liberty utilities clarification on an issue brought forward regarding them requesting settlement statements to have utilities turned on. Kim called Liberty and was told that is required on clients that are "red-flagged". Kim and Jessica asked for this rule in writing from them. After receiving a response back, the staff will send out a blast to the membership, that if a buyer is asked for the settlement statement, to please contact the OGAR office/Kim for help. They should only request a deed/warranty deed.
4. Informed BOD that Donny Allen will be inducted into the RPAC Hall of Fame as he has given \$50,000+ to RPAC in his real estate tenure. The staff will place it in the May newsletter and put an announcement on Facebook, as well as at the banquet.
5. A lockbox dispute was brought forward, and a Motion was made and approved to have the disputing agents split the bill in half, paying \$50 each, based on the fact that we cannot one hundred percent determine who is truly the responsible party.
6. Discussed Statewide Data Share (written opinion request) from another board. Kim to respond with no opinion, but that we would be willing to attend a meeting to discuss.
7. Discussed what we are allowed to do when an area Realtor runs for a state office. Kim will reach out to Zach Brown and find out all options.

All the above motions passed with majority vote.

Meeting adjourned.



MLS Statistics

JANUARY RESIDENTIAL SALES TRENDS

Figures are taken from a comprehensive report compiled monthly
By the MLS Service of the Ozark Gateway Association of REALTORS®, Inc.

Number of Units SOLD

Number of Units FINANCED

Year	Total	Number of Units SOLD			Number of Units FINANCED							
		1-2 Bed	3 Bed	4+ Bed	Conv.	FHA	VA	Cash	Own	Lease Purch	RD	Other
2018	3091	612	1716	759	1378	390	149	755	13	157	208	31
2019	3281	628	1867	779	1393	445	170	765	14	243	228	22
2020	3497	620	2042	870	1497	557	193	702	9	231	311	35
2021	3965	763	2189	1013	1797	554	225	997	5	116	243	28
JAN. 2022	279	59	164	56	108	31	17	89	0	12	21	1
JAN. 2023	209	48	125	36	78	25	17	61	0	20	7	2

Total Number of Active & Pending Listings: 792

1-30 Days: 36 31-60 Days: 78 61-90 Days: 41 91-120 Days: 21 120+ days: 34

Total Units Sold: 210 Avg. DOM: 77

Avg. Sold Price: \$181,442 Median Sold Price: \$155,000

Absorption Rate: 1.91 months

Agent Type	Count
Designated REALTOR®	90
Designated REALTOR® MLS only	10
REALTOR®	579
REALTOR® MLS only	57
Salesperson	17
Waiver	0
Designated Appraiser	45
Associate Appraiser	7
Designated Affiliate	59
Associate Affiliate	55
Total Board/MLS	804
Total Board with Affiliates	918

Summary Statistics	JAN.-23	JAN.-22	% Chg.	2023 YTD	2022 YTD	% Chg.
Absorption Rate	1.91	1.37	39.42	1.91	1.37	39.42
Average List Price	\$278,556	\$247,778	12.42	\$265,045	\$228,424	16.03
Median List Price	\$215,000	\$194,700	10.43	\$202,450	\$179,700	12.66
Average Sale Price	\$181,442	\$176,771	2.64	\$181,442	\$176,771	2.64
Median Sale Price	\$155,000	\$160,000	-3.12	\$155,000	\$160,000	-3.12
Average DOM	77	80	-3.75	76	80	-5.00
Median DOM	59	64	-7.81	59	64	-7.81

MARKET STATISTICS

January 2023

Prepared February 15, 2023

Number of Listings	September-22	October-22	November-22	December-22	January-23	January-23 Pending
Number of Listings from Reporting MLS's	10,338	10,590	9,813	8,318	7,780	38.6% of Listings

Year-to-date Figures	January-20	January-21	January-22	January-23	2023 YTD vs 2022 YTD	2023 YTD vs 2021 YTD	2023 YTD vs 2020 YTD
Number of Residential Properties Sold - YTD	4,503	5,403	5,419	3,809	-29.7%	-29.5%	-15.4%
Median Residential Property Selling Price-YTD	160,000	191,788	209,450	219,900	5.0%	14.7%	37.4%

Monthly Detail Comparison	January-21	January-22	December-22	January-23	Jan. vs Dec.	Jan. '23 vs Jan. '22	Jan. '23 vs Jan. '21
Number of Homes Sold	5,403	5,419	5,272	3,809	-27.8%	-29.7%	-29.5%
Number of Days on Market	43	37	39	46	17.9%	24.3%	7.0%
Average Selling Price	\$234,973	\$254,195	\$273,168	\$265,652	-2.8%	4.5%	13.1%
Median Selling Price	\$191,788	\$209,450	\$225,000	\$219,900	-2.3%	5.0%	14.7%
Monthly Dollar Volume	\$1,269,561,806	\$1,377,481,575	\$1,440,139,798	\$1,011,867,794	-29.7%	-26.5%	-20.3%

Statewide information in this report is furnished by participating Local Boards, Associations and Multiple Listing Services.
This information does not reflect all real estate activity in Missouri.

MR Membership	January-21	January-22	December-22	January-23	Jan. vs Dec.	Jan. '23 vs Jan. '22	Jan. '23 vs Jan. '21
Number of REALTORS®	23,629	25,408	26,015	25,358	-2.5%	-0.2%	7.3%

JANUARY 2023 STATISTICS



MARKET STATISTICS

3,809

RESIDENTIAL
PROPERTIES SOLD
-29.7% vs Jan. 2022



46

AVERAGE DAYS ON
MARKET
+24.3% vs Jan. 2022



\$219,900

RESIDENTIAL
MEDIAN SALE PRICE
+5.0% vs Jan. 2022



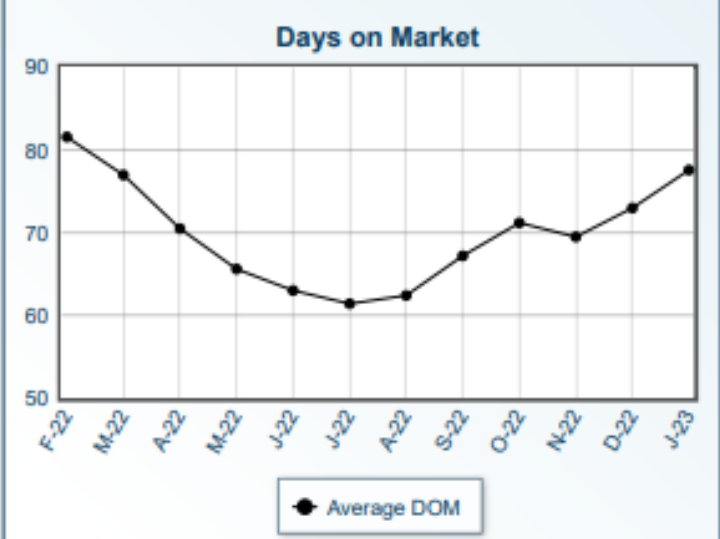
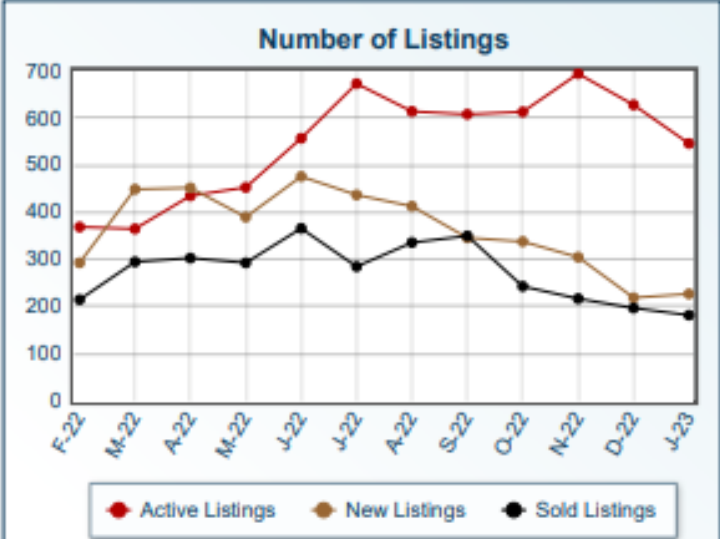
OVER \$1 BILLION

IN DOLLAR VOLUME
-26.5% vs Jan. 2022



Market Summary

Residential, January 2023



For Great Online CE and Monthly Promotions Visit:
<http://theogar.theceshop.com/>





**Ozark Gateway
Association of
REALTORS®**

Tour of Homes 2023 Schedule

January

3	NE
10	NW
17	S
24	NE
31	NW

February

7	S
14	NE
21	NW
28	S

March

7	NE
14	NW
21	S
28	NE

April

4	NW
11	S
18	NE
25	NW

May

2	S
9	NE
16	NW
23	S
30	NE

June

6	NW
13	S
20	NE
27	NW

July

4	S
11	NE
18	NW
25	S

**NW — N of 7th & W of Main (CJ)
S — Everything S of 7th
NE — N of 7th & E of Main (WC)**

NEWS FROM NAR

10 Ways Real Estate Pros Can Save When Money Is Tight

To weather potential business hiccups, financial experts offer 10 money-saving tips:

Beef up your reserves. A reserve account consists of savings to cover any unforeseen expenses, which can be crucial during tough financial periods. For the self-employed, a good rule of thumb is to put enough savings to cover six months of expenses into a cash or stable value-type account, advises Brian Wiley, founder of Tree City Advisors(link is external) in Boise, Idaho, and host of “The Real Money Pros” radio show.

Revisit your spending habits. Scrutinize your expenses to find ways to reduce or eliminate excess. “This is a good practice in any economy, but it’s even more important when cashflow is limited,” Wiley says. “You might be surprised how much you can save by eliminating extra television services, daily lattes and memberships.” Pay special attention to items like your car or homeowner’s insurance: Drivers who comparison shop on auto insurance, for example, can save an average of \$1,127 a year, according to a study from CarInsurance.com. Michael Soon Lee, CRS, GRI, associate broker at Realty ONE Group Future in Dublin, Calif., advised in a Center for REALTOR® Financial wellness webinar to cut at least \$1,000 a month in personal expenses, particularly if you lack three or six months’ worth of savings. Cut back on non-critical spending, such as dining out, gym memberships, coffee shop visits and cable TV, and find more ways to save at sites like AmericaSaves.org(link is external), he suggests.

Get smarter about taxes. Work with a qualified tax adviser to ensure you’ve taken advantage of every tax-reducing method available to you and that your business is structured appropriately, Wiley suggests. For example, how much of your income should be designated as W-2 pay (self-employment income)? In some cases, the answer may be all of it, Wiley says. “But in many other cases, the answer is some of it, which leaves the balance to be distributed as a dividend if you are filing as an S-Corporation,” he adds. “This type of strategy could save you lots of tax dollars.” Wiley says the top financial mistake real estate professionals make is not saving enough for taxes and missing out on savings. “If you do not have a good tax plan, then you are likely paying much more in taxes than necessary,” he says. “I have seen many cases where independent contractors pay 50% more in taxes than they should.”

Create a budget. You’ve heard it before, but now is a good time to have a budget. Too often, “many people discount the concept of making a budget until they find themselves living in lean times,” Wiley says. “It is always better to be prepared—and trained—before you need to adhere to a tight budget.” Have a personal and business budget that estimates your earnings and expenses and breaks down a full list, item by item, of regular expenses. Track how you do and modify when needed. Need help creating one? The Center for REALTOR® Financial Wellness(link is external) includes budgeting tips and spreadsheets to help. Sites like Mint.com(link is external) or your bank, credit union or credit card company likely offer budgeting tools as well, Wiley says.

Open specialized savings accounts. To help stay on budget, financial experts recommend opening multiple, individual savings accounts. For example, pool funds into multiple accounts labeled for emergency/reserves, taxes, retirement and business expenses. Ryan Serhant, CEO of Serhant and equity holder in RLTY Capital, offers tips to independent contractors on financial health. Since the beginning of his real estate career, he has allocated commission checks to separate banking accounts, particularly for taxes, to avoid spending commission money he doesn’t really have. His general rule of thumb: Save one-third of each paycheck for taxes and one-third for living expenses; the rest can go to savings.

Continued on Next Page

NEWS FROM NAR

10 Ways Real Estate Pros Can Save When Money Is Tight, Continued

Keep on investing. No matter the market, it's always smart to continue investing, Wiley says. He recommends a dollar-cost averaging strategy—the practice of investing a fixed dollar amount on a regular basis. In a sluggish market, the lower prices on investments can serve as an advantage in that they likely will increase over time. Also, investing even a little amount could make a significant difference over the long haul. For example, the Acorns(link is external) app automatically rounds up the price on everyday purchases to the nearest dollar and then places the excess into an investment portfolio. So, if you buy a donut for \$2.30, Acorns rounds that to \$3 and invests the 70-cent difference on your behalf. Daily spare change like that could amount to \$900 per year in investments.

Consider a side hustle. If you're especially tight on money, consider a side hustle to supplement your income and leverage your skillsets in other ways. Lee suggests generating extra funds by serving as a notary (which could offer \$75 to \$200 per appointment), home stager, appraiser or property manager. However, understand that you also likely will need to get extra training or licenses to do many of these jobs. To find opportunities, Lee cites websites like SideHustleNation.com(link is external) or Upwork.com(link is external), which connect professionals to businesses who are seeking specialized services.

Bank on the future. Retirement savings are often one of the first expenses people nix when finances get lean. Wiley, who hosted a webinar for the Center for REALTOR® Financial Wellness in January called “How Inflation and Market Volatility May Impact Your Plans for Retirement,” says there are many strategies for independent contractors to save for their post-career future. He suggests setting aside at least 10% of gross income for retirement. If you haven't been doing that, you can still catch up. Most real estate professionals have their biggest earning years in the latter third of their career, he says. This still “presents a great opportunity to save more of their income for retirement and to use the many tax advantages offered to ‘late savers,’ such as catch-up contribution limits in 401(k)s, IRAs and ROTH IRAs,” he adds. “Saving more in these types of retirement plans will not only help the professional have a larger nest egg but will likely also reduce taxes along the way. Consider it more of a ‘snowball’ effect.” Wiley also says ROTH conversions during lower income years could serve as another retirement savings tool.

Find extra guidance. Financial advisers and tax planners can help you identify ways to meet your savings goals and expand your financial safety nets. Also, sites like financialwellness.realtor(link is external), an educational resource for real estate professionals provided by NAR, offers personalized financial planning goals, budgeting tips, tax and retirement planning, and ongoing webinars on various topics. “Get help from an investment professional if you need guidance, and always be sure to only hire an adviser who will work in your best fiduciary interests,” Wiley says.

