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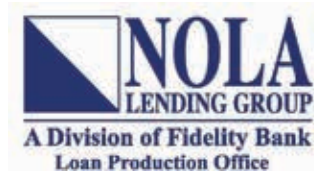


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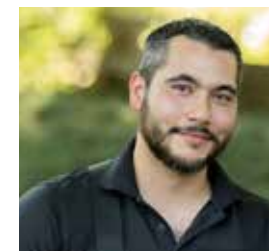
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# Publisher's Note

By **Gina Miller**

Love it or hate it, social media comes in really handy when a storm is brewing. It seems faster than any weather service and rather omnipresent if you need to know how high the winds are or how heavy the rain is coming down in multiple places at once.

That's how I found out about Hurricane Ida. Someone posted an *OHNO* on FB and said we better break out the sandbags, flashlights, non-perishables and prepare for the worst.

And it was **the worst**.

We made the decision to evacuate to Texas and were happy with that decision after hearing so many say they wished they'd done the same. I heard that winds were over 60 mph in our area as Ida made her way through Baton Rouge on Sunday, August 29. We were blessed not to receive any damage at our house, but our neighborhood was without power for 10 days, so we remained at my parents in Texas.

I know so many of you had, or know someone who had, a less fortunate experience and suffered loss and damage. I'm truly sorry. The grit, determination and perseverance of the people of Louisiana is unmatched. I am forever impressed by the way this state rallies up after a storm and gets busy helping neighbors and strangers alike. I moved to Louisiana not long before the Great Flood of 2016. That was my first eyewitness account of the consolidated efforts of compassion and generosity that come so natural for those that have lived here and experienced one too many weather scares. The rubber boots and gloves go on, along with huge pots of jambalaya over a fire to feed everyone willing to lend a hand. It's pretty magical to watch.

I called our staff photographers and asked them if they wouldn't mind grabbing us a few images of the damage to document in our next publication. Aaron Cox and Jonathan Silva provided us with these sobering images and a pictorial remembrance of the aftermath.

Our next event was scheduled for October 5. A style show benefit fundraiser to be held at City Club downtown Baton Rouge. After Ida hit and the devastating effects filled news feeds, having a high-fashion-style show a few weeks later didn't sit well with me. So we canceled. And canceling felt right. We can have another event and if you've been here since the beginning you know I've had my fair share of plot twists when it comes to our events. I'm pretty skilled at rearranging things for us and we've got some fun planning going on for monthly gatherings you won't want to miss.

It's November, a customary month of gratitude and thanksgiving. In spite of everything, there is always something to be grateful for.



*Thank YOU for being My Friend, Gina*



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# Her Father's DAUGHTER

Q&A with Marcy Maurer By Breanna Smith



*I can't explain it other than my dad giving a push from above.*

Baton Rouge native Marcy Maurer, with Berkshire Hathaway United Properties, started real estate on a whim, signing up for school alongside her stepmom, Amy, in 2017. "I thought, that sounds fun - I'll do that, too! It sounded like such a cool way to help people and incorporate my love for houses!"

Marcy has a heart for helping people. Following the loss of her father, Louis Prejean, in January, she has felt his guiding presence leading her to those in need. Following the recent events of Hurricane Ida, she felt a distinct call to action while watching the news coverage of the devastation.

### Who is Frank, and how did y'all meet?

My husband and I were watching the news the day after Hurricane Ida when Frank's interview popped up on WAFB, and something came over me. I said, I'm going to help this man. So I reached out to my friend whose husband works with WAFB and asked for help finding out who he was. She sent me his name, then we got on Google, got his address and two phone numbers - his landline, which obviously wasn't working, and a mobile number. When I called that phone number, it ended up being his son, who wasn't able to get in touch with his dad all day and wondering if he was okay. I

was the first phone call his son was able to receive after the storm. He said his phone had been dead all day, unable to get a signal, then all of a sudden a phone number pops up and it was me. He said he was moved to answer the phone. I told him we had collected money and items and asked him how I could get it to his dad. And that's how it all started.

I posted the news video of Frank on my Facebook page, and my friends were immediately blowing up the comments - "I'm in," "I want to help," "What can we do?" Money just started rolling into my Venmo. People started bringing supplies over; we had a truckload of supplies. I went to Costco with another REALTOR® friend, Tara Bishop, and we shopped to fill up my vehicle. This was mine and my husband's personal contribution - all of the Venmo money went straight to Frank in the form of cash and Visa gift cards. I also started an account just for him that the donations go into. We brought it all to Houma on September 3rd. It was an amazing effort by the local real estate and Baton Rouge community.

We headed to Houma where we saw firsthand all the devastation there and of course Frank's destroyed trailer. We asked what he needed. The only

thing he wanted was for us to help him save his treasures - antiques he's been collecting for 30-plus years. So we packed up what we could salvage, going back again on Labor Day for the rest. After we finished packing up the second haul, he said, "I'm done. I'm going to follow y'all back to Baton Rouge." I said okay, let's go ... not having any idea where he would stay!

That first night, he slept in his van. I hated to leave him there, but a sweet lender friend offered the parking lot of his office for a safe place for Frank to park. My friend Cristyn Dyess and I brought him supplies and food that night so he would be comfortable. Then another gift from my dad came when a St. George family who has a cabin behind their house offered that as a place to stay for a couple weeks. The biggest blessing that week was reconnecting to his faith and desire to have the Catholic religion in his life once more. Since my dad was a very faithful strong Catholic, this for Frank has my dad's hands all over it! We attended mass together that Sunday, and our sweet retired priest at St. George blessed him. Frank has made new "family" every place we have gone.

The kindness in our REALTOR® community shone through once again when a REALTOR®, Lisa Delaune,

called me to offer her studio apartment outside their garage. And that's where he will stay until we can find him something more permanent to rent. He is so incredibly happy in that space and in his words, "feels like a million bucks."

He now sees all of his antique treasures differently. He said, "That stuff is just stuff - what matters are the people in our lives." Our plan is to have a big estate sale with local people and organizations and all of the proceeds will go to Houma relief.

Frank has just touched us like we didn't expect and become someone very special to us in the short time that we've known him. He's an old soul with a heart of gold that grew up in the French Quarter. He's a retired electrician that has lived a long time on his own - his son is his only surviving family member. I honestly thought we would bring him donations and that would be the end of it, but we fell in love with him, and we will continue to help him

as long as he needs it. He's part of our family now. It's been overwhelming, all of the support, and even hard for him to accept because he doesn't feel worthy and wonders why him. He said, "There are so many other people out there that need it." And I told him, "You're right, but we have to start with one person." He calls me his Guardian Angel. I am truly honored to be that for him!

People have reached out and wanted to help in any way that they could. So that's been - for him and for me - the most touching part of all of this. This real estate community has rallied around us the entire way.

### What motivates you to make a difference?

It's something I was just called to do. I can't explain it other than my dad giving a push from above. I have never really gotten involved with the community as much as I have lately. My father worked in philanthropic and nonprofit organizations his whole life through various organizations

including Catholic Charities and Catholic Radio. I feel like he spoke to me to reach out to Frank that day.

I know by helping others, I'm honoring his lifestyle. I am also helping with Best Dressed Cancer Ball on the decor committee and recently worked with Gina for the Real Producers Realtors on the Runway event benefiting The Life of a Single Mom. All of those things are my tribute to my dad's legacy. He's been on my shoulder the entire way through this. He even sent us a sign to welcome Frank at his new apartment by sending a red cardinal to us when we moved him in.

### If you could get on a big microphone and tell the world one thing, what would it be?

I would share a beautiful quote I posted on Facebook recently. "Helping one person may not change the whole world, but it could change the world for one person." If you ever feel the call to help someone, DO IT. It will change your life in ways you never expect!



*This real estate community has rallied around us the entire way.*





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▶ partner spotlight

**NOLA**  
LENDING

By Erin Phelps | Photos by Trenton Gordon

New Orleans has always been a symbol of hope, joy, perseverance, and cultural excellence for the state of Louisiana. That's why NOLA Lending Group does not take it lightly having the city's famous acronym in its name. Ironically, this group's "NOLA" actually comes from a culmination of the founder's last names; however, the adpt name has become synonymous with NOLA Lending's dedication and integrity in servicing Louisiana homeowners. Providing Louisiana with excellent lending practices and impeccable customer service, NOLA Lending Group is a home loan and refinancing organization helping Baton Rouge residents finance the home of their dreams.

...



...

“

I truly enjoy working with people and have a passion for educating clients on our process, loan programs, and structuring of loans to put each client in a position they feel is best for them both in the short and long term.

— Ryan Thomassie

Emerging as one of the largest mortgage lenders in the area, since 2002 NOLA Lending has gained almost 20 years of experience navigating the ups and downs of the Louisiana housing market. In 2014, NOLA Lending Group joined with Fidelity Bank giving the group even more resources and know-how to service Louisiana homeowners while maintaining their local expertise.

In the past year, Louisiana has seen unprecedented natural disasters and experienced the devastation of the COVID-19 pandemic. Without faltering, the staff at NOLA Lending held strong in their mission to support the community. With people’s homes becoming more of a safe haven than ever, NOLA Lending’s team went above and beyond to make sure their clients were in the best financial position possible throughout the pandemic. Wanting to support workers whose jobs continued during even the worst times of the pandemic, Vice President and Area Manager, Ryan Thomassie remarked, “NOLA Lending was able to provide lunches to our Fidelity Bank branch staff who remained working throughout the pandemic; as well, we provided several lunches and dinners to the front-line medical staff at Tulane Hospital, Southwest MS Regional Medical Center and more.” Lender Sussane Wampold talked of her deep involvement in philanthropy in the Baton Rouge community. In the past, she’s worked with Habitat for Humanity and various church organizations, and throughout the pandemic she’s delivered meals to frontline workers and also worked in the St. Vincent DePaul community kitchen.

With the incredible housing market in the past year and low loan rates, NOLA Lending has remained busy with 2020 being a record year for

refinancing and helping first time home owners find the right loan for them. Loan Officer Caroline Shirley started at the Baton Rouge branch of NOLA Lending in May of this year. When asked about her experience thus far, Caroline enthusiastically explained, “being a part of NOLA Lending and having the opportunity to assist someone in their home purchase process has been a very rewarding experience. It has been so much fun getting to know and work with this great group of people! I’m really thankful for my job here.” Gratitude is something everyone in the Baton Rouge office of NOLA Lending Group shares. Loan Officer Connor Brooks bragged on the Baton Rouge community he services, saying, “whether it’s family and friends near or far, or our great referral partners and colleagues, I sincerely appreciate this community trusting me to be their mortgage lender. I have a great family and a great friend group that really makes Baton Rouge a wonderful community to be in.”

NOLA Lending Group prides itself on its experienced loan officers and how they can seamlessly guide you through the mortgage process. Ryan Thomassie emphasized the importance of NOLA Lending’s transparency to its clients, saying, “I truly enjoy working with people and have a passion for educating clients on our process, loan programs, and structuring of loans to put each client in a position they feel is best for them both in the short and long term.” With NOLA Lending Group, you can be sure of extensive support throughout the process of buying, and with just a phone call to this friendly staff, the folks of Baton Rouge are one step closer to living in their dream home.



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Ryan Thomassie



Shannon Babin



Connor Brooks



Trey Hereford



Katie Meiners



Caroline Shirley



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# Jerry del Rio

▶▶ industry icon

## ANYTHING IS POSSIBLE

By Breanna Smith | Photos by Aaron Cox

**While many of her friends were preparing for retirement, local real estate legend Jerry del Rio was gearing up for her next big career move.**

The Baton Rouge real estate veteran started Del Rio Real Estate in 2001, completing a vision that her longtime friend and mentor Doris “Dot” Craig, along with her father, always saw in the cards for her.

Over the course of her 32 years in the business, she’s ridden the waves of highs and lows with professionalism, grace and confidence. For the past 20 years, she’s taken other agents under her wing at her boutique brokerage, showing them the ropes and polishing their poise.

### Selling the City

In the late 1980s, Jerry’s then-neighbor Dot was a blossoming real estate agent with a business focused primarily on families relocating to Baton Rouge. One day, she enlisted Jerry’s help in selling Baton Rouge as a great place to be to the families she was working.

“A lot of the people coming in then were a husband excited about the

promotion and a wife angry because she’s moving to Louisiana,” Jerry said with a laugh. “Dot said people love Baton Rouge... Teach them.”

Jerry, a fifth-generation Baton Rouge native, hardly thought of that as work – the city has always been an easy sell.

As a nurse who worked in psychiatric nursing for a time, she has always had a keen interest in working with people. “People fascinate me.”

In no time, Jerry found her passion in introducing Baton Rouge newcomers to everything the Red Stick has to offer – a booming social scene, authentic Cajun food and a rich culture steeped in a deep sense of community.

It didn’t take long for Jerry to dabble in real estate while also working as a nurse to realize that it was time to pick one or the other. “I started with helping Dot and found out right away that to be a good agent, I had to be full-time.” She left nursing, bringing with her a deep appreciation for people and valuable experience with handling stacks of paperwork, too.

With guidance from Dot and a heaping dose of support and encouragement from her parents and her husband, Roger, Jerry hit the ground running. Dot served as her priceless mentor.

Above everything, Dot wanted her customers to be happy – even going so far once to buy back a house because her clients were not satisfied. That was a philosophy she and Jerry shared, along with deep regard for the city of Baton Rouge and years of memories. “I learned a lot from Dot,” Jerry said. “She was my mentor.”

### No Such Thing As Can’t

Growing up when the societal standard for educated women was for them to become either a teacher or a nurse, Jerry dreamed of being a doctor. She comes from a family that firmly believes anything is possible – it’s a message her dad taught her from an early age. “Can’t” was not a word allowed in her family. “My parents always told me ‘whatever you want to do, you can do.’ There was no can’t in our family,” she said. “My dad was the



...



“

My parents always told me ‘whatever you want to do, you can do.’ There was no can’t in our family.

”



Real Estate Advisor,  
Heather Civello and Jerry



type that you’d come home with an A- and he would want to know why it wasn’t an A+.”

That same attitude is at the very foundation of Del Rio Real Estate, Inc. Jerry prides herself on being a hands-on leader of her team who enjoys providing one-on-one guidance to each of the 14 agents with Del Rio Real Estate, Inc.

Her team is a selective group of agents, fitting with Jerry’s longtime vision of a boutique agency of Baton Rouge natives who have a lifetime of experience learning the area and being a part of its communities. She holds each Del Rio Real Estate member to the same high standards she holds herself - never stop learning, you can’t say can’t, and, above all, the client comes first.

“This is a profession. You have to act like it.”

Jerry takes a professional approach to everything she tackles. So when the

business bug hit in 1989, she shifted gears and never looked back. She knew she could succeed, so she did.

She and Roger held their family to the same standards on which they were raised, raising their four children to believe that anything is possible with hard work, dedication and a passion for people. Now, both of her daughters work in medicine, one as a radiologist and one as an X-ray technician. Her two sons followed in Roger’s footsteps, carrying on his industrial supply business after he retired.

**Dealing With Change**

Jerry’s can-do attitude has carried her through the ups and downs of the industry over the past three decades as she’s embraced one change after the other, most notably in technology. It seems every year there is nearly a technology overhaul - out with the old and in with the new. She didn’t grow up with the Internet, iPads and laptops, but she learned early on that in real estate you either keep moving

or get swept away in the shuffle. And Jerry isn’t one to sit idle for long.

“I have friends that don’t even have a computer. They think I’m a computer whiz!” she said, laughing. “They just can’t believe how much I know about phones and tech and computers and all that. It was a slow process to learn it, though, believe me, but I had all those grandchildren teaching me.”

Embracing change is what keeps business moving, but it’s a bit harder when people are added to the mix. “I’ve met some of the most wonderful people over the years. Some of them are still dear friends,” Jerry said. “But the problem with this business is you’re always moving forward. You never can go back. So I make good friends who I really want to keep in touch with, but I also have to focus on the new people I’m working with, so it becomes harder to stay in touch like we once were. That’s one of the only drawbacks to this business.”

“

I’ve met some of the most wonderful people over the years. Some of them are still dear friends.





# KATIE MILLER

▶ rising star

## See the Difference

By Breanna Smith | Photos by Trenton Gordon

I don't care who you are - we're going to have something in common.



Katie Miller with Keller Williams Red Stick Partners has developed a profound appreciation for the differences that make each of us unique. The West Monroe native moved down south with her husband, Nick, soon after graduating from Louisiana College in Pineville. Immediately, she fell in love with the melting pot that is South Louisiana – a place where people from all walks of life celebrate the spirit of community with their willingness to help and mission to be better together. “I just fell in love with all of the different types of people. It felt like everyone would do everything in the world to help somebody else – that pretty much sums up all of South Louisiana, especially considering all of the things we’ve been through together.”

### All Hands On Deck

Everything from volunteering to reading to real estate is a family affair for the Millers. She and Nick have always had a “knack” for real estate. He’s licensed, too, though he only uses his license to assist Katie with a few transactions each year. The two bought their first home as a foreclosure and later sold it as the highest-valued property in the neighborhood. After that, they quickly built a portfolio of different real estate investment properties. Even before real estate was a career, they were both the go-to for friends and family looking to invest in real estate. They were always happy to help guide, give a nod of approval or just listen as a friend lamented about the hiccups of the process.

“I learned a lot about what was needed from professionals in this business well before I was in this business as a professional. A lot of these lessons stick with me today and have helped me guide my clients successfully.”

Their children, Elijah, 11, and Annie, 8, are her trusty assistants who help with measuring and sketching or just keeping her clients’ kids company.

“They are such troopers,” she said. “Every house is an adventure for us. We have made some really great memories being able to share this work time. Annie says she’s working with me when she grows up – we’re already coming up with ideas for our team name! Even though she’s only 8, I plan to hold her to her decision!”

### Pack It Up and Go

The Millers love to travel and opt for long hikes and seeing sights over Disney World trips. Nick, a National Parks enthusiast, often finds a deal on flights and plans an itinerary around it for spur-of-the-moment vacations to see all that America’s National Parks have to offer. “If Nick gets more than a day off of work, we are on a plane headed anywhere,” she said. “We don’t really take relaxing vacations. Our trips are usually fast and furious, fitting in as much as we can in a short period of time.”

It’s a regular routine for the four of them to arrive at the airport carrying only what they can fit in a backpack and wearing their hiking shoes to save room. “If you can’t slide it under the seat on the airplane, it’s not coming with us!”

Providing opportunities for her children to see the world and learn about different cultures is priceless to Katie, whether that’s by boarding a plane or cracking open a book.

“We read together almost every night and always have a novel going,” she said. The topics vary depending on what we need – sometimes it’s a laugh, and other times it’s a new outlook. Recently, they have been hooked on historical fiction written from different children’s perspectives. “I love for my kids to learn to see things from others’ points of view and learn how to interact with people who are seemingly very different from them. It’s so important and helps to create such special relationships within our community.”



### For the Love of People

Whether she and Elijah are volunteering with their church family at Bethany or she’s guiding clients through a difficult transaction, she’s always happy to help.

“We have volunteered in many different outreaches both locally and internationally through our church,” she said. “Most recently, we were blessed to help in food and prayer ministry with those hardest hit with Hurricane Ida.”

As an agent with Keller Williams Red Stick Partners, she’s also partnered with KW Cares to help local agents with hurricane relief. Through KW Cares, she and her fellow KW agents are able to give back through that organization to other areas across the country if emergencies arise.

Making connections is more than meeting new people. It’s about building trust and appreciating the different personalities and experiences that make each person unique. Her profound ability to connect with others is her superpower. “I don’t care who you are – we’re going to have something in common,” she said with a big smile.

Katie’s business is based almost solely on repeat and referral business from

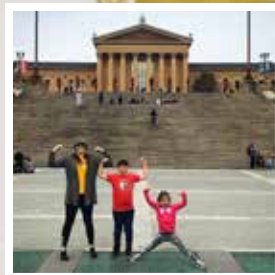


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 past clients at this point. "My clients always surprise me when I least expect it, reaching out and letting me know to expect a call from their friend or coworker. I truly would not be where I am without these amazing people. I am honored and humbled that they continue to speak up about me time after time when talking about homes with the people they know." In just five years, Katie has closed over \$39 million in transactions. "My clients are absolute jewels. There is no way I would be where I am today without their continued support. I hope that they all know how important they are to me."

**Being Led**

Katie defines success as using your God-given talents and gifts to their maximum potential. "If you're doing that, you're doing some big things."

Katie's passion is inspired by the life and legacy of Dr. Martin Luther King, Jr., who knew he would never see the fruits of the task that God gave to him, yet he continued to move forward. "He was led by the Spirit of God and by his love for people," she said. "I pray that my work and life are also successful for those same reasons - because I am led by the Spirit of the Same God and by my love for people."



If Nick gets more than a day off of work, we are on a plane headed anywhere.

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# Jen Burns

## LEAD WITH COURAGE

**“Sometimes courage is just getting out of bed, making a phone call, or having a hard conversation with someone.”**

**A**nthing worth doing starts with courage and thrives with hard work, and Jen Burns leads her life with exactly those ideas in mind. From soccer player, coach, teacher, and house flipper to real estate agent, business owner, and podcaster, Jen is a modern Renaissance woman.

Learning early on about the power of a work ethic, Jen’s career as a professional soccer player and the former head coach of the Louisiana Tech University soccer team taught her lessons that have permeated to her other careers and projects. “I wasn’t the best athlete or the fastest athlete, but I worked hard at it. The reason I’ve been successful in all the things I’ve done is that I worked harder than everybody else. Over time, my work ethic made me successful in soccer and now it makes me successful in real estate.” In addition to her soccer expertise, Jen has a master’s degree in teaching that she thought she would put to use, but something was pulling her to try something new. “As I decided to get out of college athletics, I didn’t really know what I wanted to do. I no longer had an outlet for the competitiveness in me.” After watching

house flipping shows on HGTV, Jen thought that she and her husband, Bob, should try their hand at it. Unlike many others who’ve tried, Jen and Bob were successful at flipping and this discovery led Jen to get her real estate license. “Real estate came into my life at the right time. I started calling agents for flips, and I thought ‘Well, let me try real estate even if it’s just for me to get my license to find houses to flip.’ As my business grew, I started to enjoy real estate more and more, so selling houses became the main focus.”

As she delved into her new career, Jen started to notice a pattern. The pattern? It’s tough for a REALTOR® to manage the administrative aspect of real estate, and further, the turnover for administrative assistants is high. The solution? Jen found it. To help agents grow their business without having to hire an assistant, Jen co-founded The Workflow Shop. The Workflow Shop is a team of transaction coordinators that all use the same system to help different agents in different markets with their administrative and transactional work. “If we build this awesome system, we can help any agent with their business. The best thing for the agent is that they don’t have to find the assistant, lead them or train them – that’s our job.” What





makes The Workflow Shop even better is that they look specifically to hire moms. “Moms are a very under-utilized talent pool that can’t typically work because they’re taking their kids to school, picking them up, or running the household. By setting up specific hours for our coordinators, we give them an opportunity to contribute financially to their household when that opportunity hasn’t been given by traditional companies.” The Workflow Shop benefits its agents and its employees; with a smile, Jen says, “We’ve found the agents really enjoy it. The cost is less than hiring their own personal assistant. Workflow allows them to run as fast as they want to run.”

On top of her real estate career and The Workflow Shop, Jen is launching a podcast called It Starts With Courage. Teaming up with her client and friend Catherine, also known as @insecure\_fitness on Instagram, the two aim to talk about how courage is the key to unlocking so much more to life. Catherine has built a social media following of 146,000 followers over two years with her content on body positivity and working out without judgment. “What I love about Catherine’s content is that she accepts everybody. It’s not about having the perfect body for her, it’s about welcoming everyone to accessible workouts no matter what stage of fitness they’re in.” With Catherine’s social media know-how and Jen’s wisdom, the two make a perfect pair to create a positive message for their future listeners. “We want to inspire people to live their best life. Courage is not always huge. Sometimes courage is just getting



out of bed, making a phone call, or having a hard conversation with someone.”

Making her way to Craft Realty, Jen is now part of a unique real estate experience that includes construction and interior design on top of traditional buying and selling. Brandon Craft, owner, and broker of Craft Realty, reached out to Jen after learning about The Workflow Shop. “I’ve always admired Brandon as a person and a business owner. As we got to know each other better, our values aligned and I wanted to join a team where I could be supported in my growth.” In addition, Brandon and wife Cherith are invested in local foster care and actively engage in creating a positive local impact while running their business, making the Craft team a perfect place for Jen to thrive. On top of all her projects, Jen likes to travel with her husband and daughter Bailey. She hopes to show Bailey the importance of learning about other cultures and ways of living.

**“My goals are pretty simple: gain new experiences, see new places, and always lead with courage.”**



# MAKING YOUR HOLIDAY BUDGET AND STICKING TO IT!



By Shauna Osborne

It's the most wonderful time of the year – and it's right around the corner! The holidays are a time for family / friends, for food, and for giving, which, in turn, means lots of **spending**. All those holiday parties, gifts, and extra special meals and treats can certainly take their toll on our wallets. Start getting a handle on your holiday expenses now; use these tips to make sure your new year starts on a note of inspiration, not regret.

### Start With a List of Expenses

Begin by making a list of all of your expected holiday costs. This list likely includes, of course, gifts for friends and family (assign each person a spending limit, if that's helpful), but don't forget

expenditures like wrapping paper, holiday cards and postage, travel, charitable donations, decorations, and smaller purchases for kids' teachers, your mail carrier, etc. These add up quickly!

### Assess Your Limits

Working from the list above, and prioritizing as needed, give yourself some reasonable spending limits. Knowing how much you have to spend in each category will help you narrow down ideas before you start shopping. Keep in mind, ideally, you will be using funds you have set aside exclusively for holiday purchases or that are a surplus beyond your usual monthly budget (perhaps, a year-end bonus from your job?). After all, utilities, mortgage, and other regular bills still must be paid, even during the holidays. Try to avoid using credit cards to cover these expenses, as this will help you resist the urge to splurge.

### Create a Shopping List – and Stick to It!

Generate a list of your possible holiday purchases, with one or two (or more!) ideas in your price range for each recipient. The earlier, the better, for this step! If you take time to plan ahead here, you can watch for ads and take advantage of major sales (such as on Black Friday / Cyber Monday), potentially spending even less than you budgeted for some of your listed items. Impulse items and last-minute additions can lead you astray quickly, no matter how carefully you've planned, so stay with the list as much as possible.

### Avoid "Shopping Momentum Effect"

Once the holiday season is in full swing, make sure you're keeping track of your purchases. Remember, every facet of retail shopping during the holidays – from display placement to lighting and music – is designed to make shoppers spend ... and once we start spending, we're more likely to keep spending. Avoid "shopping momentum effect" by bringing your list along with you on every shopping trip (storing it on your phone is useful!), so you always know what you've already gotten and what you still need. Be attentive, too, to the spending you do on holiday-related food and outings, so you will have a better idea of what you generally spend in these areas for next year.

Truly, making a holiday budget is the easy part; *sticking* to it is tricky! Avoid a New Year's Day debt hangover this year with a sensible spending plan!

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▶▶ question of the month

# What is the One Book we should all read before the year ends?

**LISA THOMAS:** My #1 quick read suggestion is 7 Levels of Communication by Michael Maher. You can knock this one out before the end of the month.

**STACY BELANGER:** Don't Sweat The Small Stuff is an old must-read that stands the test of time ....everyone can relate to from personal to business life.

**TOM BHRAMAYANA:** Raving Fans by Ken Blanchard is a must read if you're in any customer services role.

**GINA MILLER:** Good to Great by Jim Collins. This one was recommended to me by so many of you and now I'm telling others. So many great tools for business are packed in the pages of this book.

**KELLY MITCHELL:** Miracle Morning by Hal Elrod

**JOANNA ARNOLD:** The Magic by Rhonda Byrne

**MARIA THORN:** Profit First by Mike Michalowicz



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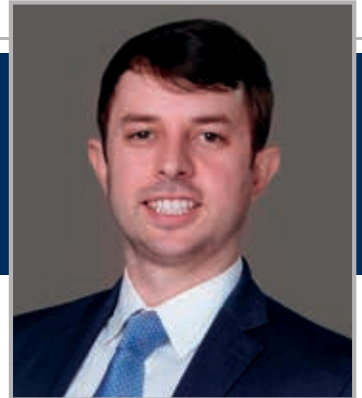
***Jeff A. LeSaicherre***  
OWNER, CEO



***Douglas Harper***  
ATTORNEY



***Dylan Yesso***  
ATTORNEY



***Parker Ryan***  
ATTORNEY

Under the leadership and vision of CEO, Jeff LeSaicherre, Fleur Des Lis has grown to be one of Louisiana's largest title companies, with a focus on local offices that are managed and operated by local attorneys with direct ties to the community. Our growth is a result of how we treat the agents and lenders we serve, providing them an alternative to more traditional and often dated ways of doing business.

***Our ability to anticipate changes in the marketplace and remain at the forefront of evolving technologies has made our emphasis on being a trusted resource even more relevant as the world continues to change.***

As a company, we are successful when our clients are successful, and that success can only come with a proven process. Here, it's called the Fleur Des Lis Way.

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***At Fleur Des Lis Title our roots run deep, founded with a vision of not only taking care of our clients but also the people that call Fleur Des Lis home.***

**FLEUR DE LIS**  
LAW & TITLE COMPANY

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