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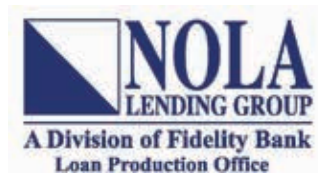
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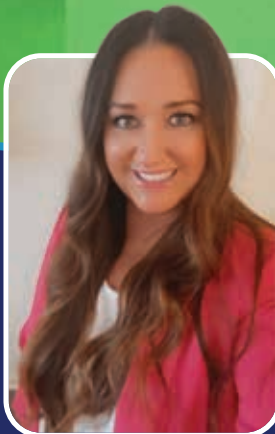
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THE HEAT IS ON.

I'm hoping by the time you read this the temperatures will have chilled out a touch. Maybe some rain fell? Not in the hurricane sense, but in the gentle summer rain sense. The kind that soothes the earth, loves on the parched land and relieves its inhabitants from scorch.

Currently, it's 95 degrees with a "heat advisory" showing on my weather app.

Speaking of apps. I got a new phone.

I leveled up from my iPhone 8 to a 13 pro-max-plus-whopper-gizmo-whatever.

And. I. Hate. It.

Am I at the age that change is unwelcomed?

I heard it happens.

"Can't teach an old dog new tricks."

I am to dog, as new phone is to tricks.

I've been in password purgatory, and I'm changing everything to my first name and birthday. Enjoy robbing me, stealing my identity and reading my mail because I'M OVER IT.

It's probably just the heat.

The heat makes us crotchety.

Too much cold can make us bitter.

Humans want comfort.

We want convenience.

At least in America we do.

Speaking of America...

Are we going to be OK? I do believe so.

I imagine, as REALTORS®, you have a lot of people asking you that question. The housing market is a huge indicator of where we are economically. It's important that we all stay informed, but more important that we cache our information from credible sources. There is SO MUCH information coming at us. Negative rhetoric infiltrating our days, it's hard to escape. Everyone has to captain their own ship and decide what they will allow to set the tone for their day, their mindset, their environment and their business. I know it's not easy. Life can and will get you down.

Lost passwords.

High temperatures.

Differing opinions.

Inflation.

Clients who open credit cards the day before closing...

You are in a unique position, and you can use it for good.

I encourage you to do so.

Be a voice of encouragement and a listening ear. My authentic self is frustrated by figuring out my new phone. I could go ON AND ON about my first-world woes.

I don't want to be that person. You know "that person." Don't be that.

It's hot outside.

It's not going to be hot forever.

I saw this quote from Jon Gordon:

Remember, it's Bigger Than You. Most of the time whatever you're called to do isn't really about you. It's about those who you will serve. A message can't get shared unless there is a messenger willing to share it. They need you.



It's not about us, Gina

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WHAT ARE YOUR HOBBIES?

I enjoy traveling a lot to experience different parts of the world, along with shopping and spending time with my family and friends.

WHAT IS YOUR FAVORITE LOCAL RESTAURANT?

It's hard for me to list my favorites because there are just so many. But, I will list my top 3 which are Ruth's Chris, Texas Roadhouse, and Parrains Seafood.

WHAT'S YOUR FAVORITE PART ABOUT BEING A MORTGAGE CONSULTANT?

Witnessing the joy of my clients when they become homeowners has to be my favorite part by far.

TELL ME ABOUT YOUR KIDS/MARRIAGE/FAMILY.

I have a loving and supportive husband and we have been married for 26 years and we have one son.

WHAT MAKES YOU UNIQUE?

I excel at problem solving which has helped me in my career as a Mortgage Consultant.

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BEAUTY IN THE BALANCE LAUREN HINSON



rising star 
By Molly Cobane
Photos by Ace Sylvester



THE ABILITY TO MULTITASK IS IMPERATIVE FOR TOP-PRODUCING AGENTS, AND LAUREN HINSON HAS THIS CRITICAL SKILL DOWN TO A SCIENCE. THE BUSY MOM OF SIX MANAGES TO RUN A SUCCESSFUL REAL ESTATE BUSINESS WHILE BALANCING ALL OF THE DEMANDS OF MOTHERHOOD.

Lauren has spent her whole life in Baton Rouge and has been married to her husband, Connor, for 11 years. Together, they have six children. Adalynn (10) and Aubrey (8) came first, followed by their first set of twins, Corbin and Callie (6). Yes. The first set. “This is where things get really crazy,” Lauren laughed. “We had another set of twins!” Lainey and Logan (4) round out the full house.

Lauren has a bachelor’s degree in Early Childhood Education and spent her first year out of college

in the classroom before becoming pregnant with Adalynn. “We decided that it made more sense for me to stay home with her at that point, which I did for several years,” Lauren recalled.

Connor and Lauren’s dad frequently flipped houses, while REALTOR® Tammie Phillips handled the transactions. Tammie became a family friend and often urged Lauren to consider real estate. “She always said I was such a people person and she thought I’d really succeed, but I didn’t feel I could do it because of the kids,” Lauren remembered. “Connor also encouraged me to try. I figured if nothing else, I could assist with the flips.”

Backed by the support of Connor and Tammie, Lauren obtained her license. “I originally started with the flip houses, but friends and family started calling and it blew up from there,” she said. “At Goodwood Realty, my broker Phil Debin took me under his wing and taught me all the ropes. He is so knowledgeable and truly pours into his agents. He offers so many types of education through classes, books, and working with us one-on-one. He has taught me everything I know.”

As Lauren’s career has expanded, so has the challenge of balancing work and family. “In the beginning, it was really hard,” Lauren confessed. “The littlest twins were only 2 when I started. I had to coordinate going to showings and inspections – a lot of that is last minute. If I didn’t have childcare lined up, I would just load them up in the car, and off we’d go!”

Even now, it’s still typical for the Hinson kids to accompany Lauren on real estate appointments. “It’s never a dull moment,” she laughed. “Once I had them at a final walk-through with my buyers. The kids were in the car, and they



know not to come inside, so when my oldest came in, I knew something was up. It turned out one of my youngest twins had called the cops, and they showed up at the walkthrough!”

LOVE WHAT YOU DO

Mom life certainly hasn't slowed Lauren down on the real estate front. In 2020, her first full year of real estate, Lauren received the Rookie of the Year award at Goodwood, and in 2021 she was named Top Volume Producer. For Lauren, her rapid success is simply a byproduct of truly loving what she does. “I love meeting new people. Everyone has a story to tell; I love being able to help someone and become a part of their story.”

“I really feel like it comes down to just being yourself. Be an open book,” Lauren continued. “People are going to respond if you have a great attitude, are personable and honest with them, and don't beat around the bush. People know that I have six kids – but they also know that I'm going to have their best interest at heart. If someone calls me, they know I am going to help them.”

FAITH AND FAMILY

Lauren's laser-like focus and light-hearted attitude help keep her on track. She adds to this her faith as a guiding light in both her life and career. “There's a scripture that I base my whole career around – Colossians 3:23,” she shared. “Work willingly at whatever you do, as though you were working for

the Lord rather than for people.’ I truly believe that God has me in this position for reason. He's guided me to help people find their house, or sell their home.”

Connor has also been a major pillar of Lauren's success thus far. “My husband has supported me from day one,” she expressed. “He's my emotional support when I want to cry and give up. He works full time too, but always calls and helps coordinate the kids. He's always willing to help in any way because he knows how passionate I am.”

The pair spend any extra free time they have supporting their kids' sports and activities. “All of our extra time revolves around that, and I'm in the season of life right now where that's okay. I love seeing them in their element and loving what they do.”

“
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LISA MARSHALL

pushed to her purpose



▶ cover story

REAL ESTATE IS IN LISA MARSHALL'S DNA. A DUAL-CAREER AGENT FOR 17 YEARS, LISA WAS ENCOURAGED BY HER LATE UNCLE CEDRIC CAGE TO PURSUE REAL ESTATE AND INVESTING AT A YOUNG AGE. THROUGH HIS MENTORSHIP AND GUIDANCE ALONGSIDE THE FULL SUPPORT OF HER HUSBAND, LISA HAS MADE REAL ESTATE HER LIFE AND HAS A THRIVING CAREER TO SHOW FOR IT.



By Molly Cobane
Photos by Ace Sylvester

Lisa, a born-and-raised Baton Rouge native, obtained her real estate license shortly after graduating college in 2004. Before real estate, Lisa worked in the central office of a local school system, where she remained for nearly two decades. Lisa married her high-school sweetheart, Shedrick, in 2000, and together they have two children, Shalyn (22) and Shedrick Jr. (19).

PAVING THE PATH

Lisa's beloved uncle, who affectionately called her "Lisa Marie," was a guiding presence in her life and began educating her about the benefits of real estate and investing at a young age. "In my 20s, my uncle purchased me my very first book on investing called *Rich Dad Poor Dad*," she recalled. "On the inside cover of the book was a handwritten note about his plans to teach me all of the ins and outs of investing."

Over the next several years, Lisa gleaned a wealth of knowledge from her uncle by working his real estate deals. "I was able to get one-on-one, in-person instruction from him," Lisa remembered. "We were always having conversations about investing, flipping, rentals ... so the knowledge was already there." But it was a few

...



“
WHETHER IT’S A TEN THOUSAND DOLLAR
HOUSE OR A TEN MILLION DOLLAR HOUSE,
EVERYONE GETS THE SAME LISA.
”

••• more years before Lisa and Shedrick were ready to take the plunge in investing themselves. “I was just so young, I didn’t yet have the mindset at that time to go out and start investing. But I always retained that information for when the timing was right.”

THE NEXT STEP

After years as a dual-career agent working a very demanding full-time job, it became apparent that Lisa needed a change. “It was stressful. I was promoted and held several positions, but like most, I felt I was overworked and underpaid,” Lisa reflected. “My husband finally told me that I had been pushed to my purpose.” That purpose was real estate. After a lot of prayer and a lot of faith reflection, Lisa tendered her resignation and embarked on a new journey as a full-time agent.

“It was scary. It’s still scary!” Lisa exclaimed. “But I believe that because I prayed and was pushed to find my purpose, God blessed me with a mindset for success. God’s grace has always been a huge part of my success and it is what keeps me so humble. When I resigned from my career, I had no idea what to expect, but it was at that moment I knew I had to walk by faith.” Lisa and Shedrick began investing on their own soon thereafter,

which was also around the time Lisa’s cherished uncle passed away. “I wish he could see where we are now,” Lisa said with a smile.

THE SAME LISA

Since then, Lisa’s real estate career has only continued to thrive. In 2021, she was named the number-three Individual agent at her brokerage and was also on Millionaire’s Rowe. Through it all, what remains most important to Lisa is staying true to herself. “I do what I’m comfortable with,” she explained. “I don’t follow trends. Once you get in your comfort zone and do what feels right for you, everything else falls into place. You’re free-flowing and operating in your own gift.”

“For me it’s all about connecting, building relationships, and being intentional,” she continued. “I’m not for everyone – but if that connection is there, once you have built that relationship it is destined for greatness.” Lisa is also adamant about giving all of her clients the same experience, regardless of the home price. “Buyers and sellers can pick up when you’re all about a dollar. Whether it’s a \$10,000 house or a \$10-million house, everyone gets the same Lisa.”

•••

...

FAMILY ENDEAVORS

When Lisa is not working in real estate and investing in her business, she is typically supporting Shedrick at his comedy club, The Silly Rabbit Comedy Club in Baton Rouge. “It is the first Black-owned comedy club in the state of Louisiana, where all walks of life are welcomed,” Lisa said proudly. “Since he opened in January, I’m there about five days a week.”

Outside of The Silly Rabbit, Lisa’s family is usually spending time together going out to dinner, exploring the city, or having a movie night at home. “Or, If I can convince them, we go shopping!” She added with a laugh. Lisa is also a member of the 100 Black Women of Baton Rouge, and recently joined the Junior League of Baton Rouge, where she looks forward to being heavily involved in community service across several different departments.

SAGE ADVICE

Above all, Lisa advises newer agents to “always remain humble and obedient. Allow God to use your gifts and talents as he sees fit.” It’s this mindset to which she attributes much of her success. “Treat others as you want to be treated – that’s a mantra I practice daily. Keeping those two things top of mind has blessed me and kept me grounded in the success I have now.”



WHERE ARE THEY

NOW?



▶ BRITTANY KENNEY

Name: Brittany Kenney
Brokerage: South Haven Realty
Years in real estate: Seven years
Month featured in BRRP: Rising Star
 September 2020

Do you remember how it felt to be chosen as the Rising Star for Baton Rouge Real Producers? Tell us about it!

I remember when Gina first called me and told me I was nominated to be the *Real Producers* Rising Star for the upcoming month! My heart immediately was filled with so much gratitude that my hard work had been acknowledged by others in this industry. I was excited to learn what *Real Producers* was about and share my story/growth with others in our area.

What is the biggest change(s) for you since that feature article?
 The biggest change for me since my featured article is that I am now the broker/owner of my own brokerage with 12 agents (and two more in the works!) to mentor and grow with. I am now also the broker of a property management company with two property managers as well.

What do you attribute your growth to?

I attribute my growth to my support system and the agents that have put their trust in me as their broker. I honestly couldn't be here without each of them supporting and believing in what our brokerage has to offer. Each one plays a vital role in our brokerage, and each is extremely valuable to me. I'll never take credit on my own for where we are at in this industry, it truly does take a village — and I'm BLESSED beyond measure to have the ones I have in my corner. Also to the friends and family who continue to put their trust

in me for their real estate needs, I can't thank them enough for the support and encouragement, and referrals, that they continue to send my way!

Where do you see yourself in 5 years?

I hope to have a few more agents and to have made an impact on as many around me as possible, setting a new standard for what the real estate market and us as agents are supposed to be. I also hope to have finished writing the book I've been trying to write for the past couple of years.



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honest to goodness
By David Madaffari

CROSS-TRAINING

Prior to entering the real estate industry as a full-time agent in 2012, I worked for eight years as a computer programmer for several telecommunication and home health companies. During those years I certainly had my fair share of Dilbert and "Office Space" moments (I actually knocked down my cubical wall to get a window view), but I also learned a few competencies that in time have proven very valuable to me in my real estate career.

While working in the technology field, learning to cross-train across job descriptions was deemed just as important to success as mastering the one for which you were hired. Although I may have been tasked to research and write programs to resolve database and billing issues, I was expected to learn more about the coding of billing system itself to get to the root of the problems for which I was personally resolving individually. Along the way, I become immersed in others' jobs and the issues they ran into and gained a complete understanding of their problems. I was then able to design solutions before they became larger ones. This idea of cross-training has given me what I believe to be an important value proposition to both buyers and sellers in my real estate business.

An example of real estate cross-training would be to really get into the nitty-gritty with lender partners on the nuances of common loan programs outside of the typical rate and down payment requirements. One of my favorite pieces of knowledge is what I call the "PMI trick", a counterintuitive interplay of interest rates, PMI, and down payment that I address with lenders and clients to reduce the mortgage note. Also, knowing that different types of income have specific underwriting parameters and overlays can help an agent get ahead of potential hiccups early in the process. By asking detailed questions of my lenders through the years, I can explain technical minutiae in a knowledgeable and "plain English" way. This helps me keep communications with lenders on track and builds trust with my clients as a well-rounded source of knowledge of all aspects of the deal.

There are other ways to cross-train within the industry as well. Spend time with closing processors and learn the basics of succession law and home selling. Learn the rules around private roads, easements, and maintenance agreements to set expectations with sellers before they arise mid-contract. Ask inspectors questions on how they look for certain defects that are typically



overlooked. Ask contractors about proper ways to renovate a home so you can be on the lookout for questionable work.

Cross-training requires a desire to be in a constant state of learning. By displaying a working knowledge of all aspects of the deal, your clients' confidence only grows, and your business partners will appreciate your willingness to help them make their jobs easier to perform.

Knowing the right questions to ask is key, and the wisdom gained will help you devise solutions to anything that comes your way.

Email david@davidmadaffari.com to keep the conversation going.

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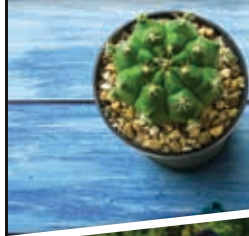
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By Shauna Osborne

YOUR SUCCESSFUL SIDE HUSTLE



Sneaker resale. Uber driving. Selling handmade jewelry. Freelance writing. What do these things have in common? These are all examples of side gigs my friends work — in addition to their full-time day jobs — to fulfill their creative sides, delve deeper into their interests, and, of course, bring in extra money. Heralded by *Forbes* as the “new must-have career accessory,” the side job has become extremely popular, with tens of millions of Americans eagerly clocking back in after regular work hours. Best of all, the options are virtually limitless; if you have a passion for something, there’s likely a side hustle for it. Successful hustlers make it all work by following a few essential rules:

FOCUS ON YOUR FULL-TIME JOB.

We love our side hustles because they are so *much fun*. It’s easy to get distracted by them during regular work hours, but a side hustle, no matter how tempting, is never worth sacrificing your full-time income. When starting up a side business, your goal is to excel at *both* your full-time job and your side hustle. Before taking on a new venture, be sure your performance at work is already stellar.

SET “WORK HOURS” AND STICK TO THEM.

In the planning stages, decide how many hours per day or week you want to commit to your side hustle, write it down, and *stick to it*. When we’re passionate about a project, it’s easy to let it take over our free time, but the goal is to *avoid* taking away from our current responsibilities (e.g., relationships, exercise). Sacrifice time spent scrolling social media or watching TV first.

CONSIDER YOUR SIDE GIG “ME TIME.”

The beauty of the side hustle is you get to devote your time and attention to something you *choose*, something you *love*. Not only will you feel capable and accomplished in achieving your business goals, but you’ll feel good about the time you spend on it, leaving you more personally fulfilled.

BE READY TO HUSTLE.

Ask yourself how badly you want your venture to succeed. After all, they don’t call it a hustle for nothing! Expect to work hard, put in the hours, and hang in for the long haul, making sacrifices, sometimes painful ones, along the way. Don’t expect success overnight.

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home matters 

By Shauna Osborne

Clever Ways to Cut Your Grocery Bill



American families are feeling the crunch at the grocery checkout. According to CNBC, food prepared at home now costs about 10% more than it did at this time last year, with food prices continuing to rise month-over-month due to supply-chain issues, delayed harvests, and labor costs. Elevated food spending combined with concurrently rising gas and housing costs means shoppers must find ways to pinch pennies on budgets still impacted (for many) by the pandemic. Here are a few ways consumers can save — while still maintaining healthy eating goals — on grocery bills in the coming months.

- **Meal planning/shopping with a list:** Spend time mapping out the meals you plan to make in the next week or two, and familiarizing yourself with what's already in your kitchen. Then, make a shopping list ... and stick to it! Shopping with a list discourages impulse purchases and reduces food waste, meal-planning stress, and shopping time.
- **Buying local:** The local goods available at farmers' markets, CSAs, and other home-grown venues is often much fresher, less wasteful, and cheaper than purchasing from a conventional grocery store.
- **Using store brands:** Generic and private label goods are almost always the same quality as name brands, just with different packaging ... and a lower price. In fact, name and store brands are usually manufactured by the same company, with a markup on the name brand for advertising!
- **Reducing dairy and meat:** Dairy and meat items have leapt in price by almost 15% since last year and comprise the two most expensive food categories on a per-calorie basis. Here, small changes make a big difference: going meat-free for one or two meals per week or opting for cheaper meats and/or smaller portions for some meals.

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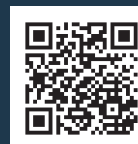


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