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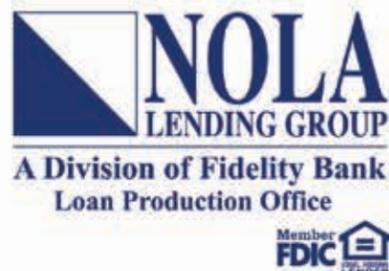
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32

COVER STORY

Melody Newman

# Contents

## PROFILES



18 Dustie Sheets



24 Franklin Group

## IN THIS ISSUE

- 8 Preferred Partners
- 10 Meet the Team
- 14 Ask The Expert
- 18 Get to Kneaux: Dustie Sheets
- 24 Team to Watch: Franklin Group
- 32 Cover Story: Melody Newman

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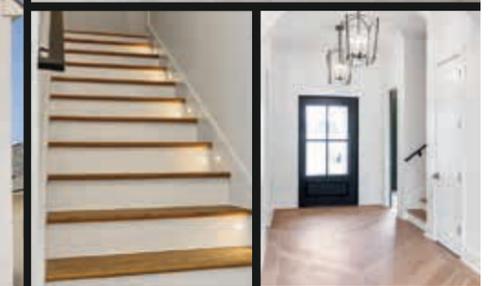
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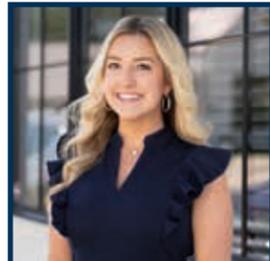
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# The 2025 U.S. Tax Law Changes

What Realtors and Real Estate Investors Need to Know

BY GREG A. KENNEDY, CPA



The 2025 tax overhaul, officially called the One Big Beautiful Bill Act (OBBBA) is the largest U.S. tax change in many years, with major implications for both real estate agents and for real estate investors. Signed into law on July 4, 2025, these changes affect individual deductions, business incentives, and strategic investment planning across the real estate industry.

One of the most consequential changes for real estate professionals is the permanent restoration of 100% bonus depreciation for qualifying property placed in service subsequent to January 10, 2025. This rule allows investors to deduct the full cost of eligible property in the first year, significantly boosting cash flow and lowering taxable income compared to prior years.

Another key benefit is the permanent Qualified Business Income (QBI) deduction for pass-through entities such as LLCs and partnerships. Realtors and investors reporting business or rental income through these structures can generally deduct 20% of their qualified business income, offering substantial tax relief.

The law also quadrupled the state and local tax (SALT) cap to a maximum of \$40,000 for individuals earning below certain thresholds, which can improve after-tax returns for agents and investors who itemize their deductions.

Interest deductibility was also relaxed, which benefits highly leveraged real estate ventures by increasing allowable interest deductions...a potential windfall for developers and for commercial investors.

Agents should know that the law increased the standard deduction and

preserves popular provisions such as the mortgage interest deduction, which may make homeownership more affordable for those currently priced out of the market.

OBBBA also increased the child tax credit to \$2,200 per qualifying child and went a long way in eliminating the “marriage penalty” for joint filers.

A word of caution...don't believe everything you see on social media about tax laws. Case in point is the interest deduction on your vehicle. Tiktok has videos claiming you can write off all interest on your vehicle loan even if you bought it in past years. This is not correct. The vehicle must be new and American made to deduct the interest.

If you have any questions about the tax law changes, please give us a call. We'll be happy to assist you.

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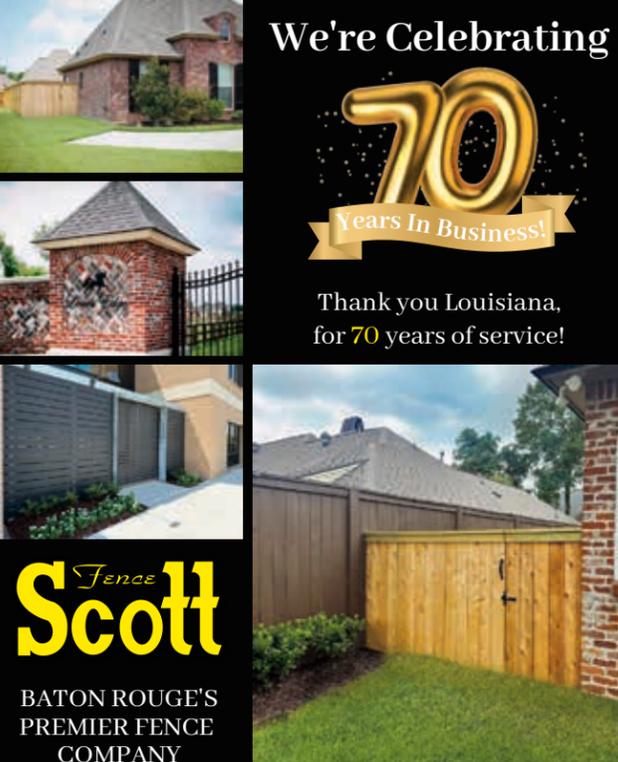
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# Dustie SHEETS

## A GOOD STORY

BY LAKEN FOISIE • PHOTOS BY STEVIE LEJEUNE



**D**ustie Sheets entered real estate in 2018 with a clear understanding of what she did not want: a life confined to a desk.

Before earning her license, she worked in human resource management, a role that sharpened her ability to manage details, navigate personalities and handle high-stakes conversations. Still, the profession did not fit who she was. “I love people, I love entertaining people and making things happen,” Dustie said. “But I hated being stuck in a desk or a cubicle. No matter how much money I made.”

### A Good Decision

The timing of her career shift was wrapped in a fresh start shaped by family and faith. At the beginning of her real estate journey her son had heart surgery and her focus was on him. After he recovered, she and her husband began talking seriously about a different path. Dustie credits her husband as the push she needed, describing the decision as one she could not postpone. “It was a now or never type scenario,” she said, adding with a laugh that she was grateful she took the leap.

### A Good Pace

Today, Dustie is an individual agent with Magnolia Roots Realty, and she has built her business on relationships and a steady hand in the moments clients need it most. “I’d describe myself as a multitasker and a problem-solver by nature,” Dustie said. All good qualities and a combination that matches the pace and pressure of this career choice. In her view, real estate rarely rewards the person who panics the fastest. It rewards the professional who can slow down long enough to make the right call, even when the clock is ticking.

That balance, she said, is not always easy. Contracts move quickly, inspections create questions, appraisals bring their own timelines, and emotions can spike when decisions carry life-changing

consequences. Dustie said one of her most important practices is knowing when to pause, process and seek input rather than reacting in the heat of the moment. Sometimes, she said, she has to physically step back and let things settle before making a major decision. “Which can be hard because everything is on a time crunch,” Dustie said. Still, she believes calm is a skill, not a personality trait, and it can be practiced. She knows when to think and when to ask for help, she said, because the alternative can unravel a deal. In a business where one overlooked detail can derail weeks of effort, she treats composure as part of the service she provides.

### A Good Name

Dustie’s story is rooted in community, and she is quick to acknowledge the advantage of being known in the place she serves. In a small town, she said, relationships are often interwoven through family, school, work and shared history. Dustie said her large family network gives her a natural reach, and she is straightforward about the impact of a recognizable name. “I know everyone,” she said. “Small town, large family. DeLaune and Sheets, those names kind of help me and give me a little backbone so to say.” It is a statement of familiarity, but also accountability. In a community where word travels fast, reputation is not a marketing tool as much as it is a daily responsibility.

Her success has been recognized along the way. Dustie said she has earned top producer awards throughout her career within her company, recognition she views as a reflection of consistent effort rather than a single season of momentum. She does not position herself as someone who has it all figured out, but as someone willing to show up repeatedly, learn continuously and handle what comes next.

### A Good Word

When asked what she would share with agents aiming to find success, Dustie



“  
I love people, I love entertaining people and making things happen. But I hated being stuck in a desk or a cubicle.  
*No matter how much money I made.”*”

kept it simple and direct. “Be honest, and be confident,” she said. “You will never succeed if you aren’t either one of those.” For her, those two traits form the foundation of trust, the currency that keeps clients returning and referrals flowing. Honesty, she implied, is not only about disclosures and documents. It is about expectations, timelines and telling people the truth even when it is inconvenient. Confidence, she added, is what allows an agent to lead when clients feel uncertain.

Dustie also offered a practical approach for anyone considering the industry. She encourages new agents to build proximity to people who are already doing the work at a high level. Surrounding yourself with successful and confident agents, she said, changes how you think, how you work and what you believe is possible. In her experience, you tend to mirror what you consistently see. She also emphasized the value of daily discipline: show up every day, put in the work, and never stop learning. Dustie said new agents should sign up for classes and events, remain adaptable and avoid getting locked into one rigid style of doing business, because the industry demands constant adjustment.

Even with all the learning and refining, Dustie said authenticity is nonnegotiable. She does not believe professionalism requires pretending to be someone else. “Just don’t ever lose your style,” she said. “I’m country as can be, and I will meet you sometimes straight from my deer camp. That’s not going to ever change for me.” Her clients, she suggests, are not hiring a polished persona; they are hiring a person they can trust, someone who will show up, solve problems and stay steady when it matters.

Dustie is not driven by a stack of business books or a long list of podcasts. What fuels her, instead, is the work itself. “I love real estate,” Dustie said. “It’s addicting.” For her, the industry’s fast pace, constant movement and people-first nature are not stressors to endure. They are the reasons she chose this life, and the reasons she keeps showing up, ready to make things happen.





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**Crystal Holland Aguillard and Kyle Franklin** have known each other for more than two decades, long enough to see the market cycle through all the personalities real estate is known for.

Crystal Holland Aguillard and Kyle Franklin have known each other for more than two decades, long enough to see the market cycle through all the personalities real estate is known for.

in a market where the details can quickly become expensive. Crystal said her building knowledge is an asset for buyers, sellers and builders who want more than surface-level guidance.

That history is part of what powers Franklin Group, their 50/50 partnership at Covington & Associates Real Estate, where they lead with a steady blend of experience, candor and care. “We have been friends for 20 plus years,” Crystal said. “We are 50/50 owners of the Franklin Group Team.” Kyle, a 23-year license holder, said the team structure reflects a shared commitment to doing the work at a high level while keeping the mission grounded. “God and family come first,” he said, describing a personal north star that has shaped his priorities and his leadership.

Kyle’s path into real estate began in a different industry, but with a similar theme: serving people well. Before transitioning into real estate, he spent 22 years in the airline industry, working across customer service and client relations, and eventually managing customer service and operations. He said the shift came at a moment when the airline landscape was changing. “The decline in the airline industry, reduction in wages and wanting more time with my family” led him to choose real estate, Kyle said. In his view, the profession offered both opportunity and flexibility, and it allowed him to apply the same relational skills in a field where trust and follow-through are the foundation of success.

Crystal, licensed for 21 years, said real estate has been her professional world for her entire adult life. Her early fascination began long before she was helping clients list, buy and build. She credits her father, Herman Holland. “My father being a builder gave me an early love and interest in building, remodeling and real estate,” she said. Over time, that background became more than a personal influence; it became a differentiator for clients navigating new construction and renovation decisions, especially

Together, Crystal and Kyle have built Franklin Group around an approach that pairs performance with genuine care for the people behind the contracts. Their results reflect that consistency. Crystal said the team was ranked No. 37 in the Greater Baton Rouge area and is “consistently one of the top two teams with our real estate firm each year.” Kyle added that he has remained in the top 10% each year since he started in real

# CRYSTAL + KYLE

BY HANNAH DAVIS • PHOTOS BY STEVIE LEJEUNE **Franklin Group**

“Consistently one of the top two teams with our real estate firm each year.”

estate, a standard he attributes to discipline, relationship building and staying close to the fundamentals. For both, the recognition is meaningful, but not the point. They talk more about service, systems and the moments when a client's stress level drops because someone is walking them through the process with clarity.

Crystal describes the most fulfilling part of her work as helping people reach goals that are often tied to life's biggest transitions. She also sees her role as something more personal than transaction management. "I also love being a counselor to clients," Crystal said, explaining that real estate decisions are frequently

intertwined with grief, separation and uncertainty. "Sometimes it can be death, divorce or financial distress," she said. She believes the job requires a blend of empathy and action, and she is willing to step into the practical, sometimes unglamorous tasks that help move a sale forward. She has helped clients paint, clean, refresh flower beds, remove clutter and stage homes. "I love helping solve problems and get each client to their end goal."

Kyle emphasized a similar theme, but from a different angle. He said time management is one of the most persistent challenges in the business, particularly when the

work involves balancing multiple clients, deadlines and shifting priorities. He believes the most effective agents do more than "sell" a property. They educate clients so decisions are informed rather than pressured. "Building relationships," he said, is the long game.

That long-game mindset shows up in how they describe what makes them different. Crystal is candid about the personal trait that can be both strength and challenge. "My heart often gets me into tough situations," she said. "I want to help everyone." In an industry where boundaries are necessary, she acknowledges the tension between care and



**FRANKLIN GROUP**  
Pictured left to right: Gayle Cook, Crystal Lane, Kyle Franklin, Crystal Holland Aguillard, Klyynn Betz

capacity, but she also believes persistence is part of her value. "I never give up," she said. "No matter how difficult the transaction might be, I will push and push until we get it done." Kyle echoed the importance of steadiness, but he framed it through a simple operating standard that clients recognize

quickly: be consistent, be honest and do what you say you will do.

Crystal encourages agents to stay grounded in who they are. "Stay faithful and true to yourself. Be authentically you. Do not compromise." Kyle's advice is similarly practical. "Listen to your clients, follow-

up and follow through," he said, describing habits that build trust and referrals over time. He also offered a caution that doubles as a business principle and a personal ethic. "Do not make promises you cannot keep," he said.

Both leaders cite faith and community as anchors. Crystal said she is "very involved" at New Day Christian Center, describing church as a key part of her life beyond business. Kyle said his involvement includes Live Oak Church in Watson, Louisiana, and he again returned to the idea of keeping priorities in order. "God and family come first," he said. That statement carries added weight because it reflects not just belief, but experience. Kyle shared that he has overcome cancer and continued to manage both work and life during a season when his children were small. "With these challenges I have continued to

“  
I love helping solve problems and get each client to their end goal.”



Crystal and her father,  
Herman Holland



remain successful in real estate,” he said, crediting ‘resilience’ as a lived reality rather than a motivational slogan.

Crystal also shared a personal chapter that shaped her perspective and the way she sees clients. “In 2009 I felt like my world came crashing down,” she said. Even with full effort, she said her income dropped by 75%, forcing her to take a second job. She sold termite treatment plans, pest control and powder post beetle treatment and removal, and she inspected homes, crawling under houses to look for termites, mold and other issues in Louisiana heat. “It was the most humbling experience,” Crystal said. She also went through a divorce during that period, describing a season that changed her from the inside out. After a year, she returned to real estate full time, and her business improved year by year. “Without God I am nothing.” She added a lesson she hopes readers carry with them: “Don’t ever judge a book by its cover. You never know what someone is going through.” Today, she said, she tries to be “a light” to others, a mindset that shapes how she supports clients who feel overwhelmed.

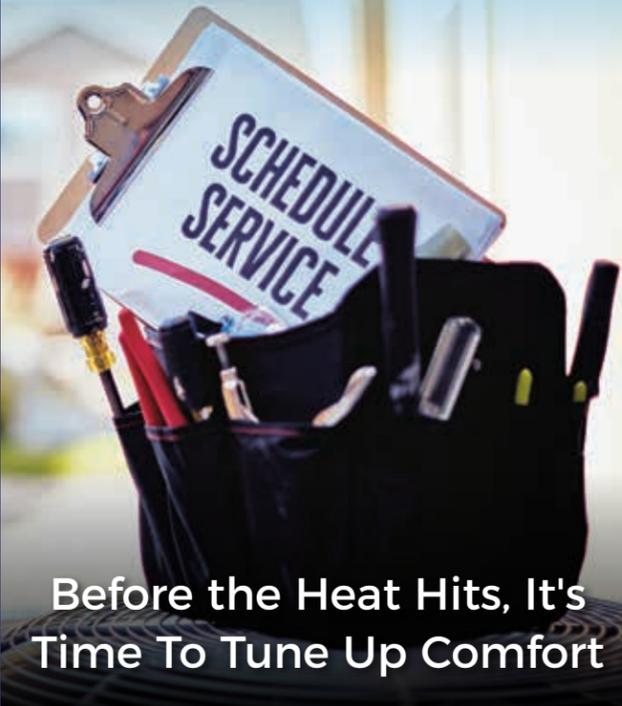
Franklin Group’s story is, in many ways, one of steadiness: two long-tenured professionals, shaped by hardship and guided by faith, building a partnership that blends empathy with execution. They are clear about what matters and what lasts. Educate instead of pressure. Listen before you advise. Protect your reputation by keeping your word.

In a market that can feel fast and impersonal, Franklin Group is making its mark by keeping the work human, and by pushing, as Crystal put it, “until we get it done.”



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follow through.”

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# Melody Newman



## FAMILY BUSINESS

BY HANNAH  
DAVIS  
PHOTOS BY  
STEVIE LEJEUNE

For Melody Newman, real estate quickly became both a profession and a purpose, rooted in the belief that buying and selling a home can change the course of someone's life.



Encouraged by her friend and fellow Realtor Lindsey Brou, Melody entered this profession in 2018 after a career in retail management. “I credit that nudge from Lindsey with helping me take the leap.”

Candid about the emotional swings and the mental resilience required, Melody shared that it’s important to understand that it takes a long time to build your business. “Success doesn’t happen overnight.” Coaches and mentors, she added, can make the difference between spinning in isolation and building with intention. Real estate, she said, can deliver “really high highs and really low lows,” and learning to navigate what you cannot control is part of professional maturity. With experience, she said, she has learned to focus on what can be improved and release what can’t be managed.

In 2025, Melody said she felt especially honored to be nominated for the Female Baton Rouge Real Producer of the Year. She views the nomination as a reflection of consistency, care and the kind of service that builds a business over time, rather than overnight.

Today, Melody and her husband, Clif, operate The Newman Group under Engel & Völkers. The partnership became a necessity as her workload grew. “I was getting very busy and needed help,” Melody said. “He’s been such a great help to me and it’s truly a family business.” Their ability to tag team has also helped them build a structure where one can step in when the other needs to step away, an arrangement Melody said has mattered most during this season of parenting their two young sons, Magnus age 9, and Odin age 7.

Work-life balance, she said, used to be a frequent stress point, especially in the early years when she was pushing hard to establish herself. Melody described the emotional weight that often comes with being a working mother in a relationship-driven business where nights and weekends are rarely off-limits. “Early in my career I dealt with a lot of mom guilt working long hours,” Melody said. With Clif in the business, she said, the guilt has eased because the choice feels more available. “Now that Clif is a part of the business I can always choose if I’m available and let him step in when needed,” Melody said, adding that the trade-off system helps prevent either of them from feeling like the load is uneven.

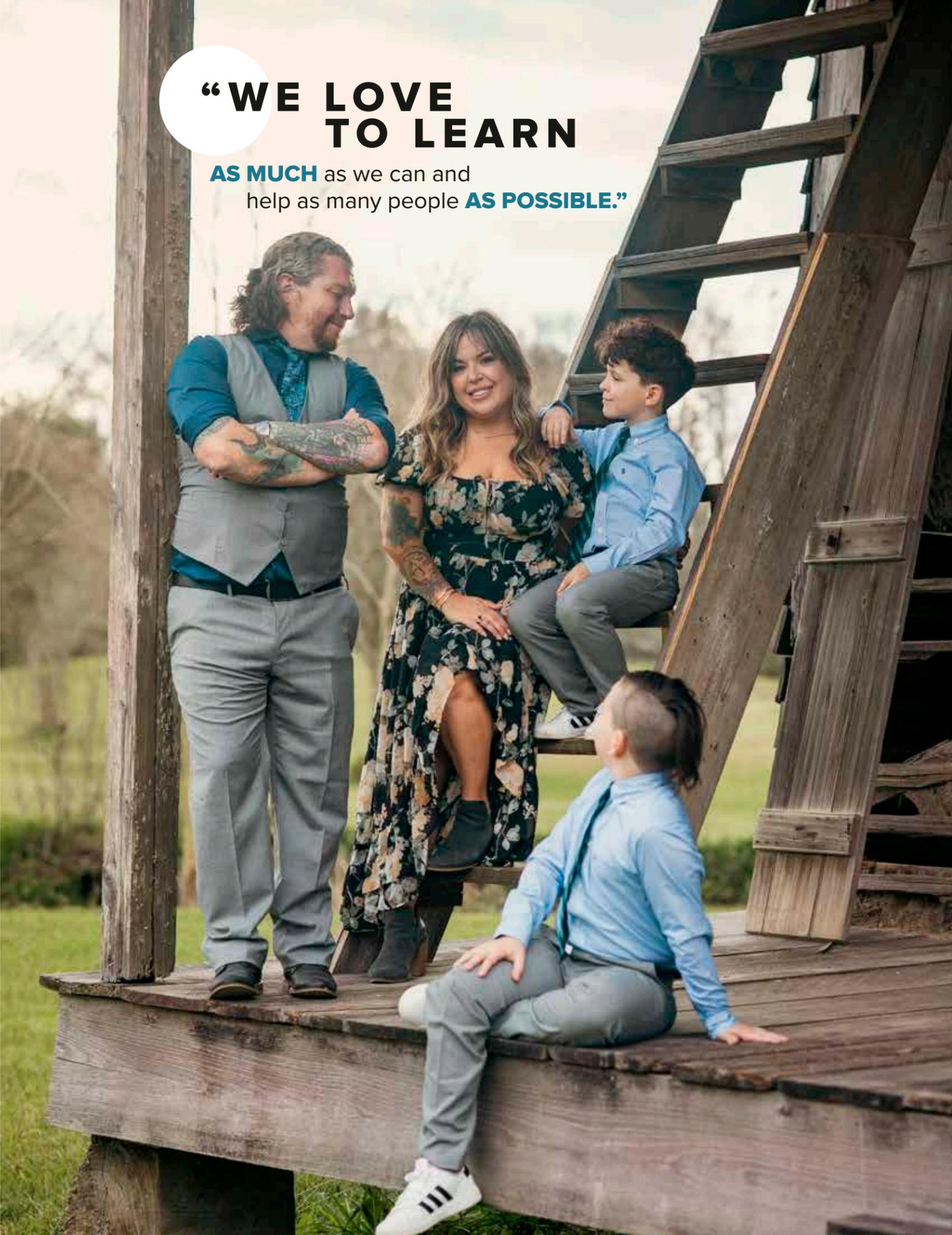
That partnership has also become part of their promise to clients: steady communication, clear expectations and an approach designed to reduce stress during high-emotion decisions. Melody said she believes one of her strengths is listening beyond the transaction details, paying attention to what clients are carrying personally as they navigate a move. “There are a lot of emotions involved with buying and selling houses,” Melody said. “We are here to be guides, educators and a coach for our clients to make the best decision.” At the same time, she said, they are careful not to take the steering wheel away from the people they represent. “We are here to provide the facts and the tools for our clients and then we support their decision and remind them they are always in control,” Melody said.

Melody said they focus on preparation and transparency so clients can move through the process with confidence instead of confusion. Setting expectations early, she said, can prevent the kind of surprises

that derail momentum and create unnecessary tension. They also work to manage dynamics that can arise when extended family becomes part of the conversation. Melody said that during major life transitions, opinions multiply quickly. “We work hard to keep things calm and transparent.” That grounded mindset also guides how she handles the hardest moments, like when a deal falls apart, expectations misalign or circumstances take a turn. “You have to choose not to abandon the work when you hit a rough patch but rather evaluate your role in what happened.” She continued, “You can learn the best lessons from the hardest times and that will be what molds you into a great agent.”

Outside of real estate, Melody and Clif invest time and resources into causes tied to compassion and community. They support a local rescue group, Rescue, Rehome, Repeat, including sponsoring lunches during adoption days; a commitment that is personal as well as practical. Melody said one of their dogs came from the organization, and giving back feels like an extension of what they value at home. “Our household is full of animals!” She described herself and Clif as big animal lovers with seven pets. They also support the arts locally, including sponsorship of an event with Spotlight Theater in Denham Springs.

For Melody, sustaining the energy needed for a demanding business also requires intentional outlets that have nothing to do with work. She’s active in a local women’s book club in Denham Springs that meets monthly, a group she said quickly became a source of belonging. “In a short amount of time I found a sisterhood there and it feels like I’ve known them my whole life,” Melody said. She reads widely, mostly fiction, and finished 21



**“WE LOVE TO LEARN AS MUCH as we can and help as many people AS POSSIBLE.”**



books last year. Melody said she avoids self-help reading because she already spends so much time in business mode. "I needed something separate from work as an outlet," she said. Her advice is simple: find a local group, commit to a hobby and build community beyond your career. "You can't just work all the time you need to find a tribe that you can have fun with," she said. At home, she said, Clif keeps his own routine with regular game nights with friends.

Their family identity also shapes the clients they feel especially connected to serving. Melody said their team is veteran-run, and that background informs a meaningful part of their work with buyers. Clif served in the Marines from 1998-2003, being on active duty during 9/11. Melody added that they have personal experience using a VA loan, which deepens their desire to help other veterans navigate the process.

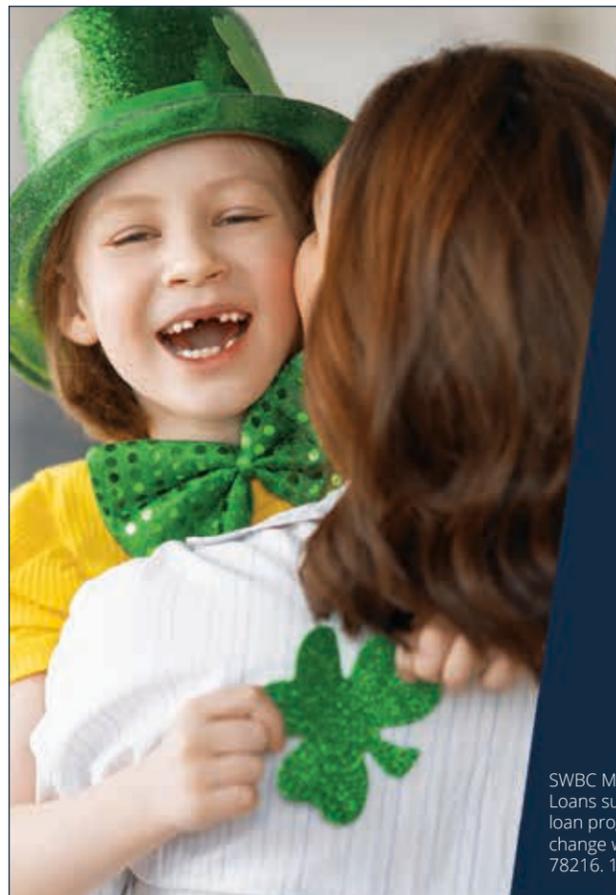
As Louisiana natives, Melody said their familiarity spans a broad footprint, having lived from New Orleans to the Greater Baton Rouge area, which allows them to serve clients across a wide stretch of the state. Their work also extends beyond residential real estate. Melody said they enjoy commercial transactions and have helped local businesses secure office spaces, including a boutique, a large downtown Baton Rouge office and a tattoo shop; experiences she described as both challenging and energizing because they involve helping entrepreneurs build a physical foundation for growth. Through each transaction type, she said, their goal remains the same: learn as much as possible, stay steady in the moments that feel heavy for clients and keep people in control of decisions that impact their lives.

"We love to learn as much as we can and help as many people as possible."

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