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Publisher's Note

Greg Manuel, President and CEO of Manuel Builders was voted Louisiana Home Builders Association 2015 Builder of the Year at our recent LHBA Installation and Awards Banquet! To be voted by your peers amidst so many leaders in the industry was a great honor, yet well deserved. Greg has exhibited long time, constant support of the association and construction industry, and has by example, exhibited loyalty, involvement, ambassadorship and leadership. His involvement across all levels of the HBA federation has afforded him long lasting industry accomplishments that have contributed to the ongoing successes and integrity of our associations and industry. Greg Manuel represents the home building industry with service on numerous government committees surrounding comprehensive planning, and he was appointed to the commission charged with reviewing Lafayette's Home Rule Charter and served on the council responsible for developing our newly-adopted Unified development Code. Greg and his wife, Missy, dedicate much of their lives to community service. Recently, Greg led the charge on coordinating a community wide effort that culminated in the construction and awarding of a new, mortgage-free home to a family who suffered an unimaginable tragedy. Integrity, discipline and leading by example are just a few traits that characterize Greg Manuel. Congratulations!

A new year begins and new

challenges with it. As 2016 LHBA Associate Vice President, I would like to encourage everyone in our organization to get the most out of our association. Builders, there are so many reasons for you to be a member. Are you taking advantage of LHBA insurance options? LHBA provides Workman's Comp, General Liability and Builder's Risk insurance. AHBA also provides necessary educational classes and all members can participate in a rebate program to get money back from your purchases. Possibly the biggest reason to be a member is at all levels of government, AHBA, LHBA and NAHB can communicate to elected officials the

economic impact of home building. Our association actively follows legislation and ordinances that can both positively and negatively affect your livelihood. Members also enjoy networking opportunities General Membership Meetings, Crawfish Boil, Golf Tournament and Membership Mixers. So this year, let's commit to getting the most out of our membership. And if you aren't a member, call me and we'll discuss why your membership is vital to this industry!

Enjoy,
April Becquet



NAHB 3rd Vice Chairman Randy Noel was the Master of Ceremony, Greg Manuel received 2015 LHBA Builder of the Year Award presented by Kay Gibson.

Louisiana Home Builders Association 2016 LHBA Senior Officers:



Immediate Past President-Peter Young- 2016 President Jim Fine
1st Vice President-Conrad Blanchard - 2nd Vice President-Nick Castjohn
3rd Vice President-Curtis Loftin - Associate Vice President-April Becquet
NAHB/LHBA State Representative- Ray Kothe

ACADIANA BUILDER

FOR THE ACADIANA BUILDER'S MARKET

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6 LAFAYETTE HABITAT FOR HUMANITY "A WORLD WHERE EVERYONE HAS A DECENT PLACE TO LIVE"

8 BRADLEY, MOREAU, HOWAY AND STAGG – KEEPING TRADITIONAL CURRENT

11 GEMSTONE TILE PRODUCTS "JEWELRY FOR YOUR HOME"

15 INSTEAD OF GOALS, TRY LIVING WITH INTENTION
BY SHIRLEEN VON HOFFMANN

16 RESTORE- TODAY'S DONATION, TOMORROW'S HOME





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ABOUT GMFS:

GMFS, LLC opened its Lafayette Branch location in Spring 2014 under the management of Aimia "Mimi" Doucet. Since bringing the Louisiana based Mortgage Company to the Acadiana area, Mimi has added four additional Loan Originators to her team to better serve the area. GMFS-Lafayette is committed to great service to our customers, builders, agents and referral partners. We are proud to offer One Time Close Construction Loan and Renovation Loan Programs that benefits both the builder and the borrower. We are a local company, with local Loan Originators available 24/7 to serve Acadiana!

NEW CONSTRUCTION and RENOVATION LOAN PROGRAMS

Builder Benefits

Option to fund directly to builder's account is available.

All draws are handled locally through the GMFS Construction Loan Department

Approved builders are placed on the GMFS "Approved Builder List" and placed on GMFS Website for Marketing exposure

One time close New Construction and Renovation Products available

Builder Qualifications

2 Years of residential construction experience and fully licensed by the state and municipality where the construction will take place.

Minimum Net Worth of \$100,000

Borrower Benefits

Reduced cost as you only have one (1) loan closing

No requalification required in certain circumstances

Long term locks are available

New home construction/purchase with renovation/refinance with renovation

Construction Loan Terms and Highlights

Up to 90% Loan to Value

12 Months interest only loan during construction

Loan modifies into the permanent 15 or 30-year loan once home is complete

Fixed price and cost-plus contracts

Maximum loan amount not to exceed \$417,000

Maximum cost of Renovation not to exceed \$125,000



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GMFS LLC is an Equal Housing Lender. All mortgages are originated by GMFS LLC at 7389 Florida Blvd. Suite 200A Baton Rouge, LA 70806. NMLS #64007. LA License 619. Branch is located at 1728 W. University Ave., Lafayette, LA 70506. Branch NMLS #1183361. Terms and conditions of programs, products and services are subject to change. This is not a commitment to lend. All loans are subject to credit and property approval. Certain restrictions may apply on all programs.





Courtesy of Habitat for Humanity

Lafayette Habitat for Humanity

“A world where everyone has a decent place to live”

“A world where everyone has a decent place to live”. That is the vision statement of Habitat for Humanity International -- a vision which led to the establishment of Lafayette Habitat for Humanity (LHFH) in 1992. It all began with a group of local realtors, who were concerned that home ownership through the conventional market was out of reach for many hard-working, would-be first time homebuyers who had regular, reliable income but simply couldn't qualify for enough of a mortgage to purchase a decent home. At their urging, the Lafayette Board of REALTORS came together to form the Affordable Housing Committee and after months of

planning and fundraising, LHFH was officially incorporated on February 29, 1992.

Since opening its doors, LHFH has built over 100 homes in Lafayette and Vermilion Parishes, each of them in partnership with a future homebuyer qualified to purchase the home from Habitat. This partnership aspect of Habitat -- bringing together the future homeowners, community volunteers, and skilled subcontractors to build a home under the supervision of Habitat's construction team, then financing the sale of the home via a no-interest mortgage -- is what sets the organization apart from the typical homebuilder. As Habitat's

Executive Director Melinda Taylor puts it, “We're a whole collection of businesses under one roof: contractor, lender, community organizer, homeownership counselor, and now, with the addition of the ReStore to help us raise funds to build more homes, we're also a retailer.”

Led by a small but skilled construction team, Habitat generally builds six to 10 homes per year. The most typical floor plan is a three-bedroom, two-bath cottage-style home of around 1150 square feet, with an additional 200-400 square feet of covered outdoor living space. Since beginning a long-term neighborhood revitalization

partnership in 2012 with the McComb/Veazey neighborhood in Lafayette's urban core, Habitat's volunteer Construction and Design team has focused on developing plans that fit well with the best examples of existing homes in that area. According to Taylor, "When we began talking with the folks in McComb/Veazey about what they wanted to see us build in their neighborhood, homes with livable front porches quickly rose to the top of the list." As a result of resident input into the design process, Habitat has built a number of raised foundation houses in the neighborhood and incorporated more Craftsman-style details that echo the design of neighboring homes.

The organization works with local architects, including students and faculty of the UL Lafayette School of Architecture and Design, to carefully craft floorplans and elevations for its homes which are both appealing and practical. For its most recent development, a 13-home "pocket neighborhood" subdivision near East Pinhook and South Magnolia



Courtesy of Habitat for Humanity

St., architect Bennett Sabatier of Sabatier Architecture, LLC designed several 2, 3 and 4 bedroom homes incorporating enhanced porches, distinctive front elevations, and efficient, open floor plans to pack a lot of indoor and outdoor living possibilities into a modest-sized space. Energy-efficiency and sustainability



Courtesy of Habitat for Humanity

for homebuyers on a tight budget are also high on Habitat's priority list, with building materials chosen for longevity and ease of maintenance. By installing energy efficient windows and insulating its homes to create a tight building envelope, Habitat helps its homeowners keep utility costs low.

Like any non-profit organization, Habitat faces and manages certain budget restrictions with creativity, and its construction department is no exception. Unlike a traditional builder, Habitat relies heavily on volunteers to build its homes. Each home can see anywhere from 400-750

volunteers and requires roughly 3,500 combined, active hours of construction over the course of a 20 week period.

More often than not, volunteers on Habitat's build site have little construction or maintenance experience, let alone having taken

The Hernandez Family, Future Habitat homeowners

Alfredo Hernandez and his wife Maria entered Habitat's home ownership program in 2013, but owning their own home was a dream that had taken root long ago. Hoping to find better employment opportunities than in their native Mexico, the Hernandezs came to America over ten years ago, gained citizenship, and eventually settled in Lafayette. With little knowledge of the area, Alfredo, Maria and their two daughters -- Marlene (8) and Lizbeth (4) -- found themselves sharing one bedroom in a mobile home owned and occupied by Maria's sister and her family.

Despite the cramped conditions, both Alfredo and Maria resolved to make the best of their situation. Alfredo began working at a family member's restaurant, and Maria enrolled in GED classes. It was there that Maria learned about the Habitat homeownership program and applied shortly after.

Since partnering with Habitat, both Alfredo and Maria have made significant progress on their homeownership journey, managing to balance work, sweat equity hours, and looking after their girls. Alfredo noted that his favorite part about working on the construction site is that he learns new skills each time and feels better equipped to take care of his own home.

The Hernandez girls are excited to have their own yard, and are hoping to get a pet. For Alfredo and Maria, however, the real joy will come from owning their own space where they can really give roots to their life in the States. "People think it's impossible to be a homeowner these days and the process is pretty scary, but Habitat makes it easy," Alfredo says. "Having our own home-it's like the real American dream."

Continued on Page 12

Bradley, Moreau, Howay and Stagg

Keeping Traditional Current

From Left to Right- Angelle G. MacDougall, Brandon C. Bradley, Clare W. Allen, Ferdinand J. Iseringhausen Jr., Timothy J. Bradley, Angie Bradley Moreau, Candace P. Howay, Yvette Dumas, Jimmie Stagg

When Tim Bradley hung his shingle almost 4 decades ago, the young attorney began a career based on two simple principals— always give exceptional service and treat every client like they are family. Working diligently with people in Acadiana, his tireless work ethic and the tenacity to find solutions allowed Tim to grow his practice. In 1996, Tim’s sister, Angie Bradley Moreau, joined Tim in his real estate practice and later in 2002 established Bradley & Moreau – Real Title Company. Together, the two have successfully built Lafayette’s largest and most experienced Real Estate Law Firm with a staff of over 25 employees and 9 attorneys, representing over 150 years of combined experience.

Bradley & Moreau produces high quality, trustworthy work specializing

in residential and commercial sales. This includes refinances, second mortgages, home equity loans, construction, development loans, and all other issues connected to real estate such as successions, wills, donations, business formations, contracts, and notary closings.

In addition to Tim and Angie, Bradley & Moreau’s partnership also includes Julius James “Jimmie” Stagg IV, a 17-year veteran of the firm who specializes in commercial real estate transactions. Capitalizing on the fast growing Lake Charles market, Bradley & Moreau partnered with attorney Candace Howay and opened a second location in Calcasieu Parish to offer not only real estate experience, but also expertise in oil and gas, pipeline, and maritime law.

To celebrate their 38th year of practicing law, the firm began 2016 with the unveiling of a fresh look, new name, and a positioning statement that clearly defines what clients can expect when working with the firm.

“We have been in business for a long time and know the real estate industry is evolving technologically. It’s important to us as a business to stay up-to-date with the market, while also staying true to our firm’s values,” said Tim Bradley. “We wanted to update our brand to reflect who we are and how we’re evolving as a business.”

“We’re also excited about the energy and perspective that our two youngest attorneys, Brandon C. Bradley and Clare W. Allen, bring to the table. We are watching a new

generation of business begin,” added Angie Moreau Bradley. “We have a vision for the future that combines the traditions of our past with our need to be current in an ever-changing real estate market.”

To reflect the ethically traditional, yet modern thinking firm, Bradley & Moreau decided on three significant updates beginning with a new name for the firm’s title company: Bradley Moreau Title. The second is a new logo, and the third is a new tagline, “Smart, Simple, and Stress-Free.”

“When we decided to embark on a rebrand of the firm, we wanted to make sure we incorporated where we have come from and where we are going while representing our traditions and values,” said Marketing Director Jeanne Marie Lousao. “The logo design is a modern, simplified infusion of the former

traditional skyline logo with updated colors, clean lines, and the company’s new name: Bradley Moreau Title. The law firm is Bradley, Moreau, Howay & Stagg, but the title company is how most clients and the general public relate to real estate attorneys. Bradley Moreau Title keeps the name everyone knows and trusts.”

2016 will be a year of technological advancement, positive growth, and exciting changes for the influential law firm. A new website and other technologically savvy changes to enhance the client’s experience are set to launch early this year. “It has been a rewarding collaboration with the partners to design a look that represents the company’s forward thinking, innovative, and compassionate spirit,” said Lousao. We are thrilled about the imminent changes to come!”



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The Kingman Mine produces nearly 500 variations of stunning blue/green color and can match turquoise from any other mine in the world. It is known to be a very prolific producing mine and a unique geological site in the world.

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Additionally, some of Gemstone's many vibrant patterns incorporate pyrites or quartz crystals, flecks of copper, the warm brown shades of a host stone or the glint of precious metal. Gemstone Tile, LLC, calls its products "jewelry for your home."



Continued from Page 7

on a project as daunting as building a home from the ground up. Luckily, experience isn't a requirement to volunteer with Habitat. "We take volunteers with any level of experience. As long as they're ready to swing a hammer and sweat a little, we're thankful to have them working with us," says Volunteer Services Director Joelle Boudreaux.

LHFH also works with skilled volunteers and consultants who give generously of their time and expertise. From surveyors and engineers who assist with site development, to the Lafayette Master Gardeners who donate plants, and help design and install the landscape for each new home, to volunteer attorney Shawn O'Neill of Prime Title who's handled dozens of Habitat mortgage closings, there's a place for professional volunteers with a wide variety of skill sets. As a 501 (c) (3) non-profit organization, Habitat is also governed by a volunteer Board of Directors who contribute their business and administrative skills to the development, design, and execution of Habitat's home building program.

However, no home would be complete without a homeowner. So, who is it that buys a Habitat house? The answer is not one you might expect.

LHFH offers a hand up -- not a handout. People interested in starting a Habitat partnership submit an application, which is reviewed by a volunteer selection committee, and each applicant selected must be approved by the Board of Directors. "We get applications from people all over the spectrum of readiness for homeownership," says Homeowner Services Director, Sarah Scheitler.



Courtesy of Habitat for Humanity



Courtesy of Habitat for Humanity



Courtesy of Habitat for Humanity



Courtesy of Habitat for Humanity



Courtesy of Habitat for Humanity



Courtesy of Habitat for Humanity

“The people that are selected into our program are the ones who are prepared to make the personal and financial commitment to building and owning their own home.”

Once approved, Habitat and its future homebuyers enter into a Partnership Agreement which stipulates that a home can only be purchased if the buyers and their family help to build it. Future home buyers invest 300-450 hours of “sweat equity” work, the majority of which are completed on the construction site helping build other families’ homes as well as their own. Scheitler explains, “There are three main take-aways our future home buyers earn through sweat equity work: new relationships with neighbors and community members, a sense of pride and ownership in the homebuilding process, and the acquisition of actual maintenance skills for the future.”

Future homeowners also enroll in home maintenance and financial

literacy courses, which help prepare them for owning and maintaining a home, as well as budgeting for a mortgage. Once construction is complete, and the homebuyer has completed all program requirements, Habitat sells the home at cost, and finances the sale with a no-interest mortgage. Additionally, Habitat services its mortgages, and payments are “recycled” back into the home building program. “Our homeowners making their monthly payments on time as agreed is the cornerstone of Habitat’s sustainability,” says Executive Director Melinda Taylor. “They are literally ‘paying it forward’ to help someone else receive the same benefit they have received, so their partnership with Habitat continues through the life of their mortgage and beyond.”

Despite its stable economy, Lafayette residents still struggle to find safe, decent and affordable housing. A 2015 report published by the Louisiana Housing Alliance

found that roughly 41% of Lafayette renters are spending 30% or more of their income on housing, meaning a substantial number of Lafayette residents live in a cost-burdened household. However, LHFH hopes to reverse this trend. Habitat homeowners, volunteers, and supporters come from all walks of life and have the unique opportunity to interact with each other while doing something positive for their community. “In the end,” reflected Homeowner Services Director Sarah Scheitler, “it is inspirational to watch a million moving parts, including donations of funds and materials, volunteer work hours, staff effort, and most importantly, our homeowners’ dreams and hard-work, come together to build not only a house, or a community, but also a lifetime of hope.”

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For more information about volunteering, home sponsorship or donations and home building, please contact Lafayette Habitat for Humanity at 337-261-5041 or www.habitatlafayette.org



Courtesy of Habitat for Humanity



Courtesy of Habitat for Humanity

AHBA and Habitat

Since its inception, the Acadiana Home Builders Association has been an ardent supporter of Lafayette Habitat for Humanity’s work. Since 2006 the AHBA has donated over \$300,000 to Habitat’s home building program through its “Home for the Holidays” initiative. Through this initiative, builders and associate members come together to build a home which is given away through a raffle drawing. The proceeds from raffle sales are donated to four Lafayette shelter-related organizations, including Habitat.



Myths and Truths about Habitat

Myth: Habitat gives homes away.

Fact: Habitat creates homeownership opportunities for individuals who are unable to secure financing from a traditional lender. Habitat sells each home to a partner family at cost via a 0% interest mortgage loan.

Myth: Habitat homeowners are usually welfare recipients.

Fact: From teachers to health care workers to police officers and EMT’s, our partner families come from all walks of life. As an Equal Housing Opportunity lender, Habitat does not limit homeownership opportunities to persons of any specific race, creed or family composition.

Myth: Habitat homes are cheaply made.

Fact: Habitat uses quality products, chosen for longevity and ease of care. Habitat homes are built to last, and the building materials used reflect that purpose.

Myth: Habitat for Humanity is just a charity organization.

Fact: Habitat is a nonprofit organization that provides three distinct services in the homeownership process: home construction, mortgage financing and mortgage servicing. Additionally, Habitat staff members serve as housing mentors, here to support our homeowners in learning the ins and outs of homeownership, getting through challenging times and celebrating successes.

Instead of Goals, Try Living with Intention

By Shirleen von Hoffmann

When you live with intention, you set out on a predetermined path of success every day. When you don't live with intention, you perform many mindless activities through the day that are possibly a waste of time.

Do you ever get to the end of the day and feel like you didn't accomplish anything?

Do you ever get off the computer and discover you were there for four hours?

When you live mindlessly and roll

from one thing to another without thinking or following a predetermined path, you are not being intentional. Though to-do lists and goals are necessary, living with intention is having a regular practice that is done every day and every week so as to not waste one precious moment of life. Living with intention is to approach life in a bigger way.

As we start a new year, let's focus on living each day with intention. So as you set your intentions and schedule for success in the new year, try creating a schedule that includes

good habits that take care of YOU, the human being as well as YOU, the salesperson.

In the world of real estate, many of us have goals and or visions that we create each year. This year I would like to challenge you to make Intention Boards instead. Fill them with things you will do daily or weekly that will help with the big picture goals and vision you have for your life.

For instance, doing one task may make a positive result in five different aspects of your life. That is



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Attorneys L to R: Angelle MacDougall, Ferdie Iseringhausen, Angie Moreau, Jimmie Stagg, Tim Bradley, Brandon Bradley, Candace Howay, Clare Allen, Yvette Dumas

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Habitat's ReStore is a retail outlet offering building supplies and other household goods to the general public at greatly reduced prices. We accept donations of new and gently-used items from individuals, contractors and suppliers and resell those items well below retail. The ReStore provides an affordable avenue for home improvement projects, all while keeping tons of perfectly good items from ending up in the landfill.

All proceeds from ReStore sales are "recycled" into the Lafayette Habitat for Humanity homeownership program. The more items we sell at the ReStore, the more homes we build.

Donating to the ReStore is a great way to move excess stock or supplies while also giving back to the community. Donations are tax deductible to the extent allowed





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by law, and the ReStore is happy to provide you a receipt for your donation.

The ReStore accepts donations Tuesday through Saturday from 9:30 AM until 4:30 PM weekly. If your item is too large to transport, or if you'd like to donate multiple items, you can schedule a free donation pick-up! Call 337-371-6030 or visit www.restorelafayette.org/donate for more information or to schedule your donation pick-up using our convenient online form.



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bigger picture. Put pictures on those intentions to make them even more powerful. Here's an example:

INTENTIONAL LIVING TIPS

Personal Work

- 0 hours of television; 0 hours of wasted time/negativity
- 1 hour of exercise daily; 1 hour to return email daily
- 2 liters of water daily; 2 hours of prospecting daily
- 3 cups of green tea daily; 3 hours of focused marketing weekly
- 4 short mental breaks daily; 4 return call times of 15 minutes each daily
- 5 small meals daily; 5 minutes of chit chat with each staff member weekly
- 6 A.M. wake up time; 6 handwritten cards of praise/prospecting follow-up
- 7 minutes of laughter daily; 7 new clients weekly
- 8 hours of sleep daily; 8 Lunch and Learns and/or dinner meetings monthly
- 9 hours of reading/music weekly; 9 field calls weekly
- 10 statements of gratitude; 10-minute morning huddles

“YOU” TIPS

- Start your day with a morning walk to get some exercise. Walking gives you time to plan your day

mentally, to breathe, to stretch, to meditate, to be grateful. Exercise starts endorphins and moves your body all in one.

- Before arriving at work, have a plan on paper or computer of what you will accomplish that day. Fill your time with YOU elements and work elements. Drive the day; don't let it drive you.
- Water and feed your body throughout the day.
- Get enough rest, both in sleep and time away from work.
- Practice gratitude and laugh daily to improve your mental attitude.

TIME TIPS

- Always value Time as one of the most important components of your day.
- As the CEO of your world, spend time thinking of ways to make revenue.
- Avoid boredom.
- Focus your time on driving business, touching prospects and outselling your competition.
- Recognize and avoid time wasters.

PROSPECTS AND CUSTOMER

TIPS

In sales you have many bosses; they are called customers and prospects, and they should get the TLC they deserve. Never, ever take prospects coming through the door for granted as they are your golden goose.

A good way to keep yourself in check is to review every customer encounter with the TLC check:

TIME – Did I do everything possible to maximize my time and efforts with that prospect?


LISTEN – Did I listen carefully to that prospect for his/her needs, sell those needs and listen and respond to the buying signals?

CLOSE – Did I close that prospect and get the deal?


Living with intention involves engaging all of your energies and strengths. It means both affirming what you want and having fun on the journey. It means honoring your intentions as a number one priority.

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Shirleen von Hoffmann is owner and sales coach for Home Builders Edge. For more information, visit www.homebuildersedge.com or contact Shirleen at shirleen@homebuildersedge.com.



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Index of Advertisers

- Assurance Financial 18
- Bradley, Moreau, Howay & Stagg 15
- GMFS..... 5
- Habitat for Humanity Restore..... 16
- Precision Stone and Granite, Inc..... 20
- Teche Electric..... 2
- Tops Appliances and Cabinetry 10
- Virtual Showcase 19

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