

MAGNOLIA MONTHLY

REAL LIFE. REAL ESTATE. ALL THINGS LOVELY.

The Rule of 100:

If you spend 100 hours a year in
any discipline,

(which is only 18 mins a day)

you'll be better than 95% of the
world in that discipline.

Consistency is everything.

-Jade Bonacolta

WELCOME!

*I am so glad you are here! Pull up a chair,
grab some coffee, and stay a while.
Whether it's 3 minutes or 30, my hope is that
Magnolia Monthly and its contents bring you
inspiration and joy!*

INSIDE THIS ISSUE:

THE RULE OF 100 P. 1-3
FAMILY FUN ZONE P. 4
OCTOBER BIRTHDAYS P. 4
STORY FROM THE STREET P. 5-6
SOCIAL MEDIA STORIES P. 7

The Rule of 100

It was a fall Saturday morning back in 1992... weather not completely dissimilar from the day of my writing this. Bright sunshine and a perfectly blue sky were the perfect canvas for crimson-tipped leaves bustling in October's gentle breeze. I was in 8th grade and in the thick of soccer season for no less than three teams... rec, travel, and club.

It was my passion.

Later that day I most assuredly had a game or two. And probably one on Sunday. But that morning? It was me, my ball, and the concrete wall on a ball court at the school across the street from my Dad's house.

Thump. Thump. Thump. Over and over and over again. Right foot ball work. Left foot ball work. Corner kick practice. Kicking for power. Kicking for finesse and accuracy. And sometimes, some fancy footwork drills.

This particular Saturday morning wasn't much different from other mornings spent at my Dad's house. I spent HOURS and HOURS at that wall, determined to keep improving. Not because a coach told me to... I simply wanted to.

Consistency is key.

We've heard that old adage hundreds of times. Maybe even so many that it has lost its luster. And if you're also a parent (or a teacher... or a coach... what have you), you've probably also said it to the kids under your charge. And it's TRUE!

SO TRUE.

But as Ellie started a new sport this fall, and Jacob dove head first back into the realm of club lacrosse, our conversations started to surround this idea again. Oftentimes with eye rolls and a long "MOOOOOOMMMMMMMMM" whenever I approach the idea of getting their reps in... just like I used to do.

Consistency is not for the faint of heart.

At some point I stumbled across a quote on social media that quantified the idea of consistency in such a tangible and profound way, couching

it as the "Rule of 100:"

If you spend 100 hours a year in any discipline (which is only 18 minutes a day), you'll be better than 95% of the world in that discipline.

I haven't fact checked this to know if it's ACTUALLY true... but I am going to assume that it is. Because truthfully? We can all find 18 minutes/day.

For Jacob... I've encouraged him to get out on his rebounder. To practice dominant and non-dominant passing and shooting on his rebounder. Work on ground balls. Or even more basic: RUN!

Then there's Ellie, who this past week created her own workout regime in a hockey journal complete with a log, motivational quotes and the like. (I snapped a few pictures, but was made to promise they wouldn't end up on Facebook or in my newsletter LOL).

Our Ryleigh girl? We haven't gotten too far into this conversation... but for her, the practice is more music-focused. The piano. Her trumpet. Or most recently, her guitar. (And as I have to remind myself with her trumpet, every famous musician had to start SOMEWHERE!)

Can you imagine what could be done if you consistently committed to 18 minutes each day?

If you had asked me this question a year ago, I would have told you yes... but in many ways, I may have only half

believed it. This former athlete... with 13 years of soccer under her belt, then turned to running, sprinkle in a few other athletic endeavors... was feeling the effects of a nagging foot injury which necessitated surgery, which had a few complications in terms of healing up... and I was just downright discouraged. So while sick in bed shortly after Christmas, I decided to make some changes. One of which was this: 20 minutes of walking (or Peloton on inclement weather days), every day. Don't miss.

One consistent, simple commitment.

The goal had nothing to do with a particular pace. Or a race I wanted to sign up for in 6 months. It was just a commitment to consistency. A thing that I COULD do.

So off I went. Sometimes in the same sweats I slept in, because just getting UP and getting GOING was enough. I listened to podcasts and those 20 minutes would pass pretty quickly... and sometimes even turn into more. Over time, I threw in some jogging. Then decided to add in run/walk intervals.

Five months later, I was ready.

I would have NEVER imagined I'd be once again running with Frederick Half Marathon. When I registered, my only goal was to finish and to not stop moving. (That in itself was a hurdle to conquer, since my first ever half was at a sub 8:00 minute/mile pace.)

But by race day? My friend Annie and I ran it together, and my goal was to not

stop running. A few weeks later I ran the Baltimore 10-miler... and for that one, I had a pace goal.

In both cases... I did it! Because of 20 minutes each day.

Discipline is easy to think of in the realm of exercise, training for a sport, or honing a musical skill. But there are soooooooo many other places in life this "18 minutes" concept is applicable, too!

Take real estate, for example. Or owning any sort of business for that matter.

18 minutes of reading a book related to your industry.

18 minutes of listening to a podcast to spark your ingenuity.

18 minutes of staying in front of people.

18 minutes of intentionally grinding out some aspect of your work that might not be your favorite... updating databases, tracking trends, and the like.

The opportunities to implement the Rule of 100 are endless!

What is it for you? Maybe there's something you can do to start NOW (and NOT wait a few months for January to arrive).

Small, consistent commitment. BIG IMPACT!

Whatever you decide, drop me a note or shoot a text.. I would LOVE to hear about it!

Stacy

Family Fun Zone!

October Trivia Question:

Q: What was the first year for the Baltimore Ravens in the NFL?

Everyone who texts or emails in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Amazon. Good luck!!

September Trivia Question:

Q: What celestial event occurs around September 21-24 each year?

A: The Autumnal Equinox

Congratulations, Julie Snell!

Sudoku

1	2	3	4	5	6	7	8	9
2								
		9		7			4	
				1	5			
	3		4		8	1	2	
5			7	6	2			
6	4	5						
		7	1			8		
		8	5			2	7	4



HAPPY BIRTHDAY!!



Here are the October birthdays from our friends of Magnolia Monthly. If you have a birthday in October and don't see your name on this list, please email or call us so that we will include your birthday!

Jameson White	10/1	Jason Barnette	10/8	Sarah Barrett	10/19
Emersyn Chapman	10/2	Jessica Abreu	10/8	Sam Armacost	10/20
Tammy Bailey	10/2	Stephanie White	10/9	Matthew Walker II	10/21
Elizabeth Buchs	10/2	Isabella Popov	10/9	Logan Cabrera	10/21
Mia Hostler	10/2	Sara Poska	10/10	Anna Abril	10/22
Callyn Guard	10/2	Isabella Paredes	10/10	Mason Santana	10/22
Brystol Guard	10/2	Leah Paredes	10/10	Christie Persaud	10/23
Stella Rogers	10/2	Greyson Cole	10/12	Tim Saunders	10/24
Willow Belofsky	10/3	Caroline Armacost	10/13	Keaton Richards	10/24
Colleen Schmitt	10/3	Karla Corob	10/13	Everett Barrett	10/26
Nicole Berning	10/3	Kjirstin Cole	10/15	Ethan Farley	10/26
Ryan White	10/4	Ava Randolph	10/16	Mark Bombich	10/27
Kimberly Leahy	10/5	Jon Armacost	10/16	Lisa Van Horn	10/28
Tarik Chapman	10/5	Emmy Rose	10/16	Renee Walker	10/28
Matthew Lenz	10/6	Elizabeth Petrolle	10/16	Trinity Burge	10/29
Kaitlyn Barnette	10/6	Emma Douty	10/16	Caleb Kneebone	10/29
Jason Stauffer	10/7	Garett Kile	10/17	Jay Welbourn	10/30
EEeden Saah	10/7	Ryleigh Delisle	10/17	Josie Swire	10/30
LT Farley	10/7	Lorin Sheaffer	10/19		

STORY FROM THE STREET...

“THE CHANGE”

“Stacy... what is going on with this new real estate thing I’m seeing on the news/web?”

I’m getting this question a lot.

As some of you might or might not have heard there was a big lawsuit from a couple of sellers whose agent didn’t disclose how agents were getting paid and they sued a few real estate brokerages and NOW the entire industry has put safe guards (or so they think) in place to ‘protect’ consumers.

Fundamentally NOTHING has changed in real estate.

Commissions have ALWAYS been negotiable. When you sell a house you and your listing brokerage agree on a commission... and you agree on ‘splitting’ some of that commission with a buyer agent as an incentive for them to bring a buyer to YOU!

Buyer brokers have an agreement with their buyers for their time, expertise and effort. Lots of times that commission is covered by the seller. However, if not, then the buyer is responsible to pay their buyer brokerage.

NONE of that has changed.

(In my opinion, there were some unscrupulous agents that were maybe hiding or deceiving in some way.)

At Impact, we have ALWAYS been transparent in our fees and who pays WHAT... We EVEN take it one step further. Although legal to charge an ‘administration

or transaction fee’ – I have seen as much as \$900 – IMPACT Maryland Real Estate NEVER EVER EVER adds on THIS fee!

It has always been our belief that if we can’t survive off our commissions without nickel and diming our clients, then that is OUR fault, NOT yours.

However, we do work hard and are due our commission on both our buyer and seller sides... And we will have honest (and sometimes difficult) conversations about this. If you [our client] decide that it isn’t worth it to you, then we can agree to disagree, and we don’t have to work together – and that is ok as well.

Now I’ll tell you a ‘Story’ that the names have been changed to protect the innocent... LOL...

The specifics are from multiple articles – as always – reach out to Impact to discuss how this affects YOU and OUR working relationship.

In a bustling café in downtown Frederick, Maryland, Jane and Tom, a young couple eager to buy their first home, meet with Alex, an experienced real estate agent from Impact Maryland Real Estate. Over steaming cups of coffee, Alex explains how the landscape of buying a home has changed in Maryland due to recent legislative updates and the NAR settlement.

Alex starts by describing the revised brokerage agreements, "As of August 2024, every detail about how I get paid and how much must be clearly stated in our

agreement. This means you'll see exactly what percentage of the purchase price my commission will be, ensuring there are no surprises for you later."

Tom, detail-oriented and cautious, asks about how these changes help them as buyers. Alex explains, "For one, if I were to receive any part of my commission from other parties involved in the transaction, it has to be disclosed upfront. This transparency helps you understand the complete financial layout and ensures that my services are aligned with your best interests, not swayed by undisclosed compensations."

Jane, who had been quiet, chimed in, "What about conflicts? How do we ensure that everything is fair for us?"

Alex nods, "Great question. With the new laws, there's an added layer of protection. For example, if a conflict arises, the agreement allows for termination by mutual consent, not just unilaterally. This gives you more control over the relationship and ensures that we are both on the same page throughout the transaction."

Sensing the couple's concern about the complexities of real estate transactions, Alex shares a recent story of another buyer he assisted. "Last month, I worked with a single mother looking to buy a condo in Rockville. She was overwhelmed by the financial commitments. Our revised agreement clearly outlined her obligations and what she was paying for, including my commission. When she saw that I could only be paid from her side if explicitly agreed and that she had rights outlined about terminating the agreement if she felt necessary, she felt much more secure."

Our client was on the fence about making an offer and once they understood the complexities of the purchasing process decided that OUR relationship and our advice was well worth the commission that SHE was going to have to pay. And although she didn't ultimately get THAT home she appreciated our UPFRONT and HONEST approach to a difficult conversation.

This story resonates with Tom and Jane, highlighting how these changes foster a trustful and transparent agent-client relationship.

"We also have to adapt quickly to these changes," Alex continues, "At Impact Maryland Real Estate, we've been proactive. We've updated all our templates and trained our agents extensively. So, whether you're looking to buy here in Maryland or even West Virginia or Pennsylvania (yes we are licensed in 3 states), we're equipped to guide you through this new landscape confidently."

Jane and Tom feel reassured, knowing they're dealing with an agency that values transparency and client empowerment. They finish their coffee, now much more prepared to step into the housing market, aware of their rights and the straightforwardness that the new laws bring into their home buying journey. This meeting wasn't just informative; it was empowering, turning the daunting task of buying a home into an exciting, transparent, and fair process.

This is a brief overview of "THE CHANGE".

Please reach out if you have any questions... As always, we feel that OUR role is to inform and educate as much as anything else that we do!

SOCIAL MEDIA STORIES

A round up of fan favorites!



Stacy Rochfort Delisle

5d · 🌐

See you in 30 minutes! The [Villages of Urbana](#) fall festival will be underway soon, and I can't wait to see you!!



Stacy Rochfort Delisle

Oct 5 · 🌐

When your boy needs a pep talk from his momma at half time, and [Daniella Petrolle](#) captures it! 🥰

Thank you D for this sweet surprise!! 🥰



Stacy Rochfort Delisle

5d · 🌐

In her hockey era... with the VIP fans to cheer her on!!

So proud of Ellie!



Stacy Rochfort Delisle

Oct 1 · 🌐

When it's 8:12 am and it's already a Monday-ish Tuesday...

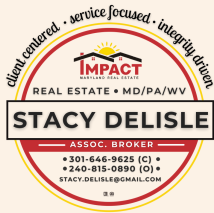
[#Table19Tuesday](#) with my littlest lady is good for the soul ❤️



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Or Call/Text to 301-646-9625

Testimonials from *Magnolia Monthly* Members...

So thankful I chose Stacy Delisle as my realtor! Through one of her connections, she got me a showing before anyone else, allowing me to purchase the perfect home for me. She is kind, caring and personable and could not be easier to work with. And importantly for the home buying process, she is super knowledgeable and knows what to look for. I can't recommend her enough!

★★★★★ Becky Miller

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