

# MAGNOLIA MONTHLY

REAL LIFE. REAL ESTATE. ALL THINGS LOVELY.



## 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!*

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## HALFTIME

Practicing the pause...

October is a month of many birthday celebrations in our family... some of which are bittersweet, but one which is absolute pure joy. Our Ryleigh Grace.

Ryleigh turned nine years old on the 17th, and if I am honest I am not sure how that happened. I'm pretty sure the first few years were a blur with three little sweeties ages 3 and under. Girlfriend spent time in the Ergo, someone's arms and just having to go with the flow. Any semblance of a nap schedule was haphazard at best, and I'm confident that trying to make coffee before having coffee was often a challenge.

The next several years were dictated by school schedules and activities and somehow four moves in eighteen months which is a story for another day. No sooner had elementary school started for this one that the pandemic hit, and now.... Here we are.

### **Halftime.**

Several years ago a momma named Whitney Fleming published an article published entitled "To My Daughter, At Halftime." Google it. You'll cry.... And that's a promise. It's this beautiful reflection back on the first nine years of her daughter's life, and advice for the next nine to come. I read it a few years ago when Ellie turned nine, and it hit me afresh this year.



In their week 2 game this season, my beloved Baltimore Ravens gave up a substantial lead in the second half against the Miami Dolphins... more accurately, in the 4th quarter. The Dolphins that came out of the locker room at the end of half time was a completely different looking team than the one that showed up in the first half. No doubt, head coach Mike McDaniell had some words for his team.

The offensive and defensive coordinators made adjustments. The trajectory changed, the second half was different, and the Dolphins were victorious. And the Delisle house wasn't super happy 😊

### ***We all can use opportunities to pause and reflect, can't we?***

Maybe your "halftime" moment isn't a ninth birthday... maybe it's your 40th. It may not be the middle of a sporting event, but maybe it's a graduation. It could be the loss of a loved one. A wedding. It could be a change in job or career. A relocation, or maybe just a move locally.

"Halftimes" are often wrought with a mix of emotions as we reflect back and look ahead. Remembering all the good that has been, and turning our hopeful gaze to all that lies ahead. Halftimes help us learn and grow. These perfectly positioned pauses throughout the course of life that keep us grounded and keep us hopeful.

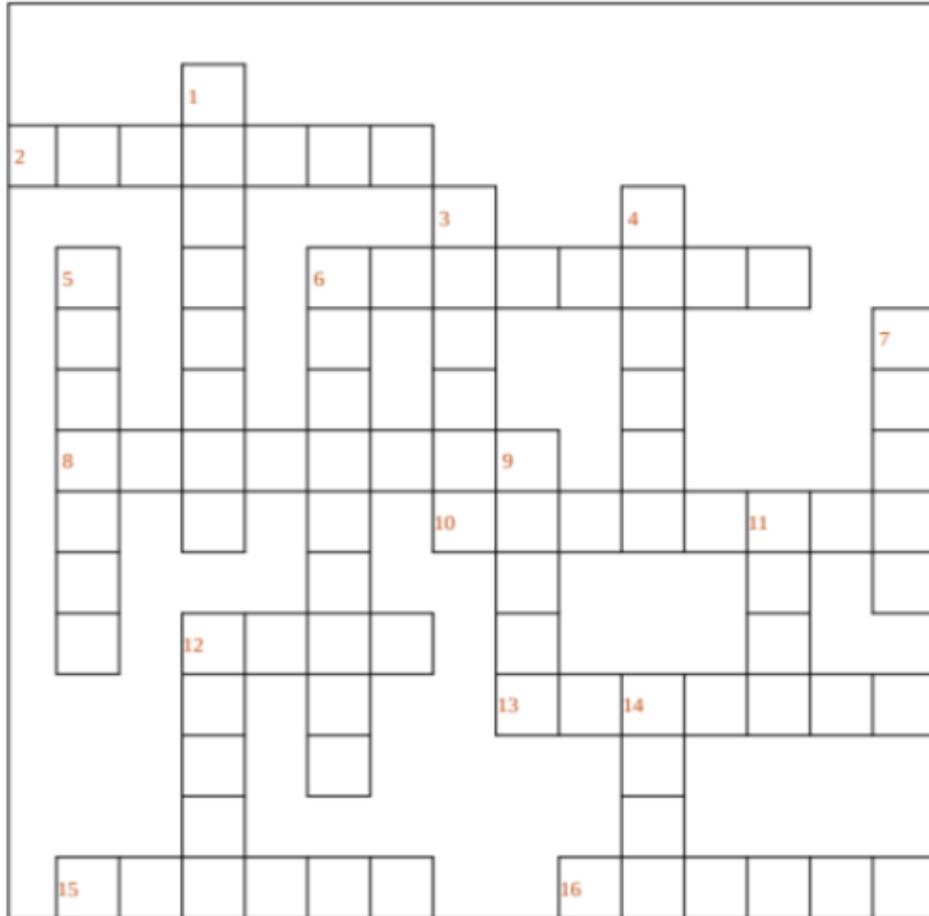
### ***So what have been some "halftime" moments for you?***

Have you allowed them to pierce your heart and offer a reset? Did you take the time to pause, reflect, and look ahead... making adjustments along the way?

Now doubt the "tyranny of the urgent" keeps vying for our attention on the daily... but these halftime moments? They're such a gift. So take the time... pause for a moment. Relish the goodness, and look forward with hope.

Stacy

# Fall



## Across

- 2 Halloween month  
 6 Rodent that hordes nuts  
 8 People at the first Thanksgiving  
 10 Thanksgiving month  
 12 Yellow vegetable that grows on stalks  
 13 To gather farm crops  
 15 Thanksgiving main dish  
 16 Falls from trees

## Down

- 1 Sport played with a brown ball  
 3 Another name for Fall  
 4 a color and a fruit  
 5 Great for pies or for carving  
 6 Keeps birds away from fields  
 7 Nut from an oak tree  
 9 Birds fly \_\_\_\_ for the winter  
 11 Bundles of hay  
 12 Drink made from apples  
 14 Tool to clean up leaves



# Family Fun Zone!

## Sudoku

		3	9	2				1
2				5		3	8	
		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

### Trivia Question:

Q: When is Harry Potter's birthday?

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: How many NFL teams played in the inaugural season in 1922??

A: 10

### Congratulations

Jacob Delisle!

\*\*\*\*\*



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	October 1	Isabella Popov	October 9	Sarah Barrett	October 19
Brystol Guard	October 2	Stephanie White	October 9	Jon Armacost	October 20
Callyn Guard	October 2	Bella Paredes	October 10	Logan Cabrera	October 21
Elizabeth Buchs	October 2	Leah Parades	October 10	Mason Santana	October 22
Mia Hostler	October 2	Matthew Veirs	October 10	Anthony Persaud	October 23
Stella Rogers	October 2	Sara Poska	October 10	Christie Persaud	October 23
Tammy Bailey	October 2	Caroline Armacost	October 13	Keaton Richards	October 24
Charl Berning	October 3	Karla Corob	October 13	Tim Saunders	October 24
Colleen Schmitt	October 3	Kjirstin Cole	October 15	Ethan Farley	October 26
Ryan White	October 4	Elizabeth Petrolle	October 16	Everett Barrett	October 26
Tyler Barnette	October 5	Emma Douty	October 16	Mark Bombich	October 27
Kaitlyn Barnette	October 6	Emmy Rose	October 16	Lisa VanHorn	October 28
Eden Saah	October 7	Sam Armacost	October 16	Matt Walker	October 28
Jason Stauffer	October 7	Garrett Kile	October 17	Caleb Kneebone	October 29
LT Farley	October 7	Ryleigh Delisle	October 17	Trinity Burge	October 29
Jason Barnette	October 8	Janine Pettay	October 19	Jay Welbourne	October 30
Jessica Abreu	October 8	Maddy Hanington	October 19	Josie Swire	October 30

# STORY FROM THE STREET...

## Adaptation and Survival

### *Like the Tide of an Ocean*

Hurricane Ian recently devastated Florida, the Carolinas, and locally in Ocean City wreaked havoc in a matter of days, even hours with everything in its path! With technological advancements in weather tracking people in the path of Ian were able to prepare, board up their homes, and evacuate to mitigate loss but NOT avoid loss!

#### **People could see it coming but were unable to stop it.**

You've seen the pictures. You've watched the video on the news. Horrific flooding. Buildings devastated. Cities and towns that will take YEARS to recover.

The same thing happened in the housing market in 2008-2010. Everyone knew that the boom of 2004 to 2006 couldn't last forever. Economists knew that eventually the housing market – propped up on mortgages that shouldn't have been given out – would cause the housing market to 'correct.' Few saw the 'BUST.' It wasn't until the big banks on Wall Street were found to be doing shady practices that the Hurricane hit the housing market – like Ian – taking out anyone in its path.

Locally, in a 2-year period, home prices dropped 15% in 2008 and another 15% in 2009. Homeowners lost over 30% of their equity overnight.

This meant that anyone who recently purchased a home and put down less than 30% were 'upside down'.

#### **It took about 8 years for home values to get back to 'pre-crash' prices.**

The housing market (ie: home prices) has been steadily increasing over the past few years and over the past 2 years values have increased dramatically because the supply of homes has not been able to keep up with the demand. When the economy went in the tank in 2008-2012 builders stopped building altogether or slowed down from pre-crash production.

However, the population continued to increase, and simple supply and demand was out of whack. It finally caught up in the last couple of years and prices increased.

Add the low supply to historically low interest rates the last 2 years where rates were consistently in the high 2% and 3% range. Basically giving away money and thus making affordability in purchasing homes. As an example when rates are in the 2-3% range 'Joe and Sarah' (my fictitious example) can afford a monthly payment of \$3000 which would equate to a \$600,000 home. But when rates increase to 6% +/-, that same \$3000 monthly payment will only allow Joe and Sarah to afford a \$450,000 purchase price.

What we typically see in real estate is very much like the rising and lowering of tide of the ocean; slow and consistent intervals.

We've all been at the beach on the ocean and watched the tide come in. The kids running from the water that is slowly making it's way up the sand.

The couples sitting there watch the water slowly approach.

Finally it gets a little too close and people pick up their belongings and move back 10-15 feet so they don't get wet. Then another hour goes by with the rising tide and the water creeps closer and they have to move back again.

#### **No one is in harm's way because they see it coming.**

Finally it gets a little too close and people pick up their belongings and move back 10-15 feet so they don't get wet. Then another hour goes by with the rising tide and the water creeps closer and they have to move back again.

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**No one is in harm's way because they see it coming.**

Then the opposite holds true as the tide is descending back out to the sea. The water's edge slowly creeps back out to the ocean and kiddos move closer to the water for the best sandcastles and best places to dig for sand crabs.

No harm no foul as this is the normal cycle that we are used to seeing day after day, week after week...

This is very much like interest rates – how they NORMALLY happen.

Rates might creep up or down but it is done at a slow pace over months or even years. Rates might be in the 5% range for a year and then break through to 4%... then they will hover in the 4% range for another 6 months and pop back up over 5%, to get back down under 5% 6 months later.

This is normal and consumers become used to the ebb and flow of rates and for all intents and purposes it doesn't dramatically increase or decrease Joe and Sarah's purchasing power. They might only be able to afford \$575,000 now as opposed to \$600,000 6 months ago but this is the normal ebb and flow of housing interest rates.

We are all used to this cycle and consumer confidence doesn't wane when rates increase .5%. Because it really doesn't affect their buying power.

BUT when recently, like Ian washing ashore and leaving devastation in it's path. High winds rising water. That tide no longer coming up at a slow pace but rising 60 feet in 30 minutes that is what has happened with mortgage interest rates.

**The tide isn't shifting, the hurricane hit recently.**

When the year started rates hovered right around 3%. We ALL knew that rates were going to increase this year, but we thought it would be a slow play to 4-4.5%. This normal. This is the tide washing ashore and making some people move their beach chairs and adjusting their target house prices.

However, that's not what happened. Since about April to September rates have increased from the 4% range to 7%. And from 3% in early 2022 to 7% NOW.

This isn't a rising tide, this is the equivalent of Ian hitting land.

Purchasers aren't just moving their beach chair back a few feet they are running from the beach, packing their cars, and evacuating to higher land 😊

Houses are still selling, but the feeding frenzy of the last few years has definitely slowed down and sellers aren't dictating all the terms of the offers as they have done in the past.

Buyers are becoming more cautious because it is costing them MORE to purchase and finance a house is costing more in rate and interest over the course of the loan.

**Don't worry, we have strategies...**

This is not our first time going through the highs and lows of a shifting market from a sellers' market to an 'even' market to a buyers' market. We just have to shift our mindset on strategies to be successful. There are ALWAYS opportunities and at Impact we can help you capitalize on those opportunities whether you are selling OR buying.



# Social Media Stories

*A round up of fan favorites from the month!*

**Stacy Rochfort Delisle is with Tammy Bartlett Bailey and 2 others.**  
Oct 5 · 🌐

Mid-week (RAINY!) day off school calls for sleepovers, baking, stair sledding, and all the crazy chaos.

Pretty much the best ❤️

42 6 comments

**Stacy Rochfort Delisle**  
Oct 9 · 🌐

Yesterday was all about Hawks football! 3rd grade Poms, Pony D1 (complete with a knee injury that sidelined our #56 for the game 😞) and 7th grade Poms!

These days are long, but they're amazing... and I wouldn't trade them for anything! ❤️🍌❤️

**Stacy Rochfort Delisle is with Lauren Benson Westcott.**  
Oct 10 · 🌐

Impromptu after school play dates are the best kind ❤️

Elizabeth Peters Petrolle and 19 others

**Stacy Rochfort Delisle**  
6d · 🌐

The steadfast love of the LORD never ceases; his mercies never come to an end; they are new every morning; great is your faithfulness. 🙏

(Even though this is a sunset and not a sunrise 🥰)

New day = fresh start ❤️

24 2 comments

**Stacy Delisle, Realtor**  
Oct 9 · 🌐

Congratulations to the Snyders!!! This custom-built New Market beauty is officially under contract!!! 🎉🙌

Now, we just need a Ravens win to round out the day! 🍷🍌🍷

*Under Contract!*

6525 Green Valley Road  
New Market, MD 21774

**Stacy Rochfort Delisle is with Josie Lavinia Medwick and 3 others.**  
3d · 🌐

In addition to smooth settlements, if there's anything else the folks at **Lawyers Signature Settlements, LLC** know how to do, it's throw a FANTASTIC event!! Awesome time with some of my #impactfamily last night! ❤️🍷❤️

**Stacy Rochfort Delisle is with Spencer Delisle and 2 others at Ravens vs. Bengals.**  
Oct 9 · Baltimore, MD · 🌐

GAME DAY!!! 🍷🍌🍷

#SNF #GoRavens

Melanie Elizabeth and 38 others 4 comments

**Stacy Rochfort Delisle**  
Oct 11 · 🌐

The best kind of people ❤️❤️❤️

(My news feed has been full of good stuff lately)

When you meet people who believe in you, uplift you, always down to support you, back you up, are reliable and considerate, want you to open up, available for a vent session, you can call them and they'll be there, pray for your success, believe in you when you don't have the faith needed to believe in yourself, speak life over you...keep these people around cause you actually need them.

ry reed

**Stacy Rochfort Delisle**  
2d · 🌐

Happy 9th birthday to our Ryleigh Grace!!! She is equal parts sweet and fierce, and is no doubt blazing her own trail. Sweet girl, you are the most adorable combination of sweet and sassy. You are kind, clever, the best snuggler, have the cutest laugh, and the twinkle in your eye when you smile lights up the room! You have a big BIG heart for Jesus.... See more

167 138 comments



**Stacy Rochfort Delisle is with Emily Mitchell and Wiles Fam at Summers Farm.**  
4d · Middletown, MD · 🌐

Summers Farm on the most perfect fall 🍂🍂 day didn't disappoint! The new location is stunning!!!

45 17 comments 1 share

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Or Call/Text to 301-646-9625

## Testimonials from *Magnolia Monthly* Members...

Stacy handled the sell of our town home and the purchase of our dream home. She was incredibly thorough with every detail and walked us through every step of the buying and selling process. Stacy went above and beyond for us during some unusual circumstances. Her work ethics are unmeasurable and we are forever grateful to have worked with her.

★★★★★ The Benson Family

The home buying experience with Stacy was amazing! From the first time we met with her, she listened to our needs and desires and began the search right away. She was willing to check out options that were located farther away, gave us great feedback on each property, was willing and proactive to gather desired information, and was a pleasure to spend time with during the looking phase. Stacy was professional, punctual and extremely helpful during the entire process. We could not and would not have found our dream home without her. I would recommend her to anyone who is looking for an exceptional realtor.

★★★★★ The Justman Family

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