

**Connections Professional Networking** 



# MAKE A LASTING CONNECTION IN 2016!

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Upcoming Meeting Friday, October 14, 2016

Please join us for a wonderful networking experience!

Petroleum Club Lunch Buffet | \$18

Please RSVP by Wednesday, October 12th. It is important that you let us know if you plan to attend.

You may RSVP via <u>e-mail</u> or on our <u>website</u>. Email: <u>connectionsprofnet@gmail.com</u>

To prevent Connections from being charged by the Petroleum Club for no-shows, if you need to cancel your RSVP please do so by 10:00am on the Thursday prior to the meeting. We need to confirm our numbers with Petroleum Club by 11:00am the day before.

To cancel, please send email to <u>connectionsprofnet@gmail.com</u>.

Connections accepts cash or checks. Please have your check made payable to Connections prior to arriving at the meeting to expedite registration.



Petroleum Club <u>111 Heymann Boulevard (Oil Center)</u>

<u>Buffet lunch \$18</u> Please bring cash or preferred method of payment check.

Meetings are being held in the lounge on the 1st floor, near the arch driveway, down the hall from the buffet.

> Networking begins at 11:30 am. Meeting begins at 12:00 Noon.

# **Featured Speaker**



Michelle Vallot Founder / President Zydeco Foods, LLC

Michelle Vallot is founder and president of Zydeco Foods, LLC, a Louisiana company producing unique, healthy food products.

The signature *Zydeco Fruit & Pecan* and *Zydeco Pecan Brownie* are both made with Louisiana's indigenous sweet potato as a main ingredient. The salsas, also using sweet potatoes, come in three distinctive varieties: *Sweet Potato, Red Bean, and Creole Trinity*. The company prides itself on using only the best, all- natural ingredients and no chemical preservatives.

Michelle began her sales career in the oil industry, while also pursing her interest in visual arts by representing several local artists. Her interest in the environment eventually led her to attend law school at Southern University Law Center. After graduating, Michelle worked as a staff attorney for the Louisianan House of Representatives and later as a defense attorney in the Office of the Federal Public Defender for the Middle and Western Districts of Louisiana at Lafayette.

True to the promise Michelle made to herself during the daily drives from Breaux Bridge to Baton Rouge for law school—that she would produce a delicious and nutritious snack that could be eaten on the run—Michelle did just that by starting Zydeco Foods. Her plan is to continue to roll out nutritious food products.

Michelle graduated from the University of Louisiana at Lafayette. She is a native of southwest Louisiana and currently lives in Breaux Bridge with her husband, Russell Whiting, a metal sculptor and artist.

## **President's Message**



Recently, I read an article about strategies and plans for creating better service for clients. It was pretty informative, and at the end of the article it had one line that really struck a chord with me... "I find that many organizations and people over-analyze legendary service. It can be boiled down to the four C's: common sense, common courtesy, showing care and concern. Let's all be like Nike and "Just do it!" If you and your employees can execute the four C's consistently... that is money in the bank!," Diana R. Oreck, Vice President of the Ritz-Carlton Leadership Center, Chevy Chase MD.

I just really couldn't agree more with Oreck. These days, I believe clients just want a genuine person in front of them - not the flavor of the month. They can tell a sales pitch from a mile away, and nothing sends them running away faster than a "big old sales pitch." And once they buy something, they want to know that the service is just as good before the sale as after the sale is done. They want the best for the least amount of money and they want it done in the least amount of time. They want someone who is true to their word and who practice the 4 C's. Life moves at such a fast pace these days, but I think in many ways that old fashioned notion of doing what's best for your clients is always the way to go. It may not necessarily bring you the most money, but it usually pays off in the long run in a way that just may come out of the blue.

As a member of this networking organization, we can really bring these ideas home for us as Connections members. I keep saying "let's be a resource for each other." I don't always mean that we must buy something from a member. The reason we may not be buying isn't because we don't value what you do, but because we just don't need that product or service right now... But we can mentor, share ideas or come together on projects. So when someone says to you, "no one has ever bought anything from me in this organization", we need to look at the whole picture. Realize that networking isn't always about the sale; it's about information and value too. Do you get value from this organization? I know that I do. When I first joined several years ago, I was new to the Lafayette business community I did not know very many people. Now when I go to events, I always see a familiar face. That face is usually a member of Connections and that face always beams when we say hello and catch up on what is going on in each other's lives. You can spot a Connections lady from a mile away, because they are always engaged in a sincere cause or concern.

So I say to you my dear ladies, let's add another C to the 4 C's and make it the 5 C's... JOIN Connections, practice Common sense, use Common Courtesy, while showing Care and Concern. Lets get out there and Just do it!

We are a strong vibrant group and I encourage you all to invite others to join us!

Sincerely Yours,

Cynthia Beslin



*NEW* Connections website: http://www.connectionsforwomen.net/

<u>Members</u>... You can bring marketing materials, business cards and brochures/flyers to the meeting and place on the door prize table to promote your business!!

<u>Members</u>...You can email announcements, accomplishments, business tips or share good news to Anita Link and she will share on Connections Facebook page.

Send to: Anita Link - anita@stpierrepromos.com

**Tips and Information for Flooding Victims** 

Last month's flooding affected so many residents of Lafayette and the surrounding areas. With such widespread devastation, a lot of victims are left wondering where to even start. I would like to share some general tips and information that I have picked up while aiding and working with flood victims.

Take pictures of everything. I cannot stress this enough. I also understand that for a number of victims, it is too late to capture everything. Do what you can. For example, my mother took pictures of the waterline in every room of her house with a tape measure to show the height. When we ripped out the walls, we took pictures of every room. We also took pictures of all the debris we removed from the house. When the assessor came out to her house, he thanked her for making her claim so easy to review. Also, take pictures with smartphones with GPS location services turned on. This will save the location of each picture.

**Suspend all the monthly payments for your home.** Many mortgage providers are offering plans of forbearance and/or deferment for payments. Call your provider and ask, it really is that simple. You can also contact your internet, phone, and cable providers and let them know that your house is uninhabitable. Many will either completely suspend your service, or give you a discounted rate.

**Even if you have insurance, apply with FEMA.** There are still funds that you can receive if you have insurance. You can apply at <u>disasterassistance.gov</u>. If you are completely denied, you can still qualify for an SBA loan. These loans are very low interest and can help cover additional costs of rebuilding. For more information, see this <u>fact sheet</u>.

When filling out your FEMA application, be thorough but concise. This tip may not make sense at first glance, but there is a balance in providing as much information as you can in a way that is quickly readable and understandable. The FEMA application includes a form that asks for basic information. Then, there is a narrative section where you are asked to describe the flooding you experienced and the damages you incurred as a result. Do not agonize over this section. Simply state how much water you took on and in what areas of your home. Use bulleted or numbered lists to detail what you have done to the home since and items that you have lost. If you have an estimate from a contractor on work that needs to be done, attach it to your application.

**Review your Property Tax Assessment.** Recently, Property Tax Assessments were sent to Lafayette Parish residents. If the value of your property was not changed to reflect any flood damages, you will need to fill out a form and submit it to the City Council to appeal your assessment. The Board of Review hearing will take place at the September 27th Council Meeting. This hearing is a constitutionally mandated step in the appeal process. At the hearing, the parish police jury/council will sit as the members of the board of review. There is no formal procedure for the introduction of documents and each hearing is usually brief. Generally, the assessor is asked to confirm that the correct value was determined which is closely followed by a motion to sustain or oppose the assessor's value The Assessor may determine another amount, which is accepted in most cases. The deadline to appeal in Lafayette Parish is September 20<sup>th</sup>. Failure to properly file and pursue a protest with the board of review will invalidate the taxpayer's effort to appeal the value placed on taxable property by the assessor. You can find the form on my Facebook page here.

Be selective when choosing a contractor. Sadly, in times of destruction, scammers are abundant. On the Sunday after the flooding, there was a man knocking

on doors in my mother's neighborhood and asking about flooding repairs. He was very pushy, and would not leave. He asked very few questions, and inspected very little at the site. While he was very nice, I was suspicious of him. I requested his card, and then looked up his "business" on the Acadiana Better Business Bureau website and the Louisiana Secretary of State's business filings page. I could find no trace of his business. I'm sure this same situation happened to many people. You need to hire a contractor that has insurance and is bonded. This is not the time to open yourself up to any legal liabilities. Talk to a few different contractors. Get referrals from family and friends. Check out their names on the Better Business Bureau website <u>here</u> and see if their business is registered with the state <u>here</u>.

**Take care of your health.** With so much going on, it is easy to stop taking care of yourself and become exhausted. Before dealing with flood damaged materials, it is smart to get a tetanus shot. Wear a mask to prevent inhalation of mold, allergens, and dust from construction materials. If you have allergies, your symptoms may be worse for the next few months because of the record rainfalls, as detailed in this <u>article</u>. See a doctor if you do not feel well. All of these factors compounded with stress and exhaustion can make you very sick if you do not take care of yourself.

I hope these tips can help you get started with the flood recovery process. However, even if you follow all this advice, you will inevitably come to the point where your FEMA application is either accepted or denied. I'd like to now address what you should do if you disagree with your FEMA decision.

**Read your decision letter carefully.** These letters are very informative. They outline what to do if your are denied or are awarded a sum that is less that what you feel is adequate. Firstly, the letter will state a reason for which you have been denied. You will need to address this in your FEMA appeal, so it is important that you understand why you were denied. Next, the letter will tell you how to make an appeal, and what you can include in that appeal. All appeals must be made within sixty (60) days of the date of the letter, so pay attention to that date and mark it in your calendar.

The appeals process. To appeal your decision, you must write a letter explaining why you disagree with FEMA's decision. You can attach any supporting documents to this letter, such as pictures, contractor estimates, insurance determination letters, inspection reports, etc. Do not simply type a letter detailing that you received flooding and what you lost. Your letter needs to address the reason you were denied and why that is not correct. Build an argument. Any documents you attach should serve as evidence and help your argument. Reference what you attached in the letter. This can be a daunting task. I recommend that you try to have a lawyer review your FEMA letter. Lawyers are volunteering at local Disaster Recovery Centers, and many will be willing to review your letter pro bono if you ask. You can also try calling local Bar Associations to see if they have any pro bono programs in place or will be hosting any events where free legal advice may be given.

**If you lose your appeal.** Unfortunately, only so many funds have been allocated to FEMA by the government and each individual's possible award is capped at \$33,000.00. Most people are not going to be made whole by FEMA assistance. Again, I highly recommend trying to qualify for an SBA loan. They are very low interest and can be paid off in thirty (30) years. See this <u>fact sheet</u> for more details about SBA loans.

After beginning the process of recovery, eventually work will begin on your house. Even if you have taken care in selecting a contractor, I would still suggest the following: **Obtain a building permit.** This is a crucial step that is required by FEMA and most flood insurers. Visit your local government's Planning and Zoning Department and follow the correct procedures in obtaining a permit. A local official will inspect your home, check for moisture, and give the go ahead to begin work. This inspector will not check for the presence of mold spores. Should you have concerns about mold, ask your inspector for mold treatment company referrals. Although there have been rumors to the contrary, there is no such thing as a "mold-free certificate."

**Store your belongings somewhere safe.** You may move into a rental, or stay in your home. Either way, be aware of the items you have removed from your home and where you have stored them, be that in a storage facility or with family and/or friends. There will be subcontractors and workers entering and leaving your home regularly, depending on how much work you need done. Even volunteers can accidentally walk off with your tools. Label what you can and try to keep track of things. If you do find that items are missing and you cannot locate them after looking in multiple places, go ahead and file a police report. You can then contact your homeowner's insurance provider and file a claim for the missing items.

**Maintain your files**. Even after all work is done and you have returned to your home, save all your flood-related paperwork for at least five (5) years. By accepting government funds, you are certifying that you will only use those funds on repairs directly related to damages caused by the flooding. Obtain written estimates and save them. Keep all your FEMA and SBA loan paperwork. Save all pictures you have taken. If you lost items in the flood, document them in any way you can. When tax season approaches, you can research or discuss with an accountant how to file claims for property losses and flood damage.

I hope this information is helpful to you. Should you have any questions, contact your local Disaster Recovery Center. You can also contact me, Paige Casselman Beyt, by phone (337)446-5161 or by email at <u>pcbeyt@gmail.com</u>.

#### **Connections Board Vacancy**

We are currently seeking members for a key role on our board. We are seeking members interested in participating in the Secretary position on the Connections Board for the 2016/2017 year. Please see Cynthia Beslin, Connections Board President, if you are interested in this vacancy.

## Faith House, an organization we have donated to, has a list of immediate needs for their shelter.

**Immediate Needs**: Laundry detergent, dish washing liquid, paper plates, utensils, bowls and cups, towels and washrags, floor cleaner, brooms/mops, diapers (size 4 and 5), sanitary products, ethnic hair care products, Lysol, sheets and blankets (Twin Size)

**For women moving out of the shelter, they are also seeking**: Furniture (Sofas, beds, dressers, etc.) sheets/blankers, pots/dishes/utensils, kitchen tables/chairs, carseats, fans, and suitcases.

Please contact Mary Usner at (337) 234-2715 for donations or questions.

## **Bookin' It Book Club**

We will be seeking books to be added to the library for the month of February. If you have any books you wish to add to the book club, please bring it into the next Connections meeting.

#### How does it work?

Bring in a book you would like to donate to the library. We would be seeking professional development books. It can be one that has helped you in your career and in your work. It will be added to the library and members will be able to check out the books at meetings. The book would be due back at the next meeting. Any donations anyone would like to make to it would be great.

## Mark Your Calendar!

**Our next Connections meeting will be on November 11th** Networking and business card exchange begins at 11:30 a.m. Meeting starts promptly at 12:00 noon at the Petroleum Club.

#### Future Connections' Meetings:

November 11th

**December 9th** 

January 13th

# CONNECTIONS PURPOSE AS BY OUR CONNECTIONS CONSTITUTION

SECTION ONE: TO PROVIDE A PROFESSIONAL, EDUCATIONAL AND PERSONAL SUPPORT NETWORK FOR CAREER-ORIENTED WOMEN.

SECTION TWO: TO PROVIDE AN ARENA IN WHICH CAREER-ORIENTED WOMEN CAN MEET ONE ANOTHER.

SECTION THREE: TO PROMOTE PROFESSIONAL ACHIEVEMENTS OF WOMEN IN THE COMMUNITY.

#### 2016 / 2017 Board Members Connections Officers

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CONNECTIONS is a monthly newsletter published by the members of CONNECTIONS. For consideration of all information and articles, contact Newsletter Vice President and Editor, Eugenia Shedrick at 337-852-3027 or SECTION FOUR: TO PROVIDE MODELS FOR THE COMMUNITY.

eugenias@worknet2k.com. If you would like to become a member of CONNECTIONS, contact Paige Beyt, Membership Vice-President at pcbeyt@gmail.com.

Enjoy yourself at our meeting!!

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