

An Interview with
Norma Nisbet

at the State Historical Society of Missouri St.
Louis Research Center, St. Louis, Missouri

17 June 2015

Interviewed by Dr. Blanche M. Touhill
Transcribed by Valerie Leri and edited by
Josephine Sporleder



Oral History Program

The State Historical Society of Missouri

Collection S1207 Women as Change Agents DVD 42

NOTICE

1) This material may be protected by copyright law (Title 17, U.S. Code). It may not be cited without acknowledgment to the Western Historical Manuscript Collection, a Joint Collection of the University of Missouri and the State Historical Society of Missouri Manuscripts, Columbia, Missouri. Citations should include: [Name of collection] Project, Collection Number C4020, [name of interviewee], [date of interview], Western Historical Manuscript Collection, Columbia, Missouri.

2) Reproductions of this transcript are available for reference use only and cannot be reproduced or published in any form (including digital formats) without written permission from the Western Historical Manuscript Collection.

3) Use of information or quotations from any [Name of collection] Collection transcript indicates agreement to indemnify and hold harmless the University of Missouri, the State Historical Society of Missouri, their officers, employees, and agents, and the interviewee from and against all claims and actions arising out of the use of this material.

For further information, contact: State Historical Society of Missouri St. Louis Research Center, 222 Thomas Jefferson Library, 1 University Blvd., St. Louis, MO 63121, (314) 516-5143

THE STATE HISTORICAL SOCIETY OF MISSOURI-ST. LOUIS
INTERNATIONAL WOMEN'S FORUM ORAL HISTORY PROJECT

JUNE 17, 2015

NORMA NISBET INTERVIEWED BY DR. BLANCHE M. TOUHILL

Norma Nisbet: Norma Nisbet.

Blanche Touhill: Norma, would you talk about when you were young: where you were born; how did you play; did you play with people on the block; did you play with your cousins or relatives; your mother and father and your brothers and sisters or your cousins. Just talk about your family life when you were growing up.

Norma Nisbet: I grew up in St. Genevieve, Missouri, which is southeast, about an hour southeast of St. Louis and grew up on a farm with three brothers and parents. It was a very rural area so therefore, there were no real playmates to play with other than your siblings. So when we weren't working various chores on the farm, and that would be from gardening to being in the field to working with the animals that we had on the farm, then we had our own games that we played, just whatever we did to pass the time away.

Blanche Touhill: Were your brothers older or younger?

Norma Nisbet: They were younger.

Blanche Touhill: And you all played together?

Norma Nisbet: Yes, off and on. I wouldn't say always in a camaraderie way. There were combative situations as well, yes. But that's what we had, were each other and our animals and sometimes they were pets and we played with them as well and just went off and did what we could.

Blanche Touhill: When you went to school, like to elementary or secondary school, did you go on the bus? Did the bus pick you up?

Norma Nisbet: Yes, mm-hmm.

Blanche Touhill: And describe that. Did you have to walk to the end of the farm?

- Norma Nisbet: Had to walk to the end of the lane or the entry road to our farm and our home which was really in close proximity to the main road there and they picked us up and it was a pretty long ride, picking up others on the route until we made it to school and it was a parochial school, eight grades in that school and we were taught by the nuns. It was the parish school by the parish church. So it was a very rural upbringing but we had a wonderful education.
- Blanche Touhill: What order of nuns was it?
- Norma Nisbet: They were Precious Blood nuns and their home office was out of O'Fallon, Missouri.
- Blanche Touhill: Yes, indeed....Are they still there?
- Norma Nisbet: Yes, I believe they are.
- Blanche Touhill: They used to have a little college out there or a nun school or something?
- Norma Nisbet: Yes, mm-hmm.
- Blanche Touhill: And we looked at their property when I was at the University of Missouri-St. Louis, as sort of an outreach center.
- Norma Nisbet: Yeah.
- Blanche Touhill: But instead we went in partnership with St. Charles Community College, but that would have been a nice little campus for us.
- Norma Nisbet: It was a lovely area. It's been a year or two, I was out in that area and happened to be by there and I did happen to visit there once during our school session and to visit their nunnery and it was a good visit. After that, then I went on to high school in St. Genevieve at the public high school.
- Blanche Touhill: Well, wait for just a moment. When you took the bus, the public school children weren't on the bus with you, were they?
- Norma Nisbet: There weren't any going to public school at that time.
- Blanche Touhill: It was a Catholic school bus?
- Norma Nisbet: No, it was not.

- Blanche Touhill: It picked up other children on the route?
- Norma Nisbet: I believe it did.
- Blanche Touhill: Who went to the public schools?
- Norma Nisbet: I believe so, yes, but there were very few, maybe one that I recall that was going to the public school.
- Blanche Touhill: Because in Missouri, Missouri was different than Maryland. In the State of Maryland, the bus would pick up children in rural areas, or within so many miles of the school, whatever the rule was, and it didn't matter in Maryland what school you were going to, but in Missouri, up until...I don't know what the rule is now and maybe when you went to school maybe that wasn't the rule anymore, but at one time, in my youth, the rule was that the public school bus could not pick up anybody unless they were going to the public school. And so if you were going to a different kind of school, you either had to walk or you had to have a bus...
- Norma Nisbet: No, I would have to...
- Blanche Touhill: You think the public school kids got on?
- Norma Nisbet: I believe so but I think it was hired by the same bus line but we may have had to pay. I'm not sure because of that. That could be and I couldn't tell you for sure.
- Blanche Touhill: But it's an interesting phenomenon that different states had different rules about what they would allow state money to go for in education. The reason I know this, I taught in Missouri at one time in the high school and I taught in Maryland. I moved to Maryland I taught in Maryland public schools too and I was surprised to see the difference in the state laws. Well, go on. So you went to elementary school and you enjoyed it?
- Norma Nisbet: Yes, mm-hmm, enjoyed it and of course we had the summers off, as most kids do, and then back to school in the fall again.
- Blanche Touhill: Why did you think it was such a good school?
- Norma Nisbet: Because the nuns worked very hard. You had one nun and we had four grades in a classroom.
- Blanche Touhill: Four grades in the classroom?

Norma Nisbet: And you were taught everything, including singing and vocal and the math, the English, the history. They worked it in. They are excellent, excellent educators. At the same time, discipline was involved and so on but, for the most part, no, it was an excellent education, so much so that when I did go to high school at St. Genevieve in town, then at the public school, in some categories, I was more advanced in some of the math, some of the English. They were just things that we had already had and covered. So it was an excellent education.

Blanche Touhill: Good. And how did you get to the St. Genevieve public school?

Norma Nisbet: Bus again.

Blanche Touhill: And how many children were in your grade school and how many children were in your high school?

Norma Nisbet: In the grade school, on the average, you had eight grades with, max, about 11 in a class, and that's average, I would say; some a little more, some a little less, so 11 or 12. And in high school, in my class, I believe we had 115.

Blanche Touhill: Okay. So it was a larger...

Norma Nisbet: Oh, yes, it was a consolidation because in that area, you had many parish schools that had their own private schools and then when it came to high school, everyone went to either the public or to the Catholic high school.

Blanche Touhill: Were you of German descent or French?

Norma Nisbet: I honestly am not sure. I think maybe both. I know for sure French and I think English as well.

Blanche Touhill: I always think of St. Genevieve as being sort of that Creole corridor, the corridor that goes from roughly St. Genevieve or Kaskaskia and Chartreuse and then up to...well, really, to St. Charles, I guess.

Norma Nisbet: And I believe it was the oldest settlement west of the Mississippi, as well as the oldest French settlement.

Blanche Touhill: That's right, and that's why I always think of it as a French town. But I knew that a lot of German immigrants came in and sort of overwhelmed St. Genevieve and that same thing sort of happened in St. Louis.

- Norma Nisbet: As well, yes.
- Blanche Touhill: The French came with Laclede and then the other populations: the Germans, the Irish, the Italians, the Bohemians, the African Americans. Did the African Americans go to the public school when you were in St. Genevieve?
- Norma Nisbet: We had very few families but those that were there did.
- Blanche Touhill: And was that true in the Catholic grade school as well?
- Norma Nisbet: I suppose it would have been but I don't recall.
- Blanche Touhill: You didn't know of any restrictions.
- Norma Nisbet: No, no restrictions but I don't recall anyone being there but I could be wrong. I don't think so though. I think they were in the public school.
- Blanche Touhill: Were you a leader in elementary or secondary school?
- Norma Nisbet: A leader inasmuch as that I did excel academically and was pretty good at sports. So from that aspect...and I think I was looked on in that respect. I was chosen for various tasks that might come up.
- Blanche Touhill: Yes, where you were the leader?
- Norma Nisbet: Yes.
- Blanche Touhill: What sport did you play?
- Norma Nisbet: Actually, for the most part, it was just baseball. That's about what we had and there were no organized teams or sports because it wasn't that type of a community. So that's what we did in the spare time.
- Blanche Touhill: Who encouraged you at home? Did you want to remain on the farm or did you want to leave the farm area or did you have any ambitions?
- Norma Nisbet: Well, I think in growing up because in retrospect, in looking back at this, I realize that I love to read and had access to the book mobile during the summers.
- Blanche Touhill: What was the book mobile?

- Norma Nisbet: I looked forward to the book mobile because I would check out books and meet it and pop them back in and look forward to new ones. That opened up new worlds for me.
- Blanche Touhill: And that was the public library coming out to the rural area?
- Norma Nisbet: Yes, it was an extension, yes.
- Blanche Touhill: And how did you get to the book mobile?
- Norma Nisbet: Well, there were times that it did stop by our mailbox or other times where I could go and wait. There was a little store and it would stop there.
- Blanche Touhill: Isn't that wonderful?
- Norma Nisbet: Yes, that was my life, away from doing the work and the other activity that was going on because we really didn't have other kids or families that you got together and played with. It just didn't happen.
- Blanche Touhill: Name some of your favorite books, if you can remember any of them.
- Norma Nisbet: Heavens, went back to Jane Eyre. Now I'm lost to even think of some of the authors...Jack London with all of his...
- Blanche Touhill: Yes, the Call of the Wild.
- Norma Nisbet: Call of the Wild and all of those books, and then there was the one written by Walter Farley, The Black and the Black Stallions and that whole series, but along with Jane Eyre, Emily Bronte's' books. So just various types of books and I still read to this day. I love to read. Give me a good book and I'll disappear.
- Blanche Touhill: So how did your family react to your reading and your scholastics? Were they proud of you?
- Norma Nisbet: Yes, I think so, very much so. Reading was great and it was fine other than if I was supposed to have been doing some other chore and I was found in my bedroom reading. Other than that, it wasn't a problem.
- Blanche Touhill: Did you learn to cook?
- Norma Nisbet: Oh, yes, always. That was part of it, yes.

Blanche Touhill: And you learned to put up various tomatoes?

Norma Nisbet: All of those things, yes.

Blanche Touhill: Do you do it today?

Norma Nisbet: Canning, freezing...you know, at one time I did but not anymore.

Blanche Touhill: Yes, you don't have time.

Norma Nisbet: Don't have time and it's almost not economic unless you really do it on a regular basis.

Blanche Touhill: But did your family say to you, stay on the farm; marry a farmer, or did they say...

Norma Nisbet: No, not necessarily. I had it in my mind that I wanted to see the world that I had been reading about.

Blanche Touhill: Ah, that's a wonderful phrase. So you had your sights on living in a town.

Norma Nisbet: Yes. I don't know if I really thought about it that way. I had my sights on wanting to explore. I wanted to get involved more in the fashion world, in the business world and so I ended up looking at a career school in St. Louis, Stevens Career College.

Blanche Touhill: After high school?

Norma Nisbet: Yes, after high school and enrolled in that for the fashion merchandising training.

Blanche Touhill: But your family supported you in that?

Norma Nisbet: Yes.

Blanche Touhill: So they took you to St. Louis and kissed you goodbye and said, "Good luck"?

Norma Nisbet: Pretty much, that's about the way it is when you leave for school.

Blanche Touhill: And was it hard to leave?

Norma Nisbet: Yes and no. It's always, you're entering an unknown so there's that cautiousness but at the same time, you're looking forward to a change and something new and that's what it was.

- Blanche Touhill: Did they have a dormitory?
- Norma Nisbet: They had an arrangement with an apartment complex in close proximity, Plaza Square, so we had apartments that we shared there which acted as a dorm.
- Blanche Touhill: Where was it?
- Norma Nisbet: Downtown, it is Plaza Square, yes. We had the building that was right...you face the, I believe it was a Methodist church right there. It was a church there. So our apartment building faced the church.
- Blanche Touhill: And did you have your own apartment? Did you share?
- Norma Nisbet: No, we shared, like, three and four together.
- Blanche Touhill: And how was that?
- Norma Nisbet: It was okay. It was fun. It is what it is, dorm life.
- Blanche Touhill: Yes. And you were going out with the girls?
- Norma Nisbet: Yes.
- Blanche Touhill: And were there boys in the school?
- Norma Nisbet: No.
- Blanche Touhill: So talk about the school. Did anybody encourage you there?
- Norma Nisbet: Constantly there was encouragement, assistance and help in whatever the classes, the curriculum was, if you need assistance or help and then obviously opportunities for job interviews to do possibly some modeling, just part-time things that would come up. Calls would come in to the school. So those were all opportunities as well. And then eventually, once you had completed it and were graduating and then assisting you in job interviews.
- Blanche Touhill: And did you get a job?
- Norma Nisbet: I did. I started working for Stix, Baer & Fuller.
- Blanche Touhill: Oh, yes.
- Norma Nisbet: And then, at that time, it was at the West store which is now Galleria.

- Blanche Touhill: So you had to move west?
- Norma Nisbet: Mm-hmm, yes. Two other gals, one ended up working at Famous and another one at Stix so we found an apartment in close proximity.
- Blanche Touhill: Wonderful. Did you have a share car?
- Norma Nisbet: Yes, we did. We did that as well.
- Blanche Touhill: So, talk about your life as a retailer.
- Norma Nisbet: Life in retailing: well, it was interesting and everyone starts out, for the most part, on the floor because that is where you're educated, meeting people and handling the problems because it is retailing and the customer is always right. So that was interesting. It was educational because you're learning about the product, whatever that might be in your department to sell. I happened to start off in china and glassware and then ended up moving, when I moved downtown, was promoted into the ready-to-wear end of it, which was all good education but you also find that when you start out and then when you start advancing, that sometimes the people that were your friends aren't your friends anymore. So it is a learning process in many ways.
- Blanche Touhill: So you got promoted before your girlfriends?
- Norma Nisbet: We weren't together at that point.
- Blanche Touhill: Oh, you weren't competing with them?
- Norma Nisbet: No, but the others in the department, yes. Suddenly when you're all very friendly and then when you start moving up, things change.
- Blanche Touhill: Why is that?
- Norma Nisbet: It happens. It's just how people look at it or they can't accept it.
- Blanche Touhill: Can they accept a directive from you?
- Norma Nisbet: They don't want to but they would have to.
- Blanche Touhill: They'd have to, yes. Well, that's not the happiest.
- Norma Nisbet: It doesn't make for the best. It becomes a tense relationship.
- Blanche Touhill: Yes, so you really have to build new friends.

- Norma Nisbet: You do that as well as you build a stronger backbone as well.
- Blanche Touhill: Yes.
- Norma Nisbet: That also happens in high school and that also was a learning experience that I think helps and builds you for the next level. It makes you stronger.
- Blanche Touhill: Because in high school, if you get the good grades, then some of your friends might say...
- Norma Nisbet: It's the same situation, that as well if you're more popular or whatever the situation might be, the cliques take place and I'm not a clique person. I judge the individual on who they are and what my experience is with that individual.
- Blanche Touhill: Did you ever work in retailing before you went off to a retailing school?
- Norma Nisbet: No.
- Blanche Touhill: So, how did you know that that's what you wanted?
- Norma Nisbet: I don't know. Well, I was thinking more of getting into design and design work but that wasn't readily available so it was, find the job.
- Blanche Touhill: Did you draw when you were young?
- Norma Nisbet: Yes.
- Blanche Touhill: And you were good at it?
- Norma Nisbet: Somewhat. I still like to do art and painting and whatever, yes. I don't have as much time for that.
- Blanche Touhill: So you moved up the ladder in Stix and talk a little bit more about moving up the ladder.
- Norma Nisbet: Well, I was moved downtown into the buying office, then worked directly under the buyer as an assistant buyer and switched from coat and suit salon, then over to better knits and dresses, as I recall, a different buyer, different boss, and again, handling more responsibility in that department. Then I was going to be promoted and sent to a branch store to manage a number of departments and it was at that point I just needed to make a change so one of my previous buyers had gone to Boyd

so I interviewed there and I became the manager out at Boyd's West County...

Blanche Touhill: I remember that.

Norma Nisbet: ...of all the ladies ready-to-wear departments.

Blanche Touhill: Well, let me ask you something: I once visited with...was his name Jerry Loeb? He was at Famous and he took me back to where the buyers were and they had all kinds of racks of clothes.

Norma Nisbet: And cubby holes.

Blanche Touhill: And cubby holes. How do you decide what to buy, because that's a little tricky because you have to buy, what, a year-and-a-half ahead of time?

Norma Nisbet: In advance. You're watching the trade magazines; you're watching the trends; you're going to be seeing the various trends from the different manufacturers. They will have their sales reps out, either coming to you or you go to New York and visit the shows, visit the buying offices there with various companies and start placing your orders.

Blanche Touhill: So, do you go to Fashion Week?

Norma Nisbet: I did not go, no. The buyer did.

Blanche Touhill: But that's the kind of thing that people do?

Norma Nisbet: Yes, mm-hmm.

Blanche Touhill: And did you ever go to New York and...

Norma Nisbet: No.

Blanche Touhill: So the head buyer goes to New York.

Norma Nisbet: Mm-hmm.

Blanche Touhill: And then, does that person come back...

Norma Nisbet: Or at least at that time. Things may have changed now. I'm not sure.

Blanche Touhill: Yes. But when you went, then that buyer sort of said, "The trend is animal design" or "pastels," is that right?

Norma Nisbet: That would be the case, yes, or what they feel the trend is coming from the industry, the trade industry itself. Then it's up to you, or as the buyer, to determine how you want to categorize that, how you want to spend your open to buy money and then if it comes in, then the trick is to turn the product or the merchandise as quickly as possible and that that doesn't turn, well, it's going to be ready for a mark-down.

Blanche Touhill: You could really be ruined if you bought the wrong thing?

Norma Nisbet: It could happen, and does, yeah, but each department in a department store operates as its own store actually, with its own budget.

Blanche Touhill: Oh. So if you were the buyer for your department, you'd have some guidance from the head buyer?

Norma Nisbet: The merchandise manager for that particular floor would have x number of departments, meaning, those departments and their buyers would all be under that merchandise manager. So that manager would then have an overview and oversight after they speak to all their buyers and everyone had their own budgets to turn in.

Blanche Touhill: Did it make you nervous?

Norma Nisbet: No, not really. You just did it. You know, every day was different because you had your ladies on the sales floor. I had ladies who were department managers at all the branches so we were working with those individuals. You had merchandise coming in; you had merchandise being transferred from one store to the other to the other. So it's really a lot of multi-tasking inasmuch as you're still managing your own department there in that store and you're dealing with the manufacturers, you're dealing with your advertising, planning your ads, and you have to make sure then that if you have an ad and you're breaking a new item, it should be there and if it's not, then you could lose your advertising budget for the rest of the year. That was just sort of a rule. You had to make sure, if something broke in the paper, it better be on the floor on Monday or whatever day that it broke.

Blanche Touhill: Yes. Did you have to work a lot of extra hours?

Norma Nisbet: Not a lot of maybe extra hours but it was pretty intense and we did have the weekends and nights. At that time, they were only open certain

nights of the week, not every night of the week. So your shifts change but sometimes, yeah, extra depending on what it was.

Blanche Touhill: Did you like it?

Norma Nisbet: I did. It was busy, kept you active. It wasn't dull. As I said, there was a challenge. Every day was different, the same but different.

Blanche Touhill: Was there camaraderie among the managers and the buyers?

Norma Nisbet: Yes, mm-hmm. Like in any situation, you have those that you are in sync with. You think along the same lines and others that you may have to alter and challenge. It challenges you to work together.

Blanche Touhill: Was it a women's business?

Norma Nisbet: Yes and no. You would think it would be totally a women's business but it was very male-dominated at that time and I know from others that were assistant buyers and like myself, there was definitely pay disparity between the guys that were doing the same jobs that we were.

Blanche Touhill: But that was probably private information. It was hard to obtain?

Norma Nisbet: Oh, yes.

Blanche Touhill: But you could have.

Norma Nisbet: Yeah.

Blanche Touhill: I've worked long enough to know that eventually everybody sort of knows what everybody else makes.

Norma Nisbet: And there were a number of female buyers but not nearly as many as males.

Blanche Touhill: So that was a big break-through, really, to get to that position?

Norma Nisbet: Somewhat, yes, but I think, to a certain degree, that's where the glass ceiling...

Blanche Touhill: ...was.

Norma Nisbet: Yes.

Blanche Touhill: What's the next level up from buyer?

Norma Nisbet: Would be mostly likely merchandise manager, and again, at that time. That hierarchy could have changed at this point.

Blanche Touhill: Yes, but it was predominantly male?

Norma Nisbet: Yes.

Blanche Touhill: So the women could be the buyers but it was hard to get up to be a manager?

Norma Nisbet: Yes. I don't believe I recall one being merchandise manager.

Blanche Touhill: What decade was that? Was that the '70s? The '80s? The '90s?

Norma Nisbet: I guess '70s into '80s.

Blanche Touhill: So you leave and you go to Boyd. What happens at Boyd's?

Norma Nisbet: At Boyd's, it was managing these departments but I also realized, because they were a small, unique specialty type store in structure, it was so confining that I had had so much responsibility previously that it just didn't live up to my expectations. So with that, I was offered a position as a manufacturer's rep for Burlington Adler Hosiery.

Blanche Touhill: And what do they do?

Norma Nisbet: I covered the stores and the merchandise that we had in various departments and went from store to store and met with the department managers, checked their stock, did the counts and everything and I would have maybe five or six departments in one store, then go on to the next store. Some days I could only make one. So I was on my own and worked under the regional manager who traveled under many states, so this way I had the St. Louis territory and I worked both with Famous...at that time it was Famous, and Styx and didn't go into Boyd's as much because I had just left there. But it worked out very well. I did that for a few years until I started a family.

Blanche Touhill: So talk about your family.

Norma Nisbet: I have three children, on their own at this point, two girls, one boy, wonderful. I went through all of the challenges of raising those little darlings and then, along the way, I became licensed in real estate and started working that part-time, when my youngest was close to

kindergarten age and so worked in that part-time and started in residential for about a year-and-a-half and then I was not comfortable in that atmosphere so I moved into a small commercial brokerage firm in South County for about a year-and-a-half, two years and then had my own licenses, started my own brokerage.

Blanche Touhill: So you were really a stay-at-home mom for a while?

Norma Nisbet: Mm-hmm.

Blanche Touhill: So why didn't you go back to retail when you decided to go back to work?

Norma Nisbet: I didn't want to do the hours.

Blanche Touhill: Oh, and the real estate would give you...

Norma Nisbet: ...more flexibility.

Blanche Touhill: ...more flexibility.

Norma Nisbet: Exactly, more flexibility. I didn't want to do the hours and at that point, I honestly...there would be very few people I would want to go back in that business and work for and the one that I would have, he was the coat buyer that I had worked for at one point but he had retired so that wasn't an option and I didn't really pursue it because, again, I didn't want to get caught up into the hours and needed the flexibility.

Blanche Touhill: Is it very competitive, the retailing business?

Norma Nisbet: I'm sure that it still is. It was then and I'm sure that it still is.

Blanche Touhill: Was that one of the reasons, that it's the tension of it or...

Norma Nisbet: Not necessarily the tension, just the fact that you are totally tied down and I think had had the responsibility of raising these children so that was still my responsibility but I wanted to take care of my needs and still meet that responsibility. Retailing wasn't an option.

Blanche Touhill: Yes, that's fascinating. And so you went into real estate. Did the real estate business, did it have any relationship to your love of design?

Norma Nisbet: You know, it may have. I'm not sure. I think what it did have was the desire for me to still be more and to do more and I'm not attempting to say what I did in the house wasn't important. It is, but I needed

something else for me, something extra and I wanted to get back into the business world. This was a different form of that. It did have its flexibility, to a certain extent, but then you are obligated and have to work with your clients' timelines as well but it offered that as well as a challenge and you did have a certain amount of flexibility where that artistic or creativeness is involved, when you are looking at marketing, when you may be offering suggestions on how to market something, how to expose it to the public and offer advice to the property owner, as well as on the other hand, to a buyer, giving them various options because some people don't have vision and sometimes you have to give them that vision on whatever it may be and that goes from being a building to a piece of ground and how that can be transitioned into a positive development.

Blanche Touhill: Yes. I can understand that. Now, you said you went to commercial because the hours were better but what was the other attractive features of going to the commercial?

Norma Nisbet: To me, it just seemed like it fit more with the business aspect that I had been involved with in retailing and I just felt more comfortable in that respect.

Blanche Touhill: What do you mean by the "business aspect"?

Norma Nisbet: Looking at from the investment standpoint, I suppose, yes.

Blanche Touhill: So if you had a certain budget and you had to invest in clothing, then you knew you had to get such a return. You had to sell or you had to sell at a discount and this way, if you were involved in real estate, you had to say to the people, "This was going to be commercially very important if you'd look at the larger vision."?

Norma Nisbet: Well, exactly and usually there is more...

Blanche Touhill: Look at the return.

Norma Nisbet: There's more than one scenario so it's more of an analysis, looking at, for instance, like a lease versus owning return, an analysis.

Blanche Touhill: And you would advise the people on that?

Norma Nisbet: Yes, as well as the options: do you want to hold onto this; what are the benefits to sell or would you want to lease, et cetera, those options and

then becoming involved with land and land development, those same variables apply but in a different manner: Is this more valuable as one entire piece of 20 acres or do we sub-divide it and is it more valuable if we sub-divide, cut it up and parcel it off. So those were challenges and then working with the various clients and developers.

Blanche Touhill: But you worked for a company? You worked for one other person or...

Norma Nisbet: No, I then started my own business.

Blanche Touhill: Oh, you did, when you went to the commercial?

Norma Nisbet: A couple of years after that, yes.

Blanche Touhill: And how did you do?

Norma Nisbet: I started...again, it was more part-time and then gradually, as my children became more independent, then it worked into full-time. So I'm still doing it to this day.

Blanche Touhill: To this day?

Norma Nisbet: Yes, and I still have...I've received along the way, an ALC designation which is the accredited land consultant. I received my CCIM designation which is Certified Commercial Investment Real Estate, and also the CIPS, Certified International Property Specialist, which are all advanced real estate designations in those particular distinctions and areas that also require experience and productivity in order to receive those designations.

Blanche Touhill: Do you have to take a test with it?

Norma Nisbet: Oh, yes.

Blanche Touhill: So you have to prove that you have so much experience. You have to prove that you had, when you say productivity, I assume you mean sales?

Norma Nisbet: Yes.

Blanche Touhill: And then you have to take a written test of some kind...

Norma Nisbet: Exactly.

- Blanche Touhill: ...in order to qualify. Are there any other goals that you have to add letters to your name?
- Norma Nisbet: Goals, I think at this point I'm pretty comfortable with where that aspect of it is. Along the way, I did receive some awards that I'm very proud of.
- Blanche Touhill: Yeah, talk about some of your awards.
- Norma Nisbet: In the Land Institute, which I've been very active and actually I was national president in 2004, then I did receive the Land Realtor of America Award.
- Blanche Touhill: So that's a national award?
- Norma Nisbet: Yes, and then a Distinguished Service award from the Land Institute, yes.
- Blanche Touhill: What is the Land Institute?
- Norma Nisbet: Realtors Land Institute, it's one of the institutes and councils that is part of the National Association of Realtors and it's on the commercial side. The commercial sector of the National Association of Realtors of which the majority of membership are residential by nature, but in commercial, you have the CCIMs, (SIORs?) the ALCs, the IRM of the CPMs.
- Blanche Touhill: What are all those initials?
- Norma Nisbet: Those are all distinctive designations for those, again, who haven't completed advanced training, in particular, segments of the industry. The SIORs would be Society of Industrial & Office Realtors. The RLI is the Realtors Land Institute. CCIMs are Certified Commercial Investment Members, and then the CPMs are the Certified Property Managers and they're part of the IRM. So those are all institutes and councils within that where they have their own advanced designation and curriculum that is available to the members.
- Blanche Touhill: How did you get along with the other realtors?
- Norma Nisbet: You know, fine, as far as that goes, I think so. I've been involved at the various board levels here locally. I've had positions at the state level and then also at national level, both with the National Association as well as within the institutes that I've been involved with.

Blanche Touhill: Are there many people that you know that have gone as far in real estate as you have?

Norma Nisbet: Oh, quite a few, yes.

Blanche Touhill: So it's a very entrepreneurial group?

Norma Nisbet: Yes.

Blanche Touhill: And men and women?

Norma Nisbet: Yes. When I first started out, there were less, obviously, many less women but that is changing as time goes on. You will find more and more women are becoming involved, both as agents and brokers. There aren't that many who have their own brokerage firms or companies but there are many more involved as agents, brokers and in the management end of the business.

Blanche Touhill: How long have you had your company?

Norma Nisbet: I started that in '86.

Blanche Touhill: Oh, my goodness. So you're really almost 30 years old in your business.

Norma Nisbet: Mm-hmm.

Blanche Touhill: You look 30.

Norma Nisbet: Well, I love you. Best thing you said today.

Blanche Touhill: That's wonderful.

Norma Nisbet: So anyway.

Blanche Touhill: Did your children follow you into the real estate world?

Norma Nisbet: Well, actually, you know, I really hadn't thought about it but I do have one daughter who lives in California and she is licensed in real estate. This is not her full-time activity at the moment. She is very involved with her family but she does here and there do a transaction or two.

Blanche Touhill: Was it a step up in money when you went into the commercial world? Do you make more money off commercial sales but maybe fewer sales?

Norma Nisbet: That is most likely generally the case and especially when you're looking at sales transactions. Obviously there are lease transactions as well that can be very, very lucrative and I think that scenario probably still holds true but not always the case. You're going to find many luxury homes that the price tags that are far larger than some of the commercial properties that are sold as well.

Blanche Touhill: Oh, that's true, but I assume that's a certain niche.

Norma Nisbet: It is.

Blanche Touhill: Certain realtors specialize in that kind of niche and if they sell one a year...

Norma Nisbet: Yeah, certain niche markets, yes. And then, I have become licensed a few years ago in securities, specializing more in alternative investments which are predominantly securitized real estate. I feel this is a function that I want to transition into more fully to offer that opportunity to clients who are credited. It's securitized real estate with the best of both worlds but you don't have management.

Blanche Touhill: Talk about that because I don't quite understand securitized land.

Norma Nisbet: This is a security.

Blanche Touhill: Land becomes the security?

Norma Nisbet: Well, not necessarily land but what you have are various types of products that are structured as DSTs, possibly Delaware Statutory Trusts so that you as an investor and a credited investor, would review the information and maybe you have an opportunity to invest some of your funds into an office building in Atlanta.

Blanche Touhill: I see.

Norma Nisbet: Or an apartment complex in San Antonio.

Blanche Touhill: And you handle those?

Norma Nisbet: Yes, I have a 22 and a 63 that I'm licensed to do that.

Blanche Touhill: What is a 22 and a 63?

Norma Nisbet: Those are the various licensing to sell that particular product, yes.

- Blanche Touhill: Is that a hot market?
- Norma Nisbet: Becoming more so. You have the current market and trends now, you have many investors looking for what is known as triple net properties and that can often be a MacDonal'd's, a Walgreen's, a CVS because they're on long-term leases and often, as someone maybe wants to sell that or whatever and do a 1031 exchange, they may not be able to find the product that they need readily in the real estate market so they can use that exchange process and exchange it into one of these securitized products.
- Blanche Touhill: Okay, you're moving fast. Let's say that I have some money and I want to invest in this land, do I buy a part of the land that CVS is sitting on?
- Norma Nisbet: If that were the case, yes, and if this were one of the securitized portfolio products. Let's make it an apartment building.
- Blanche Touhill: Yes, make it an apartment building. I don't own the...
- Norma Nisbet: No, you would be a proportionate share owner in the property and the holding period could be three to five, maybe five to seven. It's an approximate because...
- Blanche Touhill: But then I'm obligated up until that time to pay it off? No, I put the money in initially...
- Norma Nisbet: No, you're just investing in it and then you're going to get a return on that investment, usually in a monthly check as a rate of return on that investment.
- Blanche Touhill: What if the apartment house goes bankrupt?
- Norma Nisbet: That is...
- Blanche Touhill: ...my tough luck?
- Norma Nisbet: Would be but that could happen if you owned one yourself as well.
- Blanche Touhill: Yes, it could, yes.
- Norma Nisbet: What happens with these products, they are given thorough compliance review, both through [inaudible 42:43] before they are even offered and, for instance, I cannot sell one of these products unless my company, my

broker dealer has also gone through all of the compliance and they're comfortable and then they have a selling agreement to sell this particular product. So it's gone through a lot of compliance and review. That doesn't mean there aren't risks and that something couldn't happen because...

Blanche Touhill: But at least it's not a one-to-one. It has to be reviewed and approved...

Norma Nisbet: ...through many steps, yes.

Blanche Touhill: Before it happens?

Norma Nisbet: Yes, through many classifications of scrutiny. So, with that, then you would be ownership entity and this is real estate so, depending on the product, you would also have the advantages of appreciation and appreciation when it came to your own personal taxes and then at such time as disposition would occur, if the management entity decided to sell it, you would also share in those proportionate funds at time of disposition on sales proceeds. So, it's a way of owning and having the best of both worlds without having management headaches. And I feel this is something that many people in real estate aren't even aware of and that is the coming trend because I've seen more and more investors looking for the triple net products and they can't always find these on the market.

Blanche Touhill: How do they get to know where you are?

Norma Nisbet: That's what I'm working on now, is revamping my website marketing materials and marketing myself more with the securitized type of real estate, marketing it as real estate, the fourth asset with the full circle of real estate encompassed.

Blanche Touhill: So if you can get this website up and you can get your word out, then you would offer your normal commercial real estate and your...what do you call it?

Norma Nisbet: The alternative investments.

Blanche Touhill: Okay. So that gives you more of an attractiveness to a potential buyer?

Norma Nisbet: Yes, it's giving them what I call is the full circle of real estate because many people do not realize that this opportunity is there in its different

forms and that includes oil and gas and energy which is also considered a real estate product.

Blanche Touhill: Oh. Why is this trend developing?

Norma Nisbet: As more and more people are looking for other market alternatives, when you have the stock market, right now it's doing great but it does fluctuate, when something happens in Greece or another part of the world, a bomb goes off, we all know what that experience is, to have your 401K or your net worth suddenly drop. So this is an opportunity to still be invested. These properties do not fluctuate with the stock market. They are managed and they fluctuate according to the real estate market and trends. So with that, you have an opportunity and more control with the real estate.

Blanche Touhill: Now here's the \$64 question. In my youth it was the \$64 dollar question: What made you what you are today?

Norma Nisbet: You know, that's a question I've asked myself on occasion because, in thinking back and going through some of the trials and tribulations that we all have, whether that's personal, professional, I sit back and I thought, somewhere along the line, I was given some strength and some perseverance and maybe downright stubborn, I'm not sure, and my faith has made me strong because when you're faced against the wall and you feel like you have no one, I know that I always have my faith and I can say my prayer and ask for guidance and I should say that is the predominant factor and along the way, that faith somewhere has given me the strength and backbone, stick-to-it-iveness, perseverance that I needed to see something through and to make it through what I would call some rough times that we all have had in one way or another.

Blanche Touhill: Yes, in different degrees but we all have.

Norma Nisbet: Exactly, we all have and no one can judge your problem's worse than mine or mine's worse than yours, no because it varies by person, by degree and by each situation.

Blanche Touhill: Do your brothers have that same push?

Norma Nisbet: Yes and no. I don't think to that degree.

Blanche Touhill: You were the one that really wanted more; you wanted more.

- Norma Nisbet: I did.
- Blanche Touhill: And you had a greater vision.
- Norma Nisbet: I think maybe it's because I was the only girl and there were times when, in growing up, girls don't do that; it's only for the boys and I guess I don't like being told that.
- Blanche Touhill: And so what you wanted to do, you went after?
- Norma Nisbet: I guess pretty much, yes.
- Blanche Touhill: Well, let me change the subject for just a moment and ask you, you're a member of Zonta.
- Norma Nisbet: Yes.
- Blanche Touhill: And why did you join Zonta and what do you get out of Zonta?
- Norma Nisbet: I initially found out and joined because I found out that it was a service organization for women. At the time I didn't know exactly what they did, to be honest with you. After having been involved with various committees and sitting on the board for a few years, I now have a much fuller picture. What I receive from it is the fact that knowing that we are helping other women in situations, they're single, they're alone, responsible heads of households who need that extra hand up to complete their education, to raise their children because it is the woman who's going to be responsible for raising the children and for seeing that those children are educated and I suppose one of the most...well, let me go back and say THE most empowering, fulfilling dinners that I've gone to, and we've all gone to numerous dinners and lunches, is our June meeting, and actually that's coming up tomorrow evening, for our Zonta group, but when we have graduates there and they tell their story. We also have mentors that work with them during the process of getting through school and their responsibilities. But in listening to, on one occasion, if I may share this with you, this mom was up there, finally receiving her degree. We were applauding. Sitting at the table next to me were two of her daughters who had gotten their diplomas and degrees. Tears were running down their cheeks because mom had quit her education, on different occasions, in order to keep the girls in school, one of the girls, let's say, whatever the case. So they're sitting there with

tears rolling down their cheeks and I'm getting teary thinking about it as mom is applauded for her degree. That's what it's all about.

Blanche Touhill: That is what it's all about and that's what Zonta does.

Norma Nisbet: Yeah, it is.

Blanche Touhill: Have you ever taken advantage of their international relationships?

Norma Nisbet: No, I haven't.

Blanche Touhill: Because we did have a Zonta woman come in and she said whenever she's going to go overseas, she contacts the Zonta organization and somebody meets her at the plane and they take her around the city and I thought that would be a wonderful connection to have.

Norma Nisbet: It is.

Blanche Touhill: Well, let me ask you another question: If you had been born 50 years earlier, what would your life be like?

Norma Nisbet: It certainly would not be what it is today, I'm sure. What it would be like, I don't know. What I can say and realize is, we probably don't realize how far we have come because I look at others that are younger, my daughters' friends, they don't know what I have been through and won't experience that just as I won't know what someone else, my mom or this or that, they experienced. But now thinking about it and looking back and thinking of my mom, I think she had some of these desires and wanted to do those things and had dreams that never came through, didn't have an opportunity. She did what she was supposed to do and unfortunately, she was, I think, getting close to...at an age where she was beginning to spread her wings. Her children were grown at about age 61 and that's when she didn't survive colon cancer, so died much too early and, as I said, I think she was just beginning to come into her own at that point.

Blanche Touhill: Well, the world was so different when she was young.

Norma Nisbet: Exactly.

Blanche Touhill: So different. There were the opportunities to teach or be a nurse or a secretary or a housewife. That was sort of the path.

Norma Nisbet: That was the path.

- Blanche Touhill: And especially, I would think, if you were on a farm, it would be very hard to pursue one of those roles.
- Norma Nisbet: There was a certain mentality that was there and actually, a lot has changed but a lot of that mentality is still there.
- Blanche Touhill: Yes, of course.
- Norma Nisbet: In the rural area, it really is.
- Blanche Touhill: Have your daughters made their way in the world?
- Norma Nisbet: Yes, they have. They've done well...doing well and continue to, as my son, he's doing well too. So those are the jewels in my crown.
- Blanche Touhill: Absolutely. So your current goal is to add another level to your company?
- Norma Nisbet: Yes, another dimension, yes and to phase more into that because this allows me a little more freedom that I could do more travel at the same time and not be as tied down with straight brokerage.
- Blanche Touhill: Oh, indeed. Now, when you say "travel," do you mean in other cities or around the world or what?
- Norma Nisbet: : All of the above.
- Blanche Touhill: All of the above. So you're still out to explore the world?
- Norma Nisbet: Exactly. The world is our playground.
- Blanche Touhill: Yes, it is. You mentioned awards. What happened to your brothers? Did they stay on the farm?
- Norma Nisbet: No, as that turned out, no. Well, we have already lost one of my brothers, unfortunately, about six years ago and the other two, one has an insurance company and one works for a chemical supply company.
- Blanche Touhill: So they're established and they're going along in their world?
- Norma Nisbet: Yes, mm-hmm.
- Blanche Touhill: How do you buy your clothes these days because I know you're interested in design and color.

- Norma Nisbet: Always, yes. That's always a passion with me. I buy, I want to say, carefully but I always look for the bargain because having been in the business...and I could be a multi-millionaire and I would still be thrilled to death to find the ideal outfit I want on sale. But I watch the trends and try and stay up with the trends. I still enjoy fashion, watching the fashion magazines and some of the runway shows, et cetera, but it's changing so fast and the interesting part is, there's so many different ways now to buy clothes: online and now there are companies that you may even rent your designer gowns; you may rent bridal gowns. So, you know, the world is ever changing and I think that is one of the keys for all of us as women, to change with it, be ready to move with the times, move with change, be conversive with what's out there, what's new and take advantage of every opportunity.
- Blanche Touhill: Is that your philosophical statement in life?
- Norma Nisbet: I believe so. Well, I do have my own personal statement.
- Blanche Touhill: Well, talk about your personal statement.
- Norma Nisbet: Well, then my personal statement is, I don't want to be the same person tomorrow that I am today. So I feel that each day is a learning experience and a challenge that I need to be the different person the following day.
- Blanche Touhill: But you always have your foundation in your faith.
- Norma Nisbet: Yes, always. One always goes back to your roots, your higher power, the foundation in the faith, exactly.
- Blanche Touhill: Well, I always ask people who encouraged you and obviously your teachers encouraged you and your parents encouraged you or they wouldn't have let you go on to the Stevens school...
- Norma Nisbet: Yes.
- Blanche Touhill: So they took good care of you and recognized that you were going not to probably be a farm wife but you were going to do something else in the world and be more of an adventuress. So they all supported you but I think it was your foundation of faith that had you always know with confidence who you were.

Norma Nisbet: I think so, or had the confidence to continually explore and to really find yourself because I think everyone is a work in progress, that tomorrow...again, I hope to not be the same person that I am today. I think we owe it to ourselves to bloom where we are planted.

Blanche Touhill: Well, with that, let me thank you for being here today and it was a wonderful interview and I'm sure you will succeed and go on many adventures.

Norma Nisbet: I want to thank you. You are a treasure; you are a mentor. Thank you very much.

Blanche Touhill: Thank you.