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RISING STAR

Mary Richards

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# TABLE OF CONTENTS



**08**  
Publisher's Note



**11**  
Carolina Coast Real Producers Summer Party



**14**  
Rising Star: Mary Richards



**18**  
Special Feature Real Estate Couples: Sandy and Shelly Hartman



**24**  
Julie Almeida



**32**  
Cover Story: Britni Gaddy

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# America the Beautiful

Independence Day 2021

*It is easy to take for granted the amazing freedoms we get to experience in this great country of ours. The wonderful 4th of July celebrations with family, friends and fireworks give us the opportunity to be thankful. For all who are serving or have served in our armed forces, we thank you for your*

*service. The battle imagery in this poem, from our flag's point of view, is powerful and is often recited at military retirements. Bill and I hope you enjoy this ode to our flag, and we wish you a very Happy July. See you at the beach!*



Howard Schnauber (1922-2004) was just 19 that day in 1941 when he went into the Army recruiting office, and the Marine recruiter across the hall convinced him to join the Marines. He spent his first seven years in an orphanage before being farmed out to the Schnauber family.

He was wounded four times during WWII and once in Korea. He was stationed as a guard at the White House when Victory in Europe was declared, and on V-J day when the Japanese surrendered. He published this poem in August 1995.

### My Name is Old Glory

Poem By Howard Schnauber

I am the flag of the United States of America. My name is Old Glory. I fly atop the world's tallest buildings. I stand watch in America's halls of justice. I fly majestically over great institutions of learning. I stand guard with the greatest military power in the world. Look up and see me!

I stand for peace – honor – truth and justice. I stand for freedom. I am confident – I am resolved – I am proud.

When I am flown with my fellow banners, my head is a little higher – my colors a little truer.

I am recognized all over the world. I am respected – I am loved and I am feared! And when attacked, my goal is victory.

I have fought in every battle of every war for more than 200 years: Gettysburg, San Juan Hill, the trenches of France, the Argonne Forest, Anzio, Rome, the beaches of Normandy, Guam, Okinawa, Japan, Korea, Vietnam, in the Persian Gulf and a score of places long forgotten, by all but those who were there with me ... I was there!

I led my soldiers, sailors, airmen and marines. I followed them and watched over them. They loved me.

I was on a small hill in Iwo Jima, I was dirty, battle-worn and tired. But my soldiers cheered me! And I was proud!

I have been soiled, burned, torn and trampled on in the streets of countries I have helped set free, but it does not hurt – for at least and at last, they are free!

I have flown over the rubble in New York City after a dastardly attack on America and the free world, where thousands of my citizens and other nations' citizens perished – and that does hurt. And my miracle men and women of the armed forces who are fighting to free Iraq and Afghanistan from the control of tyrannical dictators who have held their own people as slaves and who sponsor and train terrorists to bring havoc to all freedom-loving people everywhere.

The magnificent men and women of our military look up to me as they fight to

turn the tide of this ruthless and despicable enemy. And how disheartening and demoralizing it is for my troops to hear the caustic and critical words from those who want and demand immediate success at no cost to anyone. Remember, America, freedom doesn't come overnight – freedom has a cost! And now our troops are working around the clock to bring order and purpose out of "Katrina's" attack on our own soil, and I am proud of them as over any military victory in our history.

But I shall overcome – for I am stronger than the terrorists' cowards and dictators who have now sealed their own fate – defeat! And this nation will not remain incapacitated by the forces of nature. Mark my word – we will not fail.

I have been a silent witness to all of America's finest hours and I now long to see us united as never before, but my finest hour comes when I am torn in strips to be used as bandages for my wounded comrades on the field of battle. When I fly at half-mast to honor my soldiers, my sailors, my airmen, my marines, firemen and policemen and medical workers, and when I lie in the trembling arms of a grieving mother at the graveside of her fallen son.

America, I am proud to be your flag and your banner for freedom. My name is "Old Glory." Long may I wave. Dear God, long may I wave!

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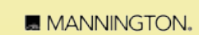


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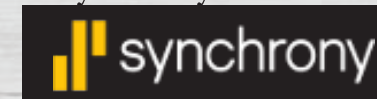


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▶▶ rising star

Written By **Barbara Gart**  
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## ▶ Living a Life She Loves

*Mary Richards knew she wanted to get her real estate license when, two years ago, she suffered a loss in her life and realized tomorrow was not guaranteed. "It taught me just how short life is. I was working as a transaction coordinator and a mom to two small boys, ages 4 and 18 months, but I felt I was not living up to my full potential. I wanted more. My mindset began to shift, and I realized that if I wanted to get serious about real estate, I would need to make a plan. Within two weeks, I had a pre-licensing course scheduled, completed the class and passed my test. I have been loving every minute of it since."*

Mary was born and raised in Hudson Valley, New York, and while she stayed in New York after graduating, she needed a change of scenery in her early 20s. "In 2010, I packed my bags and my dog and hit the road headed south. A close friend of mine also lived in Myrtle Beach, and she opened her home to me. My experience of relocating to Myrtle Beach has been nothing short of life-changing. Even though New York is where I am from, this is where I belong."

Prior to real estate, Mary worked in client-focused positions. She was a bookkeeper, office manager for a blueprint printing company and is a partner in Morgan Rhea, a family-run, luxury leather accessory company. Having a background in finance has been helpful for Mary when a client is looking for an investment property, as it brings her love of numbers and real estate together. Mary began her career in real estate in 2018 as a Transaction Coordinator for a close

friend, who went on to become her mentor when she got her license.

One of Mary's motivators to becoming a REALTOR® was to help others obtain the goal of owning their first home or investment property or helping sellers achieve maximum return on their investment. For Mary and her family, it is personal. "Our personal path to homeownership was far from easy. Our first son was born 15 weeks early, and he spent many months in the NICU. During that time, we racked up a lot of medical debt, not truly understanding the impact it would have on us when it came time to buy a home one day. We experienced many trials and tribulations, but the end result was beyond rewarding. That is one of the main reasons why I wanted to become a REALTOR®, so that I can help others reach that same goal."

Mary is passionate about bringing transparency and knowledge to ●●●







...

all of her clients. She wants them to lean on her throughout the entire process and know that she is always looking out for them. “My intention is to take the stress out of buying or selling a home and give my clients the best experience possible. I truly cherish the wonderful relationships that I have created in this industry, both personal and professional. In the end, knowing that the work I have put in fills someone else with joy makes everything worthwhile.”

Mary learned about integrity and hard work from her father, who is someone she looks up to and credits with helping her on her real estate journey. “I get my drive and work ethic from him. He taught me the importance of showing up for people and being honest. My dad has always been my biggest cheerleader, telling me I can do anything I put my mind to. He has always been and is always in my corner rooting me on.”

Mary has been married to her husband, Cody, for seven years. They have three sons, Carter, Elliott and

Hudson. Mary says, “Cody is my partner in life as well as in business since he is a mortgage lender. We love to collaborate and problem-solve together, so when we have the opportunity to come together on a deal, it is special.” Because their first son was born prematurely, they support March of Dimes, along with other charities through their family-owned business. Mary hopes to one day open a doggy daycare in addition to her real estate career, which has been a dream of hers since she was young.

Mary hopes to continue real estate for many years to come. “It has become my passion, and I can’t imagine stopping anytime soon. I strive every day to treat my clients how I would want to be treated. To me, being authentic, honest, and hardworking are of utmost importance when it comes to being a REALTOR®. All in all, I have a career where I not only get to do what I love, but I get to help people achieve their dream. It is truly indescribable.” Mary defines success as “Living a life that you love,” and in that regard, Mary is successful each and every day.



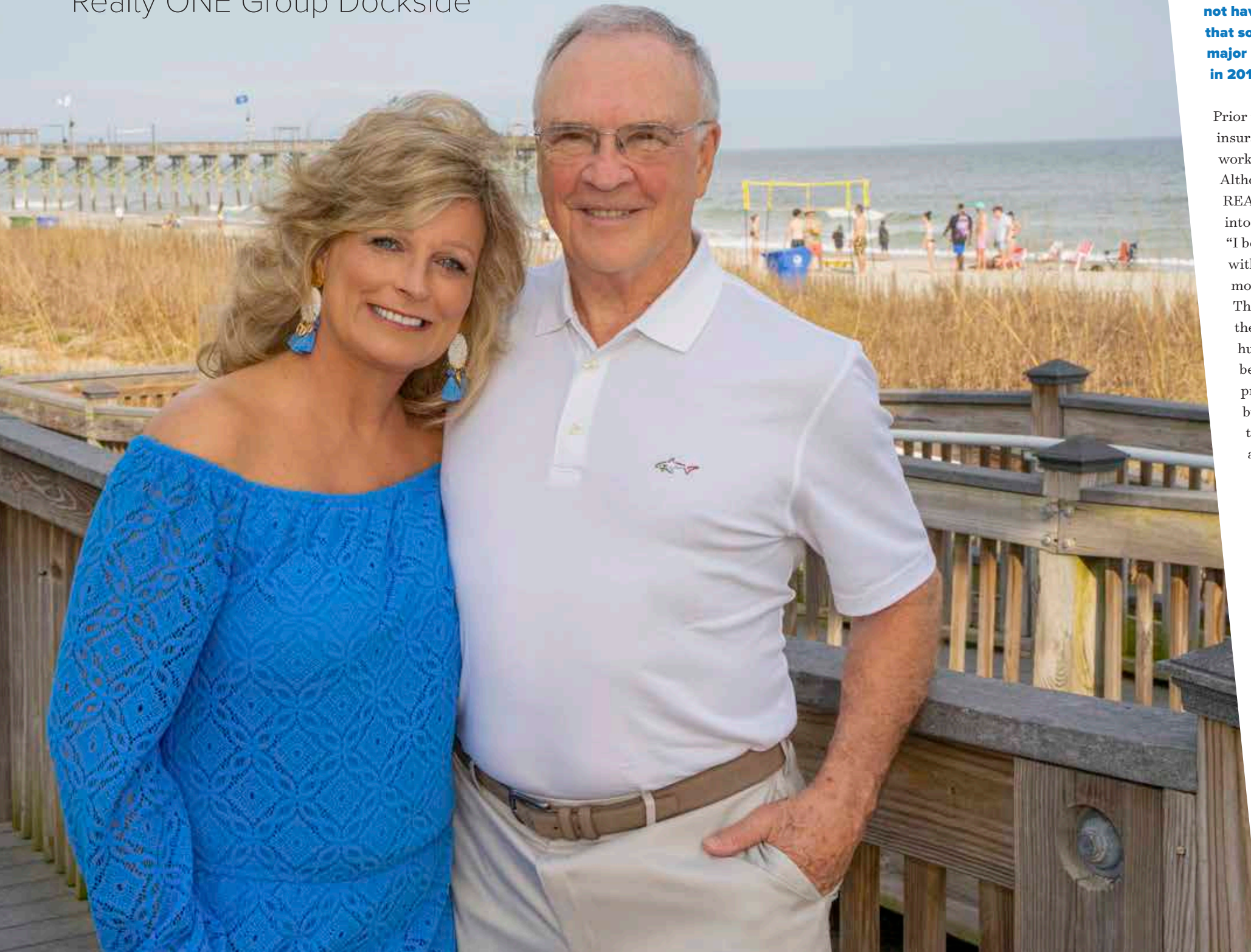
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# Sandy & Shelly Hartman

Realty ONE Group Dockside



Written By **Barbara Gart**  
Photography By: **Jeremy Kierez**, High Tide Content

**When Sandy and Shelly Hartman moved to Myrtle Beach in 2010, they were happily retired and looking forward to participating in community activities, traveling, and enjoying the coastal lifestyle. A few years into their move, however, they found retirement to be “overrated,” and Shelly, who had been a real estate agent in Baltimore, asked Sandy to join her in taking the courses to become licensed in South Carolina. Sandy says, “She asked me, and I did it reluctantly. It could not have been a better decision. It amazes me that so often the small decisions in life lead to major life-changing events. We became licensed in 2013, and the rest is history.”**

Prior to becoming REALTORS®, Sandy was an insurance agency owner in Baltimore, and Shelly worked for Wells Fargo Home Mortgage Company. Although Sandy says he became an “accidental REALTOR®,” both Shelly and Sandy decided to go into real estate for specific reasons. Shelly says, “I became a REALTOR® because I enjoy working with people. I have worked in customer service most of my life and find it to be quite rewarding. The end result of seeing my clients happy with their homebuying or selling experience puts a huge smile on my heart.” Sandy continues, “I became a real estate agent because I enjoy the process and can use my experience in sales and business to benefit our clients. I like that each transaction is a new adventure, helping people achieve their goal of homeownership.”

The Hartman team is on pace to have their best year in 2021. Sandy reports, “Our greatest reward is being recognized by our peers as professional and competent REALTORS®. One of their favorite reviews reads “You are, by far, the best professionals I have worked with to date ... absolutely 100% refreshing to know there are businessmen like you in our industry.”

Shelly and Sandy do not have a closing coordinator, which, they believe, brings them closer to their clients. Sandy says, “We look at team building differently. We are more interested in what skills we need to bring to the table beyond a knowledge of real estate. Our “team” consists of the best appraisers, stagers,

photographers, inspectors, contractors, lenders and attorneys we can offer to our clients.”

Both Sandy and Shelly are passionate about their careers. Sandy says, “It is impossible to do this job on a part-time basis. It requires total commitment in order to provide the best service to your clients. You’re either in or you’re out.” Shelly agrees, adding, “I am passionate about the endless ways of making homeownership possible for many who think the ‘American Dream’ of owning a home can’t be achieved. With all the programs and resources available today and for future generations, that ‘dream’ can be realized. It just takes having the right people on your team to make it happen.”



...

Achieving success for the Hartmans has not been without obstacles. For Sandy, his focus has been on perseverance, making good decisions and admitting and learning from mistakes. For Shelly, growing up the daughter of a very strict dad in the military, it is about accepting failure. Shelly says, "Every day I work to learn new ways to understand that failure is not a weakness, nor is it permanent. More importantly, learning how to deal with failure is a stepping stone to bigger and brighter things."

When talking with new agents wanting to break into the business, they believe "you should be in this job because you want to be, not because you have to be. You need to find it interesting and challenging and realize the financial rewards are there because you know what you are doing and represent your clients to the best of your ability." As Sandy points out, "Shelly and I enjoy working together because we bring different skill sets to our job. Shelly is more intuitive and has a good eye for design. I see spatial features better, and I am more pragmatic and detailed. This career is not for everyone. You need to bring a skillset to the table that

meets the demands of this job and you need to be a self-starter."

One of the ways the Hartmans like to treat themselves when they are not working is traveling. "Traveling is what we most look forward to, and it is a way of rewarding ourselves for all the hard work we put into our job. We are both family-oriented and often, when we travel, it is to share time with our kids who are scattered around the country." They also enjoy golfing, cooking, and trying new recipes.

The Hartmans are very comfortable with their mission. They know what works for them and what works for their clients, and that is reflected in the testimonials they receive from their clients and peers. Sandy and Shelly may have "accidentally fallen into real estate" eight years ago when they came out of retirement, but they are now looking at a bright future in their second careers.



Every day I work to learn new ways to understand that **failure is not a weakness**, nor is it permanent. More importantly, learning how to deal with failure is a stepping stone to **bigger and brighter things**.




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# JULIE Almeida

## SEASIDE FURNITURE GALLERY & ACCENTS

As you step into Seaside Furniture Gallery & Accents, you will find beautiful dining-room sets, luxurious mattresses and comfortable sofas, but, more importantly, you'll find a staff who truly cares. Owner Julie Almeida says, "Seaside's motto is: 'We love our customers.' The relationship we have with our customers is so important, and our personal service and attention to detail is what keeps our customers coming back. Sometimes, they stop by with gifts of homemade sweets, and other times, they bring in their family and friends. We aren't pushy and want everyone to take their time in our showroom because, believe me, there's a lot of inventory to see."

In fact, there is over 18,000 square feet of inventory to browse, including bedroom, dining room and living room furniture, mattresses, and a huge assortment of lamps, pictures and accessories. "Surprisingly enough, our selection changes on a daily basis. We

are constantly adding and delivering off of our showroom floor. Alternatively, we offer hundreds of options for special ordering to fit our customers' needs. Our sales and design personnel really listen to our customers and will find the right product, whatever the budget or style may be. We want our customers to feel relaxed and enjoy the experience of selecting their furniture and accessories. We make sure they're treated right from the time they walk in, through the purchase, and all the way to the delivery."

Julie did not always set out to own a furniture gallery. Being a native and graduate of North Myrtle Beach High School, she began her career working in the restaurant and landscaping business. Her brother, Pete Morgan, asked if she wanted to go into business with him and she nervously said yes, which turned out to be a great decision. In 2001, they opened Seaside Home Accents in Calabash, North Carolina. They expanded with more stores in North Carolina and South Carolina, and in 2006, they consolidated to their sole location in North Myrtle Beach.

Julie and Pete have seen many design changes through the years. "When we first started in Calabash, we offered wicker and rattan, which was all the rave at the time. ...



“ [SUCCESS IS] BEING A GOOD ROLE MODEL FOR MY FAMILY AS WELL AS MY STAFF, AND I STRIVE TO WORK AS HARD, IF NOT HARDER, THAN THOSE AROUND ME. ”



...

With the growing business, we began to offer pretty much everything to complete your home. Although we find our product offering to be somewhat quite Coastal, it is the colors that we enjoy the most. We offer all types of unique furniture to build and add colors in every room of the home, but we're happy to go out of our comfort zone to fulfill any style."

It is easy to see how much Julie cares about her "Seaside family," which including her staff, customers and even her sons who are taking on a role in the business. "The thing that led me to continuing my business throughout the years is I love my Seaside family, as well as all of our clients, new and old. I could not have grown my business without them. The most fulfilling thing about my work is the relationships we have with our customers, staff and manufacturers, along with the fact that my boys are working in the business." Being a part of the community is very important to Julie, and Seaside Furniture Gallery & Accents takes part in a variety of organizations, one of their favorites being the Home Builders Spring/Fall Home Shows, which they participate in every year.

Julie has three adult sons, and two of them work with her in the store. When they can get away, they enjoy outdoor adventures and spending time in the mountains. Julie also enjoys working in her yard and other home projects. She wants to be remembered



for contributing to the success of her friends and staff and being a supportive and loving mom. In addition, she is immensely proud of being a successful woman in a male-dominated industry. She defines success as "being a good role model for my family as well as my staff, and I strive to work as hard, if not harder, than those around me."

Julie would like to extend an invitation to all REALTORS to stop in to see the wide variety of products offered, as well as get to know her conscientious staff. Seaside Furniture Gallery & Accents is open Monday through Saturday from 9am to 6pm and Sunday.

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# Home Price Appreciation

## Is As Simple As Supply And Demand

Home price appreciation continues to accelerate. Today, prices are driven by the simple concept of supply and demand. Pricing of any item is determined by how many items are available compared to how many people want to buy that item. As a result, the strong year-over-year home price appreciation is simple to explain. The demand for housing is up while the supply of homes for sale hovers at historic lows.

The reason prices continue to accelerate is that housing inventory is still at all-time lows while demand remains high. However, this may be changing.

### Is there relief around the corner?

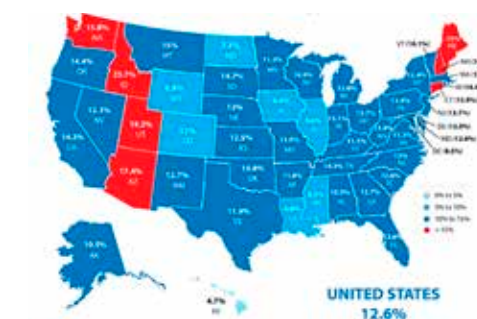
The report by *realtor.com* also shows the monthly change in inventory for each state.

**Map 3** – State-by-state changes in inventory levels month-over-month reported by *realtor.com*: As the map indicates, 39 of the 50 states (plus the District of Columbia) saw increases in inventory over the last month. This may be evidence that homeowners who have been afraid to let buyers in their homes during the pandemic are now putting their houses on the market.

We'll know for certain as we move through the rest of the year.

Let's use three maps to show how this theory continues to affect the residential real estate market.

**Map 1** – State-by-state price appreciation reported by the *Federal Housing Finance Agency (FHFA)* for the first quarter of 2021 compared to the first quarter of 2020: As the map shows, certain states (colored in red) have appreciated well above the national average of 12.6%.



**Map 2** – The change in state-by-state inventory levels year-over-year reported by *realtor.com*: Comparing the two maps shows a correlation between change in listing inventory and price appreciation in many states. The best examples are Idaho, Utah, and Arizona. Though the correlation is not as easy to see in every state, the overall picture is one of causation.



### Bottom Line:

Some are concerned by the rapid price appreciation we've experienced over the last year. The maps above show that the increases were warranted based on great demand and limited supply. Going forward, if the number of homes for sale better aligns with demand, price appreciation will moderate to more historical levels.

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People Helping People





# BRITNI GADDY



Engagement photo – Grand Canyon

## A LIFESTYLE ADVISOR, NOT A SALESPERSON

### MOST REWARDING PART OF MY JOB IS HELPING OTHERS

**Britni Gaddy went to college at The College of Charleston believing she would end up with a career in marine science, not real estate. She grew up on the water and has been certified to SCUBA dive since she was 10 years old. While in school, she lived on a 75-foot sailboat for a year and got her captain's license. "It was a great experience. I met a lot of people and learned a lot of great skills. This experience let me realize that my passion for the ocean was going to be a passion, and not a career, shaping my direction of where I am now. Sometimes, when finding your way, things blossom into what you did not expect, but when I stayed true to what I love."**

After graduating, Britni returned to her hometown of Myrtle Beach. She knew she wanted to help people and did not want to work a 9-to-5 job. "I knew the beach better than anyone. I was a tour guide for College of Charleston and would give tours to the rising college students and their families. I believed in the college and wanted to help people come there. That passion led me to wanting to do the same thing for people living in Myrtle Beach."

Britni got her license with CCAR in 2015 and learned the art of real estate from Jim Parker. She was Jim's first agent at his new company, Properties at The Market Common. In 2019, the company rebranded to Real Living Home Realty Group. Looking to the future, Britni got her Broker License in 2020. "Right now, I enjoy directly helping clients buy their dream home or sell and move

“

BE TRUE TO YOURSELF AND TREAT OTHERS LIKE YOU WOULD WANT YOUR FAMILY TO BE TREATED... PEOPLE NOTICE AND CAN TELL WHEN YOU ARE GENUINE!

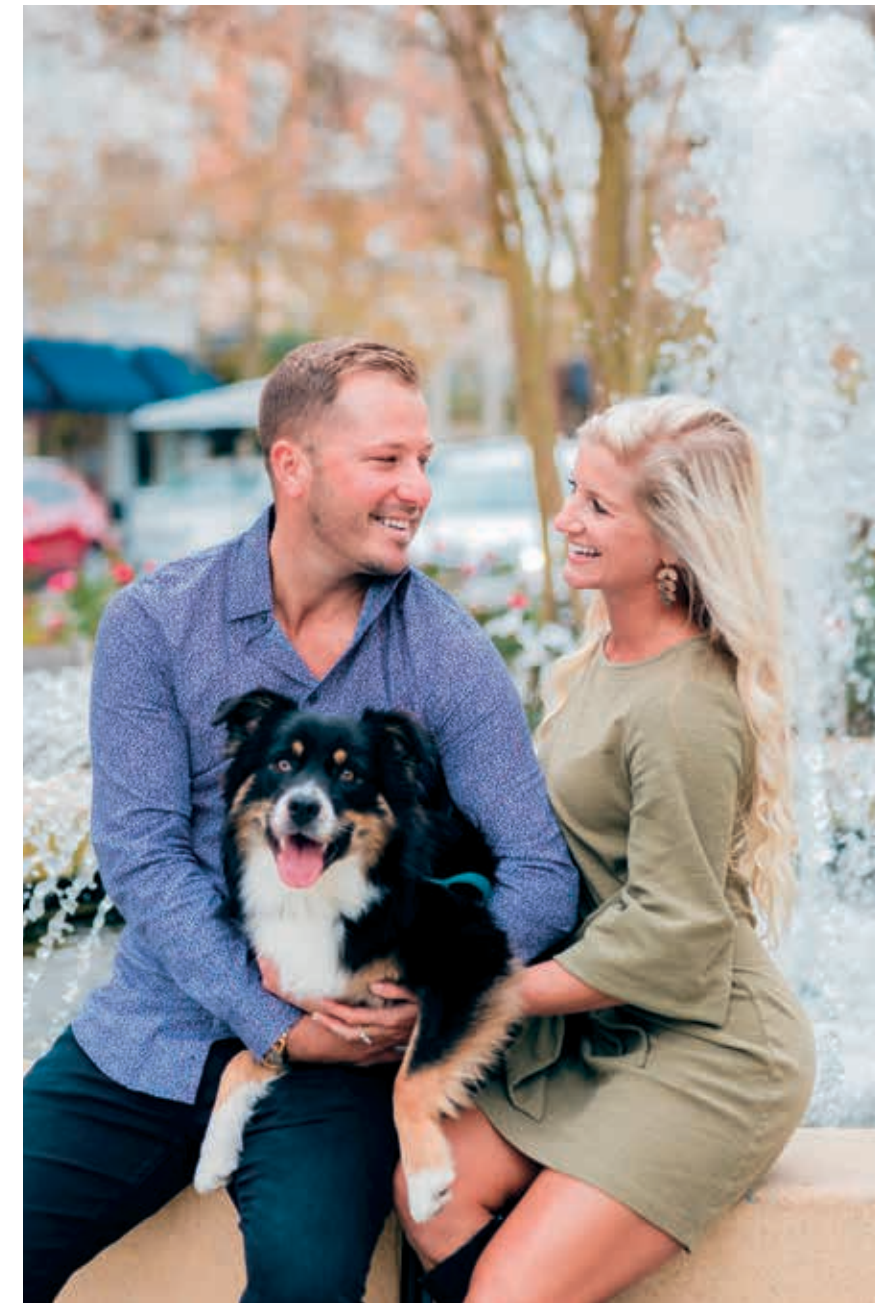
**I AM A LIFESTYLE ADVISOR AND ADVISOR FOR LIFE, NOT A SALESPERSON.** ”

to their next journey. In the future, I may enjoy helping other agents under me achieve their goals of helping others. I think everything comes in time, and right now, I am building my business, my book, and my name. When it is time to guide other agents, I will know and answer my calling.”

Britni's total volume in 2020 was \$18.4 million, and she has earned many awards over the years, including 2020 Top Listing and Top Selling Agent Real Living Home Realty Group, 2019 Top 50 Agent Awards – Total GCI and 2018 Top Selling Agent Real Living Home Realty Group. Although the sales and awards are important to her, "The most rewarding part of being in real estate for me is literally helping others."

"There is an abundance of REALTORS® in our county, and just like they taught me in real estate school, my job is to protect the public. I am the quality agent for my buyers and sellers. Every day I know that I did the best job for them and treated them like they were my only client. I may be juggling a lot of homes at a time, but this is the only home that they are selling or buying. When I remind myself of that, I perform at my best and give the greatest level of service."

Britni loves to speak with new agents. "I always tell them if they don't know you, they can't hire you. Your name must be synonymous with real estate in your market or farming area, and as Grant Cardone says, 'Your biggest problem is obscurity! People simply don't know you.' Also, be true to yourself and treat others like you would want your family to be treated... People notice and can tell when you are genuine! I am a lifestyle advisor and advisor for life, not a salesperson." Britni also



...

encourages giving back to her clients. She hosts an annual client appreciation party at Topgolf Myrtle Beach, with a photo booth, food, drinks, and golf. "It's a great way to connect with them and help them meet their neighbors as well."

Last year, Britni got engaged to her fiancée Billy on hole number 18 at The Ocean Course in Kiawah Island, SC. "I was completely caught off guard as I thought it was a family trip, but turned out, they were all there for the proposal. I made my putt on number 18 and went down to pick up my ball and found a custom-made sea turtle (my favorite animal) from St. John, USVI (one of my favorite travel spots). I opened up the sea turtle and in was the ring!" Britni's fiancée, Billy Belair, is a PGA professional and the Director of Instruction at Topgolf Myrtle Beach.

Britni and Billy enjoy playing golf together, and some of their favorite courses are Kiawah, Sea Island, Bald Head Island and Amelia Island. They have a 1-year-old Australian Shepard puppy named Folly, named for Folly Beach in Charleston where they had their first date in 2018. In her spare time, Britni enjoys paddle boarding, SCUBA diving, sailing, mountain biking, frisbee, golf, hiking, exploring, and traveling.

"Being a genuine person who legitimately looks out for my clients' best interests and not my own is what I want to be known for. That is what we are here to do, serve others. Not just in real estate, but in life. I was fortunate enough to be able to find my calling for a career and know that I help people every day. It is not work when it is service. I treat every client like they are my only. Building memories with them throughout the transaction is what leads to lasting relationships."



Lucky to have the best golf instructor!



“

THAT IS WHAT WE ARE HERE TO DO, SERVE OTHERS. NOT JUST IN REAL ESTATE, BUT IN LIFE. ... **IT IS NOT WORK WHEN IT IS SERVICE.**

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