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APRIL 2022

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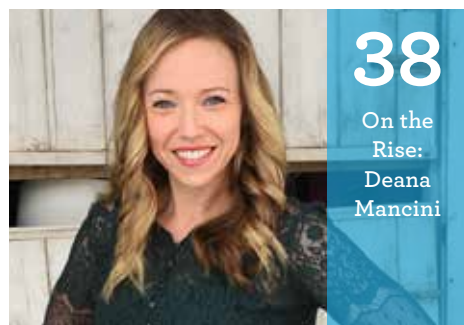
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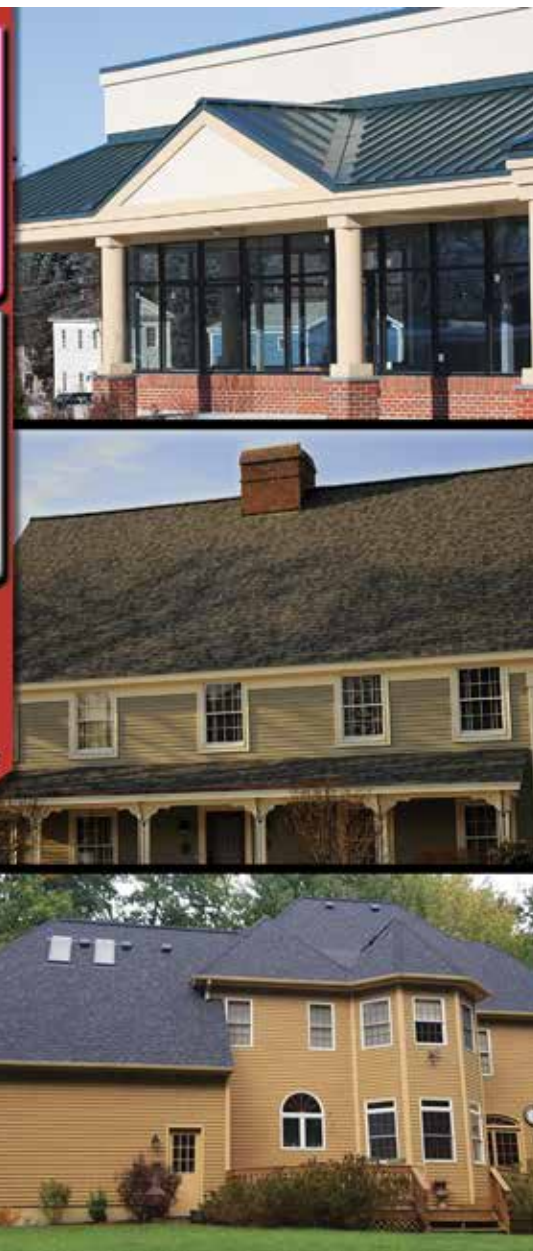
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» publisher's note

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What's up, Real Producers?

It's been a long two years. COVID came out of nowhere and changed the world as we know it. We were urged to stay separated, and though many in real estate flourished, many other industries struggled.

After a long battle and patiently waiting, we have finally had our first in-person event in two years!

In March, we hosted our first Monthly Happy Hour, and it was a huge success! We had 60+ REALTORS® and industry vendors come to Peddlers in Clifton Park, connecting and supporting one another.

This month's Happy Hour was in honor of the individuals we featured in the March 2022 issue of Capital Region Real Producers, and we were able to hand them some awesome framed copies of their articles.

I want to take a moment to thank our Co-Host sponsors, Brian Rohan and Erin DeLancey from Rohan & DeLancey, P.C., as well as Bob Kelly and Nick Baratto from SEFCU Mortgage Services, for helping to make this event a reality.

We look forward to hosting these mixers every month and hosting our larger events throughout the year.

Keep an eye out in your email for special invites to our events, and if you don't receive them, be sure to let us know so we can ensure you're on the list!

Thanks again for everything, We appreciate you,

Mike Baker
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April: Breakfast Panel of Professionals

May: Lunch & Learn w/ Leigh Brown & GCAR

June: Annual Golf Tournament

July: Kayaking & Membership Mixer

August: Lunch & Learn w/ Keri Zoumis

September: Deals in Heels

October: GCAR Tradeshow Event

November: Installation Gala

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RICH CARR

BORN TO THE BUSINESS

It would not be hyperbolic to say that Rich Carr, owner of Find, Fund, Fix & Flip LLC, has been in the real estate business his whole life.

It started when he was 10 years old, and he would spend his weekends and summer vacations working with his uncle, who owned 52 rental properties scattered around the Capital Region. Rich did everything from plumbing and electrical installations to roofing, flooring, and drywall. At the age of 24, he began to buy properties.

Rich has seen each end of the real estate spectrum in the Capital Region. He grew up with his mother and brother in Griswold Heights, a low-income housing development in Troy. His uncle would pick him and his brother up every Friday at 7 pm. They would

do whatever their uncle needed to maintain his properties, and then they would be home by 7 pm on Sunday night, each \$15 richer for their week-end of work.

“I can’t believe we’re still alive today, with all the crap we ingested, no



partner spotlight

By Isabella Browne-Lörcher
Photos by Michael Gallitelli, Metroland Photo



masks, no safety equipment,” Rich joked. But, Rich added, “The summers were the best.”

Despite the sometimes-volatile nature of real estate, Rich has always had faith in the industry’s strength in New York State. He attributes its steadiness in part to the diversity of the state and the many influential employment markets constantly being drawn to New York.

“This and many other factors are what buffers upstate New York from the rest of the country,” Rich

remarked. “So when other markets see a dip in real estate sales, we tend to remain strong and see consistency in real estate.”

And, after over 20 years in business, he should know. Rich started with a three-family building in Cohoes. Since then, he has held 18 rental units and bought and sold countless other properties. If this level of involvement with the local real estate market was not enough, Rich became a licensed REALTOR® in 2005, and in 2017, he founded two real estate businesses:

Carr Real Estate Group and Find, Fund, Fix & Flip LLC.

Rich felt the need to start Find, Fund, Fix & Flip because he wanted to provide a reliable and non-predatory way for people in the Capital Region to sell their houses fast — “a company the public can trust” — as he put it.

He remembered one client, an older gentleman, trying to sell his house for an unreasonably low price. Rich knew that the man did not know the actual value of his house and that someone



...

else might try to take advantage of him. So, Rich sat him down and discussed the value of his home.

“By the time he and I got done talking, he actually shook my hand and gave me a hug,” Rich remembered.

That kind of connection is what Rich strives for in his work.

He understands that there are many reasons people need to sell their

homes, ranging from foreclosures to death and divorce.

“My goal is to eliminate financial hardship as much as possible for all of my customers,” Rich explained. “We save people from having to file for bankruptcy. We can also save the customer years of bad credit.”

Rich also understands that the decision or need to sell a house can be emotional.

“I don’t want people feeling like they are backed into a corner and like they have no other option,” Rich shared. “Everyone has different issues going on in their lives that make that situation very complex.”

But once Rich knows the factors impacting a client’s situation, the situation often does not seem as overwhelming or complex. That is why he offers consulting as well.

We save people from having to file for bankruptcy. We can also save the customer years of bad credit.



The family's 2014 two-month trip to Hawaii!



Rich with his brother and friends on a Utah BDR moto trip



Rich and his wife celebrating their twentieth anniversary with a trip to Bar Harbor

“I do consulting so that people can get a better understanding and a better idea on how to proceed,” he explained.

After so many years in the business, Rich is very confident in his ability to help guide his clients.

For Rich, consulting and selling are based on trust. He knows how complicated and terrifying the idea of foreclosure and bankruptcy can be, which is why he always tries to save clients from going into foreclosure and educate them about the long-term impacts it can have on their lives.

“Helping people out of a difficult situation is rewarding!” Rich said.

He takes his passion for knowledge personally as well. Although it is not necessary to be licensed in

many local counties to do specialized plumbing and electrical installation work, Rich has spent over 10 years mastering both. After a decade of night classes, manufacturing classes, and several more years of studying, Rich was able to add master electrician and master plumber to his long list of accomplishments and credentials.

He points to his passion for continued learning as one of his keys to success.

“This ultimately allows me to serve more people better and more efficiently,” Rich shared.



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Lisa Giruzzi,
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What if stress, pressure, and overwhelm are not required to succeed?

In our society, we've come to believe that stress, pressure, and overwhelm are a part of life, especially if you want to be successful.

As a result, we are in survival ("fight or flight" mode) virtually every waking moment of our lives—rushing, worrying, stressing, trying to keep everyone happy, or avoiding disappointing anyone in hopes that *someday* we'll get it together and things will be better.

In the meantime, days, weeks, months, even years go by without any relief because "someday" never comes. You look around; it seems like everyone is in the same situation. It seems normal, and you accept it as *just the way it is*. We look for

strategies to cope with stress, pressure, and overwhelm as if they are our reality.

Life doesn't have to be this way. It is possible to eliminate these problems when you understand that stress, pressure, overwhelm, and similar emotions result from our thinking rather than a **RESULT** of events or situations.

Think about it; you can't point to stress as a "thing" in the world. It's a concept, not a thing. Any event you believe causes your stress can be experienced differently.

For example, a new listing may be experienced as exciting or stressful. Same event; different experiences. What's the common denominator? Thinking! **We feel/experience our thinking 100% of the time.**

This is excellent news because thinking changes moment to moment like a cloud on a windy day, and you don't have to do *anything*. Trying to think positively is not required; altering your experience or feeling is unnecessary. All that's needed is an understanding that thoughts are **NOT** reality. Thoughts are merely energy passing through your brain, and when left alone, they will go, making space for new thoughts.

Don't take my word for it. Check this out against your own experience. For example, have you ever noticed that you could be thinking of something in one moment, and in the next moment, you've forgotten what you were thinking? Or you can be upset with someone one moment, then find out they are ill or had a tragedy in their life, and suddenly your upset thinking disappears.

These are only a couple of examples. If you examine your own experience, you will see many more instances.

Stress and associated feelings distort reality. A "stressed out" feeling tells you about your state of mind; it's not telling you the truth about you, your situation, or your life. Understanding that thoughts are transient, ever-changing, and merely moving through your consciousness changes your relationship with them.

You don't take your thoughts so seriously; you don't worry or concern yourself with your thinking as much,

and it allows you to pay attention to what is **ACTUALLY** happening at the moment, right in front of you.

Stress, overwhelm, pressure, frustration becomes optional, and instead, you can be responsive in real-time to life, which exponentially increases your effectiveness and aliveness.

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HALEY VAN BELLINGHAM

Capital Region Real Producers

**A Part of
Something Big:**
Love, Language,
& Content

After leaving the teaching position she once believed would be her career, Haley Van Bellingham decided to travel the world.

“I went to China, Spain, Thailand, and Italy to try to find myself,” she shared. “What I learned is that I love

language in whatever form it takes. That has been a big part of why I love this position. We communicate people’s life stories through language.”

About three years ago, Haley met Mike, the owner of *Capital Region Real Producers* magazine, and



everything clicked. Haley was doing freelance writing and marketing right before they met, but something always fell through. “I kept getting ghosted,” she remarked.

Luckily, Haley soon realized that she could put her trust in Mike and his wife Shari as they embarked on the adventure of running the magazine.

“You don’t know if it’s going to work out in the beginning,” Haley shared. “It’s based on the trust between two individuals.”

But the fact that Mike was taking a chance was a good sign.

“Mike would say, ‘Would you like to do this? I think you’d be good at it,’” Haley remembered. “That allowed me to take on tasks I didn’t even know I could do. It felt empowering.”

Three years ago, when Haley came on board, the magazine was called *Albany Real Producers* and had a staff of five or six. As the publication grew, Mike and Shari needed someone to step up and help with more responsibilities.

Haley was getting great feedback as a writer, and Mike knew he could count on her to be a leader. Soon, she was promoted to Content Coordinator and Advertisement Manager, and the staff grew from five to fifteen.

Both professionally and personally, Haley’s journey has been a beautiful learning experience.

“What I found out is that I love working with people,” she said with a laugh. “I didn’t realize that before. It’s taken this introvert out of her shell. I love leading this awesome team. I like coordinating with everybody and talking to the REALTORS®. I learned that investing in others and taking chances can lead to really great things.”



It’s no wonder Haley became the exceptional writer and leader she is today. In many ways, her family has been preparing her for a career in writing, language, and risk-taking her entire life. With a high school education, Haley’s grandmother Eleanor worked her way into the position of chief editor at *Life* magazine.

“I always felt inspired by that,” Haley shared. “And my mom went to Romania to get her medical



The multi-potentiality of it all is very exciting. It's hard for me to think about doing just one career. I like teaching, writing, and managing this awesome team. **I love seeing it all grow.**

...

degree. She was willing to go to a Communist country and study medicine in a language she didn't know."

Haley's father was an administrative law judge, and he loved writing too.

"It's sometimes difficult for me to express myself verbally at the moment," Haley remarked. "But writing is a different language. I'm able to say exactly what I want to. I can be clear and empowered. Language has the power to heal, to connect, and to make you feel like you're a part of something bigger."

Haley is certainly a part of something bigger. Not only does she contribute so much to the magazine, but she also still teaches English as a second language as well as reading and writing. She also started a writers group called Troy Creative MeetUp about the same time she joined *Real Producers*, with almost 900 writers strong now.

You might wonder how Haley has been able to accomplish so much. She'll tell you it is, in large part, thanks to her partner, Ruthie, who makes a detailed schedule for Haley every week.

"Ruthie keeps all of us afloat," Haley said with a laugh. "She's also a photographer. She's my rock."

It hasn't been easy on either of them since Haley's grandmother developed dementia. Ruthie and Haley have been caretaking for the

family; they even built a tiny house behind Haley's grandmother's house so that they could be there for her all the time.

"Ruthie and I fell in love through language almost seven years ago," Haley remembered. "We were writing each other love letters for a few months through an online dating site. That was the selling point for both of us — communicating through writing. We were nerding out writing love letters. We're old souls."



Recently, people who worked with Eleanor 40 years ago have been calling the house.

"They say, 'Hey, Eleanor, do you remember who used to sit at the desk next to you?'" Haley said. "I hope Shari and Mike call us like that 40 years from now!"


Speaking of the future, Haley is always open to new opportunities. She has started content managing for some other magazines, and she likes that she can continue writing for REALTORS® in all kinds of capacities.

"I love doing this," Haley shared. "Now that we have this solid relationship, I can form more and more solid relationships for ongoing work. The multi-potentiality of it all is very exciting. It's hard for me to think about doing just one career. I like teaching, writing, and managing this awesome team. I love seeing it all grow."

"You learn a lot about people through their language," Haley added. "I would love to see our core group of writers and editors take on other opportunities together as a team in the future."

Through language, there is a real power to connect, and Haley is connecting to us all one piece of writing at a time.





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JOHN VEIVIA

Accurate Home Inspector



Wine tasting at the Francis Ford Copala Winery, admiring his 1948 Tucker Torpedo

This is John Veivia's sixteenth year as a home inspector, and while his knowledge in the industry is seasoned, he retains a passion for his work that feels brand new. Since 2006 he's inspected thousands of homes and still looks forward to any experience to do it again. John combines this joy and expertise, striking

the perfect balance between a commitment to safety and a calm presentation.

"I have a good sense of humor and try to make my clients relaxed with a few jokes during the inspection," John explained. "My goal is to make sure my clients have all the info they need to make the right decision for them, and as a result, they're receptive when they're comfortable."

Putting clients at ease has its benefits, including aiding in their retention of the concepts at hand.

"It's my job to make sure my client knows what they're getting themselves into," John explained. "If I can give a nice clean report, of course, I'll do it. But that's not my agenda if it's at the cost of being honest."

Offering a personal experience, John makes sure to convey information face-to-face.

"I like to talk to the client at the inspection to be sure they have a handle on the bigger potential issues instead of just relying on a written report," he explained. "I use a solo-inspector model since I like to see all the aspects of the home and can put the facts and findings into a cohesive report."

John's committed to helping clients find their perfect home, even if that ends up being different than the one he has inspected.

"I enjoy helping my clients feel comfortable that the house they chose is the right one for them, and if it isn't, they now have the knowledge to keep looking for the place that is," he shared. "I just want to keep on doing what I love with the knowledge that I'm helping others."

...





... Because of the industry's potential for empowering clients, John was inspired to launch a home-inspection business.

"I've been working on homes since I could pick up a hammer, both on my own and alongside contractors," he shared.

When John bought his own home in 1989, virtually no home inspection service was available. It



Hanging with friends:
John with Bill Felter of
Serious Brewing Co at
the Iroquois Indian
Museum fundraiser
in Howes Cave

occurred to him that offering home inspections might be the perfect way to put his skills and desire to help homeowners to use.

"I had a good knowledge base of how homes and their systems work from my repair experience," John explained.

These years of home improvement and repair work left John with a thorough knowledge of how small defects in particular areas can have greater effects on other parts of the house, and John strives to share this understanding with clients.

"Knowing that I can help people feel comfortable and be sure they're buying the right house is rewarding," he explained.

Throughout his career, John has remained wholeheartedly content with the experience of retaining a personalized business, opting to prioritize involvement above growth. What's unique about John's business model is his complete independence. He works without an inspection team and is involved in every inspection.

"I never went into this business to build a big operation," he explained. "When you have multiple people inspecting, sometimes things get in the way or are missed. I like keeping it small and personal, so to me, success is keeping this going and keeping my clients happy and informed."



Brian singing with
friends Ron and Kim
of the band Take 2

I LIKE KEEPING IT SMALL AND PERSONAL, SO
TO ME, SUCCESS IS KEEPING THIS GOING AND
KEEPING MY CLIENTS HAPPY AND INFORMED.

Hands-on and directive at every appointment, John not only evaluates the lifespans of existing house components and reviews safety concerns, but he also offers services like radon testing, water quality tests, pest inspections, well flow tests, mold inspections, and mold assessments.

"I've always been a work-first kind of guy," John admitted.

This isn't to say that John is a "loner" by any means. One of his favorite aspects of the job is the collaboration he has with real estate professionals.

"What I love about home inspecting is that it's a team effort," John shared. "You gain the real estate agent's trust, too, because they know that you're not going to make their client's scared and blow up the deal, but they also know that you're looking out for them, and they're going to give them the right expertise."

Part of this commitment to collaboration is John's accessibility.

"I keep a schedule that isn't so packed-full, so there's always availability," John shared. "I can usually find a time to fit in a last-minute inspection. I have no problem with weekend or even holiday inspections and working in the evenings during the summer when it's light out later in the day."

John's dedication to his work has served his clients well, and he prefers to live a simple and happy life in the Capital District when he's not running the show.



"I am a local guy. I grew up in the Guilderland/Schenectady area. I bought my house in Esperance in 1989. I didn't have a lot of money then, so I got a small place that still meets our needs today. I love the fact that we get four seasons here without severe weather issues like so much of the rest of the country and that there are lakes and mountains nearby," John shared. "I'm a small-town guy, not a fan of big cities, but the Albany area is big enough to have everything I could possibly need."

Married for forty-one years, John and his wife enjoy family get-togethers with sisters, nieces, and nephews, and both adore the Rottweiler breed, a type of dog John has had in his family since childhood. After building his own long, happy life based on an appreciation of simple pleasures, it's clear that John understands the importance of finding the perfect home.

"I like meeting people," John said. "I like looking at houses. I like making sure people are getting good information when they're going to make a big financial investment. I wouldn't still be doing it if I didn't love it."

With a life-long love for his work and a flexible schedule, John's ready to deliver knowledge and humor to anyone looking to purchase their next forever home.





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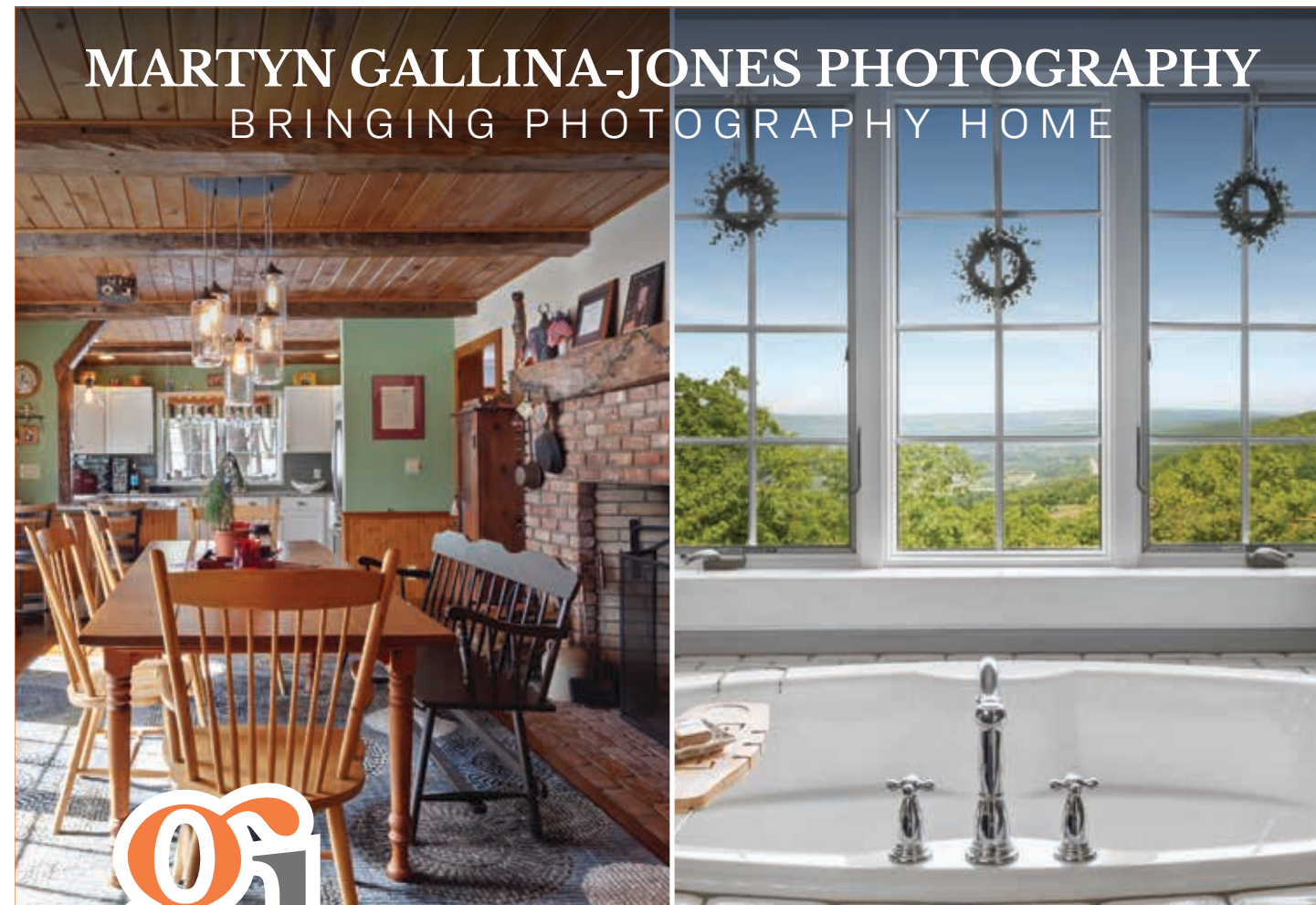
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By **Isabella Browne-Lörcher**
Photos by **Joan Heffler**, Joan
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“I’m constantly hustling,” said REALTOR® Deana Mancini with Mohawk Mills Real Estate Group. Deana is not afraid to take things on, try new experiences, and dive head-first toward her goals.

Just put your all out there,” she said. Deana exudes energy and passion when she talks about her work.

“I went into this taking a leap,” Deana remembered. Her thoughts about real estate started before she even graduated college. She was working as a bartender, and it was a slow night. Deana remembered sitting with her then-boyfriend and mapping out how many properties they would have to buy to make a certain amount of money over so many years. It was then that their investment experiences began.

“Getting into the investment side of things, we learned everything,” stressed Deana, “infrastructure, construction.”



After years on the investment side of the equation, knowledge she acquired turned into what was needed to start her real estate career. “I can go through, break a house down, and identify things that the average person often isn’t even aware of.”

Knowing every facet of the business personally helped at her first brokerage firm. The company dealt with several notoriously hard to finance Department of Housing and Urban Development sites. “I pretty much took that by the horns, and I ran with it. I was doing all of them.” Deana laughed. “You make do. You make it happen.”

Now, after five years as a REALTOR®, the type of properties Deana works with may have changed somewhat, but the energy and excitement she has for her work have not changed at all.

After five years as a REALTOR®, the type of properties Deana works

with may have changed somewhat. However, the energy and excitement for her work have not differed at all.

“We are not afraid to do anything,” she said proudly.

If Deana is apprehensive about an undertaking, she accepts the challenge and tackles it head-on.

“Don’t be afraid of being uncomfortable,” Deana recommended. “It means you’re growing.”

Deana has spent a lot of time growing, both personally and professionally. For someone who is so outgoing now, it is surprising to learn that she was once an introverted and self-conscious child. Despite this, Deana went off to college to reinvent herself.

“I could be the version of me that I saw in myself,” she remembered.



...

Reinventing herself and allowing her inner-self to show through was a very conscious effort.

“I took what scared me and challenged myself to overcome it all,” said Deana. The work paid off. “It was years upon years of forcing myself out of my comfort zone that allowed me to excel.”

Deana has sold ten-thousand-dollar homes as well as half-million-dollar homes. However, it is not about the price tag to her. Instead, it is about the connections she makes that has helped her flourish in this business.

“At the end of the day, I treat each client the same, no matter what size home you have,” said Deana.

A key part of the service Deana and her agents try to provide to their clients is education.

“Let them make their decisions but help them be well-informed.”

For Deana, education fits naturally into her business.

“Real estate is not just selling houses,” she explained. “It is a multi-faceted business.”

Her passion for sharing what she knows goes well beyond her clients. People often go to her looking for advice on how to break into the industry, and Deana recalls how tough it can be to start.

“Coming into the industry is no joke,” she said thoughtfully.

For anyone new to the real estate world who is willing to put the work in, Deana is eager to provide guidance.

“My husband and I love spreading knowledge, helping people, and encouraging people.”

That being said, Deana is the first to admit that she does not know everything. “There are professionals



The kiddos poolside in Mexico!

out there for a reason,” she added. “Partner with the right professionals because they will make your life that much better.” No matter what part of the real estate world people are looking to break into, whether investing or selling, Deana has the same core advice for everyone: “Be good. Be kind.” Deana made it to where she is today with kindness. As a result, she has built strong relationships knowing that the real estate industry is built primarily on making connections.

“Every seed you plant grows in a way that you never expect.”

“

EVERY
SEED YOU
PLANT
GROWS
IN A WAY
THAT YOU
NEVER
EXPECT.



Anthony Gucciardo

Gucciardo Real Estate Group LLC



Big Billboards, Giant Dreams

►► featured real producer

By **Megan Taylor-DiCenzo** and
Haley Van Bellingham
Photos by **Michael Gallitelli**,
Metroland Photo

July 15, 2022, is Anthony Gucciardo's 20th anniversary in the real estate business. In that time, Anthony has risen to great heights, making a name for himself in the industry through drive and grit.

Originally from Queens, Anthony moved upstate in 1985.

"You can take the person out of the city, but you can't take the city out of the person," he shared.

From an early age, Anthony was ambitious. He started at Keeler Motor Car as the inventory manager for luxury cars and then at Charter One Bank in 2001. He opened 100 checking accounts in

a short time, but when his bonus was only \$10, his entrepreneurial spirit and desire for challenging work pushed him towards a career where he could be his own boss.

...



...

"I wanted to go into a profession where my age would not hold me back," Anthony remembered.

He wanted to be in charge of his career and his life.

"Being self-employed, the sky is the limit," Anthony explained. "There is no one saying what you can and cannot do."

In his new career, there were new challenges to overcome. Anthony ran up against a barrier of skepticism because of his young age. But to overcome doubts, Anthony was willing to take significant risks. Thinking outside the box and bringing a big city mindset to the area, he began extensive billboard advertising.

The billboard ads caught attention.

"The advertising helped me, but in a middle-class area, people often prefer humble over someone on a billboard," Anthony shared. "I don't drink or smoke. I felt that billboards were the

best way to get my name out there without being out and about in the community at restaurants and bars. I wanted to be top of mind for people who wanted to sell their home."

But Anthony made the brand work for himself, and skepticism turned into interest, with billboard advertising becoming a growing Capital Region trend.



The creative thinking paid off. Originally a REALTOR® at Coldwell Banker, Anthony earned Rookie of the Year in 2002. Upon transitioning to RE/MAX, he became the youngest RE/MAX broker ever to receive the company's Chairman's Club award. ...



Birthday bash in Southwest Florida in 2021 with Anthony's closest friends



*Being self-employed, the sky is the limit.
There is no one saying what you can and cannot do.*

I still have that house. My dad bought it in 1987 for \$103,000. It's now worth \$325,000. We used to argue back in the day about the house's value, and my dad predicted it would be over \$300,000 one day. He was right.



Summer company party! Celebrations with Gucciardo Group agents.

“I have to attribute my success to my parents,” Anthony said. “They were married for 45 years until my father passed away in 2020. I had the best childhood. My parents took us everywhere, including when they looked at real estate.”

They also gave Anthony his first real estate sale — his childhood home.

“I was sad that I sold the house we loved,” Anthony remarked. “But my mom said, ‘The house is just four walls; the people make the house what it is.’”

Anthony can’t picture doing anything else with his life, and it’s this purpose that has brought him full circle. In high school, the guidance center offered him an internship with Robert Marini Builders to host open houses and check in clients.

“I worked for them in 1998 at their showcase of homes,” Anthony remembered. “Coincidentally, about 15 years later, I sold the model home I used to work in.”

Years later, when Anthony’s childhood house came up for sale, Anthony put in an offer and repurchased it.

“It had a great deal of sentimental value,” he shared. “I still have that house. My dad bought it in 1987 for \$103,000. It’s now worth \$325,000. We used to argue back in the day about the house’s value, and my dad predicted it would be over \$300,000 one day. He was right.”

Today, Anthony’s family remains an integral part of his life. He even works alongside his mother and brother, Michael. Perhaps because of his strong relationship with his folks, Anthony is



Anthony loves Florida, spending many holidays there with his brother and mother.



Anthony with his mother Theresa Gucciardo on a Thanksgiving cruise. Theresa is an associate broker who works alongside Anthony, doing a lot of behind-the-scenes work for the company.

committed to seniors in the community. He’s created a program that makes it possible for senior citizens to spend their final years in their own homes rather than in assisted living or nursing homes. He purchases their homes, then provides grounds and interior maintenance so that they can live comfortably.

Anthony remains passionate and driven in the local industry, retaining his pace by finding ways to be innovative and break the mold. He was cast for a real estate reality show in the Capital Region, so we’re excited to get our first watch in one to three months. Until then, we’ll keep driving by his billboards, knowing Anthony’s story as a man who loves the challenges and excitement of his career.



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