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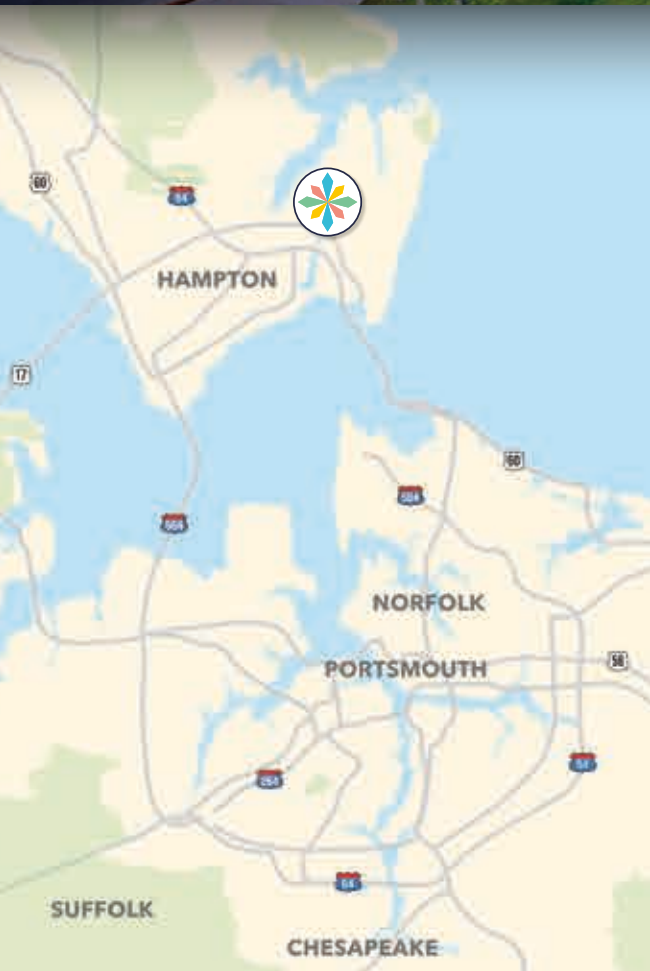


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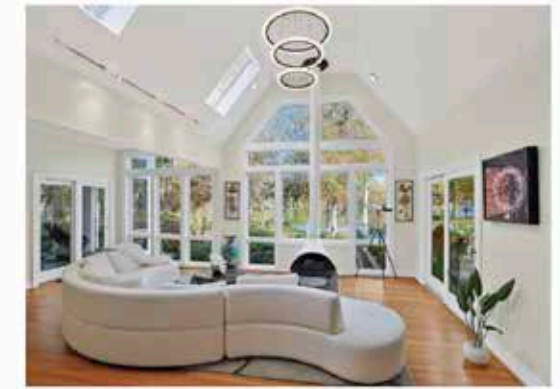
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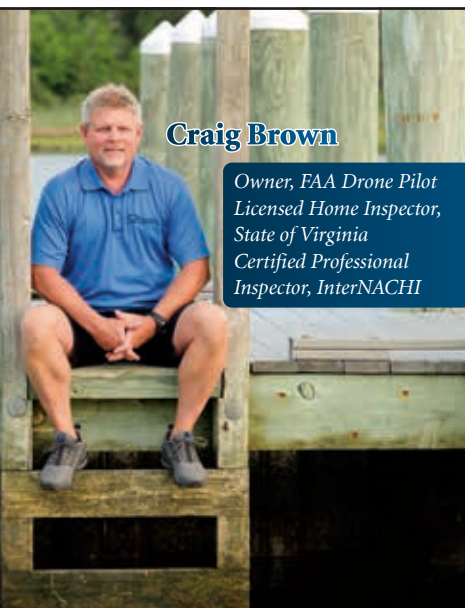
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# AN EVENING AT JAMES RIVER COUNTRY CLUB



Peninsula Real Producers  
Toast to the Top Event Recap

PHOTOS BY LEVEL UP VISUAL MEDIA



On March 24, Peninsula Real Producers hosted an unforgettable Toast to the Top event at the beautiful James River Country Club, bringing together more than 150 of the top real estate agents in our market for an evening of celebration, connection, and well-earned recognition.

From the moment guests arrived, the tone was set for an elevated experience. James River Country Club delivered in every way, offering an incredible spread of food that kept conversations flowing and energy high throughout the evening. Paired with expertly crafted cocktails that quickly became a highlight of the night, the atmosphere struck the perfect balance between polished and relaxed,

exactly what this level of professionalism deserved.

And what a group it was. The agents in attendance collectively represented just shy of \$1 billion in real estate sales over the past 12 months. But beyond the impressive numbers was something even more impactful: the caliber of people in the room. These professionals have weathered market shifts, built lasting relationships, and continue to raise the bar in the Peninsula real estate community.

Every conversation carried weight. Every introduction held opportunity. Whether reconnecting with longtime colleagues or building new relationships, the evening was filled with meaningful exchanges, shared insights, and plenty of laughter.

Events like Toast to the Top would not be possible without the incredible support of our sponsors, and we are deeply grateful for each of them:

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Your partnership allows us to create spaces where top professionals can come together, celebrate their success, and continue building a stronger community.

We also recognize all of the businesses that consistently support Real Producers through their advertising and partnership. Your ongoing commitment is what fuels these experiences. Please be sure to check them out on the Preferred Partner pages in this issue and thank them for supporting our community.

This evening was a true reflection of what makes the Peninsula real estate community so special: excellence, collaboration, and a shared commitment to growth.

If you know someone who would like to get more involved with Real Producers, we would love to connect with them. Your referrals mean the world to us, and we can't wait to see what we build together next.





I just wanted to tell you, that was absolutely the best event I've been to here! It was beautiful inside and out, the food was fantastic, the crowd was AMAZING, we truly felt valued and cared about, and I know that all starts with YOU! So, thank you again, so much!"  
— Lacey Whitaker, Aweigh Real Estate



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STORY BY JACKI DONALDSON  
PHOTOS BY MASON MURAWSKI PHOTOGRAPHY

*Real estate shouldn't be stressful, and Caroline White makes sure it isn't. From first-time and luxury buyers to military families relocating across the globe, Caroline handles every detail so her clients can focus on the thrill of starting a new chapter.*

If Caroline White could broadcast one belief far and wide, it would be that real estate should be fun. A Luxury Collection Specialist with Berkshire Hathaway HomeServices RW Towne Realty, Caroline brings that spirit to every transaction. Known for her energy and knack for putting clients at ease, she has built her business around transforming what can feel overwhelming into an experience her buyers and sellers genuinely enjoy.

Early in her career, before the fun took hold and amid the difficulty of learning

the intricacies of the profession, Caroline thought she might step away from real estate. Instead, she found herself sitting quietly in her mentor's office—listening, learning, shadowing, and building her confidence. She stayed the course and has been a top-producing REALTOR® for more than a decade.

As a solo, award-winning agent with a primarily referral-based business, Caroline has surpassed \$88 million in career sales to date. She's an active member of local, state, and national

real estate organizations, and she infuses her motto—*Excellent Service. Exceptional Results.*—into every client interaction.

Originally from New York, Caroline spent more than 20 years in sales and marketing, starting in the international trade show arena, learning how to understand people, position value, and negotiate for exceptional outcomes. A proud United States Army spouse for over 25 years of active-duty service, plus six years and counting of military retirement, she and her family have moved 10 times stateside and overseas. Her favorite

assignment: Stuttgart, Germany, where her family lived for three years.

Caroline's military experience sharpened her insight into relocation, tight timelines, and major life transitions. "It helps me advocate for my clients with empathy, flexibility, and a clear understanding of what it takes to move your life—not just your belongings—from one chapter to the next," she shares.

First earning her real estate license in Rhode Island, where she zipped around town doing business on a scooter, Caroline began her Virginia career in 2016. After working with Keller Williams and eXp, she found her home with Regina Scott at Berkshire Hathaway HomeServices RW Towne Realty in August 2025. While she's parked the scooter, she earned a Military Relocation Professional designation to thoughtfully meet the needs of service members and their families during PCS moves.

Beyond her local market, she serves as a trusted connector—personally researching, vetting, and interviewing top-performing agents across the country and internationally to match clients with the right fit. "You don't always know who you're getting, especially with a military move," she says. "So I do the legwork—I find agents who are experienced, easy to talk to, and truly understand people's needs." Caroline



**“You don’t always know who you’re getting, especially with a military move. So I do the legwork—I find agents who are experienced, easy to talk to, and truly understand your needs.”**

removes uncertainty from the process, giving military families confidence and peace of mind wherever their next assignment takes them. She also leaves her clients with a little something special, like custom watercolor renderings of a home or keepsake photo books that preserve memories long after closing day.

That care extends to her own family. Caroline and her husband, Randy, have

two children. Their daughter is a recent University of Virginia graduate with an impressive academic record, and their son is a student at James Madison University and a member of the Virginia National Guard, following in his father’s military footsteps.

Outside of real estate, Caroline’s adventurous spirit shines. A lifelong skier, she has been on the slopes since age 4, even competing in downhill

racing. She also spent a year studying abroad at the University of Salzburg in Austria, an experience so meaningful that she helped pioneer an exchange program there. Caroline is fluent enough in German to navigate comfortably.

When she reflects on her path, Caroline recalls one of her mentors, the late Ron Heim, who became a steady voice, a sounding board, and over time, a dear friend. A respected broker with decades of

experience, Ron had a way of reminding Caroline to trust her instincts. Toward the end of his life, he gave her something she still carries with her. “Kiddo,” he told her, “you don’t need me. You’ve got it.”

As she looks over her vision board, displayed prominently in her workspace, Caroline focuses on one of her biggest goals: being featured as a top-producing luxury agent in *Peninsula Real Producers* magazine. Indeed, she’s got it! ▀



**“In a market where service and strategy define true luxury, Caroline White stands out. Her attention to detail, strong market awareness, and genuine care for her clients create a seamless experience from start to finish. She is a rising leader whose presence strengthens our entire office.  
—Regina Scott,  
Supervising Broker  
Berkshire Hathaway  
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# Peggy Todd

Liz Moore & Associates LLC

STORY BY MADDIE PODISH  
PHOTOS BY MASON MURAWSKI PHOTOGRAPHY

Around Hampton Roads, many people know Peggy Todd as “Positive Peg,” a nickname that reflects how she shows up for her clients, her family, and her business. Real estate was never part of her original plan, but over the past two decades, she has built a career on consistency, relationships, and trust with Liz Moore & Associates.

Originally from Cleveland, Peggy’s journey to Hampton Roads came through her husband’s military career. After years of moving, from Alaska to Oklahoma and beyond, their family landed in Virginia and knew it was home. “We loved the water, the seasons, and the community,” she shares.

Before real estate, Peggy was a daycare provider while raising her children. That role led her to a real estate team, where she started as an office manager and later became a buyer’s agent. Encouraged by her husband, she eventually stepped out on her own and found her stride.

What she discovered was a career centered around helping people through meaningful transitions. From first-time buyers to families selling longtime homes, Peggy thrives in guiding clients through both the practical and emotional sides of real estate. “I love helping people make decisions that are right for them,” she says.



While many agents lean heavily into marketing, Peggy describes herself as “more of a numbers person.” That data-driven approach has become one of her greatest strengths. Whether advising on pricing or navigating market shifts, she leads with facts and clarity, helping clients feel confident in any environment.

And she’s seen plenty of shifts. From the market crash to the fast-paced surge during COVID and the shifts agents face today, Peggy has remained steady by focusing on preparation and knowledge. “You can achieve in any market,” she stresses. “You just have to understand it.”

That consistency has led to the business she’s built largely on referrals and repeat clients. “Someone coming back or referring their family means everything,” she shares. “It means you did it right the first time.”

Behind the success, however, is a story of resilience. In 2019, Peggy was



**“Peggy is a spark plug in our company and has been for over 20 years now. As our Rookie Team Leader in Newport News, she mentors our new agents, fostering in them a sense of accountability and professionalism that provides the foundation that our team is built on. I have been beyond blessed to watch Peggy’s career blossom over the years—she is truly a treasure to us.”**

*—Liz Moore, Managing Broker, REALTOR®*

diagnosed with breast cancer. Through treatment and recovery, she adjusted her workload and gave herself grace. “I knew I wasn’t going to be at 100 percent, which had to be okay,” she explains. With support from her brokerage and years of experience, she continued serving clients while prioritizing her health.

More recently, Peggy and her husband welcomed her parents into their home as they navigate health challenges of their own. Once again, she had to shift—not her goals, but how she approached them. “Sometimes your goals stay the same, but the way you reach them has to change,” she notes.

That mindset carries into every part of her life. Peggy is intentional about setting goals, revisiting them, and staying disciplined in her business, but she’s equally committed to protecting time for what matters most. Every Saturday at 4:00 p.m., she and her husband have a standing date—no



real estate allowed. “We don’t live to work,” she says. “We work to live.”

Whether traveling with friends, enjoying quiet evenings by the water in Hampton, or spending time with her two dogs, Jackson (a chocolate lab) and Sasha (her silky terrier), Peggy prioritizes a life that feels as full personally as it does professionally.

As her career has grown, so has her desire to give back to the industry. Peggy has served as a past president of the Virginia Peninsula Association of REALTORS®, sat on the Virginia REALTORS® Board of Directors, and is a graduate of both the Virginia and the National Association of REALTORS® Leadership Academies. Her passion for involvement deepened when she experienced advocacy firsthand. “I realized we can actually make a difference,” she says. “When we work together, our voice is so much stronger.”

For agents considering getting involved, her advice is simple: Start where your interest is. “Find a committee that stands out to you, connect with someone who’s involved, and just go to a meeting,” she advises. “You don’t have to jump in all at once. Just take that first step.”

Today, Peggy continues to lead through her own business and by mentoring newer agents and helping them build strong foundations. For her, success has never been about chasing trends or competing with others: it’s about building something meaningful and sustainable.

At the end of the day, Peggy hopes to be remembered as someone who brought positivity, integrity, and a genuine desire to help others into every interaction. And for those who know her as “Positive Peg,” that legacy is already well-established. ▀

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## Common Spring Pest Problems

**Termite swarms:** We have a lot of moisture in our area, making the environment ideal for termites. These winged pests emerge on warm, humid days to start new colonies—look for signs of them indoors or near windows. Address concerns early to avoid costly structural damage

**Ants:** As temperatures climb, ants begin foraging for food and water, often entering kitchens and bathrooms.

**Cockroaches:** American cockroaches are common in our humid climate and gravitate toward crawlspaces, garages, and damp areas. Sealing entry points, keeping surfaces clean, and reducing moisture now can help prevent

infestations during the hottest months.

**Outdoor Critters:** Ticks (tall grass/wooded areas), chiggers (grassy areas), fleas, and mosquitos (breeding in standing water) can turn the outdoors into a battlefield. Prep yards in spring by trimming grass, clearing debris, and eliminating standing water.

In addition to these invaders, our coastal humidity makes crawlspace moisture a common issue. Damp conditions attract termites, ants, and roaches while contributing to wood rot and poor indoor air quality. Installing vapor barriers and using crawlspace dehumidifiers can help maintain a dry environment that discourages pests and supports a healthier home year-round.

Our preferred partner team at PESTOUT shares what agents and their clients need to know this season—before the bugs move in.

The key here is to prevent problems before they start. Winter services help prevent spring hatchings, while spring treatments prepare homes for increased summer pest activity. Regular inspections can identify risks early, allowing homeowners to enjoy the season with confidence.

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Insects

  
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# 2025

## BY THE NUMBERS

HERE'S WHAT PENINSULA TOP 300 REAL ESTATE AGENTS SOLD

### \$2.8 BILLION



TOTAL VOLUME

TOTAL UNITS



### 6,429



AVERAGE VOLUME PER AGENT

### \$9.2 MILLION



AVERAGE UNITS PER AGENT

### 22



## The Fastest Way to Upgrade Your Listing? Start Outside!

Spring is peak listing season in Hampton Roads, and great curb appeal is what gets buyers excited before they even walk through the door. Here are three quick landscaping upgrades that make homes photograph better and attract more attention online.

### ADD COLOR AT THE FRONT DOOR

Two large planters with seasonal flowers instantly frame the entry and make listing photos pop.

### REFRESH THE MULCH

Fresh, dark mulch is one of the easiest ways to make landscaping look clean, polished, and well maintained.

### POWER WASH THE ENTRY

Driveways, walkways, and porches can look brand new in under an hour with a quick wash.



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