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Heath Dillard,
President and CEO, VisitGreenvilleSC

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ON PAGE 3







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COMMUNITY PULSE

VisitGreenvilleSC CEO Sees Strong Link Between Tourism, Development, Quality Of Life

BY KATHY LAUGHLIN

The new President and CEO of VisitGreenvilleSC may be tasked with attracting tourists and events to the region, but along the way, he also intends to attract new businesses and residents and to help improve the quality of life for those who already live and work here.

"My philosophy, and what we're seeing in the data, is that tourism is the front porch for broader economic growth and an enhanced quality of life for residents," says Heath Dillard, who was hired in November to lead VisitGreenvilleSC.

"We don't see tourism in a vacuum, as something that only provides financial and economic benefit to hospitality-related businesses."

Dillard was raised in Spartanburg but honed his business and marketing skills in Charlotte – five years with the Charlotte Knights baseball organization, a Triple-A affiliate of the Chicago White Sox, followed by 10 years in the tourism industry, working for the Charlotte Regional Visitors Authority.

"In Charlotte, we had a strategy that emphasized our employees and grew our customer experience reputation to equal the world's best brands," Dillard says.

The work, he says, prepared him for the top spot at VisitGreenvilleSC – a member-based, destination marketing organization that represents the hospitality industry and other businesses in Greenville County. The nonprofit adopted the slogan, "Yeah, That Greenville," in 2012.

"When this opportunity became available," Dillard says, "I felt comfortable that I was ready for the role, that I can effectively work within this community, to help it continue to grow, to help it continue to face its challenges,



Bon Secours Wellness Arena and VisitGreenvilleSC welcome Greg Sankey, Southeastern Conference Commissioner, center, to Greenville. Pictured are Jonathan Brashier, Beth Paul, Sankey, Tiffany Daniels and Heath Dillard.

to lead the team that has consistently grown Greenville's share of voice in the tourism vertical."

He is also actively working toward better collaboration between VisitGreenvilleSC and economic development agencies and city and county governments.

"Our success is their success. I believe we can enhance one another and collectively achieve the goals of the community," he says.

"I've seen that the reasons a place appeals to potential visitors are similar to the things that appeal to somebody who wants to live here, or go to college here, or start or relocate a business."

That's even more true as economies become more service-oriented.

"The Upstate, and Greenville specifically, has a long history of manufactur-

ing. But even that sector is finding that quality of life is important, whether you're trying to recruit employees on the line or into management or trying to recruit vendors to move closer to your supply chain," Dillard says.

"Quality of life is becoming more and more important, and that directly overlaps with the work we do to showcase Greenville as a top destination. Things that are great for visitors are also great for residents."

VisitGreenvilleSC promotes the area's restaurants, hotels, meeting and event spaces, outdoor activities, arts and culture, festivals and concerts as part of its mission to increase leisure travel and grow the market for conventions, meetings and events.

Current residents may not see the value of tourism when they are stalled in

traffic or struggling to get a reservation at their favorite restaurant, but those challenges are preferable to a community in decline, Dillard says.

"Visitors add demand to our restaurant scene that would otherwise see the collapse of up to one out of three restaurants in our community. They create demand that allows us to attract A-list events to the Peace Center and Bon Secours Wellness Arena and other venues. Visitors make a positive impact on our lives in ways that residents may not consider."

As for VisitGreenvilleSC – which was founded in 1984 as the Convention and Visitors Bureau and renamed in 2013 – Dillard and his team are charged with promoting a community that has experienced rapid growth.

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“Those who came before us did excellent work, and we want to stand on the shoulders of that work,” he says.

“The Greenville we’re inheriting is very different than Greenville was 10 years ago. There is good that comes with that, and there are also some challenges. We’re trying to wrap our arms around those challenges.”

Dillard says that growth means changes to the market for leisure, meetings, groups, conventions and events.

“We want to attract audiences that will respond to the Greenville that we have today and the Greenville that we’re going to have five years or 10 years from now.”

Dillard also sees the organization playing a bigger role in the community – across city and county boundaries.

“We do see tourism and quality of place as synonymous. And we want to make sure that we play a role in improving the quality of place, not just in pro-

moting the place,” he says.

VisitGreenvilleSC will soon release a 10-year strategic plan.

“We want to be an evolved sales and marketing organization, the kind of organization that helps manage the destination, helps advise future planning,” Dillard says.

The team also intends to be a champion for the approximately 48,000 people in the Greenville area who work in the leisure and hospitality industry.

“We want to work on things that are going to improve their lives, to increase their wages and income ... but not just financial changes ... holistic changes,” Dillard says. He cites transportation and housing issues specifically.

The Greenville area welcomes 7 million visitors a year, he says. Almost none of those visitors will interact with the 20-plus staff members at VisitGreenvilleSC.

“Visitor interactions and the quality of their experience is almost solely re-

“Quality of life is becoming more and more important, and that directly overlaps with the work we do to showcase Greenville as a top destination. Things that are great for visitors are also great for residents.”

Heath Dillard,
President and CEO, VisitGreenvilleSC

liant on those 48,000 people. How do we ensure that those people are motivated and inspired and excited to come to work every day,” Dillard says.

“We need to understand – maybe more than any other industry – that our people are our asset. And the investment in them is incredibly important.”

As for Dillard and his wife and three

sons, Greenville has been welcoming.

“To pick up and start over was a personal challenge, but also incredibly rewarding. We’ve been able to feel first-hand why Greenville was named ‘America’s Friendliest City’ and look forward to experiencing everything the community offers to visitors and residents alike.”

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Making Upstate Connections for Over 80 Years

FN America Expands To Liberty

FN America LLC is expanding its South Carolina footprint to Pickens County with a second production facility. The company's \$33 million investment will create 176 jobs.

With existing operations in Richland County, FN America will build the new facility in Liberty. The 100,000-square-foot facility will be built over two phases and will accommodate the company's expanding manufacturing operations.

FN America is a partner to the U.S. Department of Defense, developing and manufacturing small firearms for the U.S. military. FN America opened its South Carolina operations in 1981 to manufacture the M240 medium machine gun under contract to the U.S. Army. FN America focuses on a range of small arms including lightweight machine guns, medium machine guns and other weapons for the U.S. Department of Defense, law enforcement agencies and consumers.

The company employs more than 600

people. It plans to break ground for the Pickens County facility in 2024 with an estimated completion date in 2025.

The Coordinating Council for Economic Development approved job development credits related to this project.

Well Walkers Dates, Mental Health Event

Bon Secours St. Francis Health System and the Bon Secours Wellness Arena have announced May dates for the Well Walkers program, with a special event in honor of Mental Health Awareness Month.

The arena concourse will be available from 9 a.m. to 1 p.m. May 9, May 11, May 16, May 18, May 23 and May 25.

Each loop around the concourse is a quarter-mile. Access is free, and no registration is required.



Alexander

On May 16, Stacy Alexander – Bon Secours Psychiatric Mental Health Nurse Practitioner – is presenting “Moving with a Mental Health Provider.” Alexander will be on site to offer education and tips for those whose family members have dementia and behavioral disturbances. She will be available to walk a lap with anyone who wants to talk or ask questions.

Parking for Well Walkers is free in the VIP lot at the arena, located off Church Street.

Mast Store Recycling Socks

In a new recycling partnership with Smartwool, Mast General Store has collected 136.7 pounds of clean, used socks. The first phase of the program was offered only to employees.

The store opened Smartwool's Second Cut Sock Recycling Program to customers in April. Collection bins are in each of the retailer's 11 locations.

Clean used socks, in any condition, made of any material, will be collected from customers.

The Mast Store joined Smartwool's Second Cut Project to support the manufacturer's efforts to keep socks, an especially difficult product to recycle, out of landfills. Each year in the United States, 17 million tons of textiles are sent to landfills.

The Mast Store carries Smartwool's products; several other retailers have joined the nationwide recycling initiative. The Second Cut Program is part of Smartwool's goal to make 100% of its products circular by 2030.

Material Return, of Morganton, North Carolina, coordinates collection pickups and repurposes used socks and other textiles into new products like beanies, dog beds, fiber fillers and insulation. To date, the company has recycled 4 million pounds of materials.

The Mast Store encourages customers, members of the community and employees to bring in socks in any size or brand.

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TreesUpstate Honors Arbor Day, Volunteers

In honor of National Arbor Day, which was April 28, TreesUpstate has announced the following accomplishments for the 2022-23 season.

Thanks to donations and volunteer help, TreesUpstate has had 37 tree planting events; planted 928 trees of 50 different species and cultivars; held 22 tree giveaways; given out 6,819 trees; held 17 student plantings; and engaged 1,762 students and 1,029 volunteers for a total of 2,854 volunteer hours.

TreesUpstate is a local nonprofit dedicated to planting, promoting, and protecting trees across the Upstate.

Attorney Scott Todd Named to 'Rising Stars' List

Greenville DUI and criminal defense attorney Scott Todd has been selected to the Super Lawyers 2023 South Carolina Rising Stars list. He is a partner at Sumner & Todd Attorneys at Law.

Each year, no more than 2.5 percent of the lawyers in the state are selected by Super Lawyers to receive the honor. Super Lawyers, part of Thomson Reuters, is a rating service for lawyers from more than 70 practice areas. The selections are made through a survey of lawyers, research, and peer reviews.



Todd

A native of Laurens, Todd joined Sumner Law Firm in 2021 and was named partner in 2022. The firm represents clients in more than 25 courts in Upstate South Carolina.

Simpsonville Chamber Sponsors Beer Tasting Tour

Sippin' In Simpsonville – A Summer Beer Tasting Tour, presented by H2E Construction and sponsored by the Simpsonville Area Chamber of Commerce, will take place at 6 p.m. May 12 in downtown Simpsonville. Sponsors are looking for volunteers. Each volunteer will receive a ticket and a T-shirt.

In addition, a few tasting locations are



A few of the TreesUpstate volunteers during 2023.

still available to businesses interested in sponsoring them.

Tickets are on sale for the event, a craft beer-tasting tour of Simpsonville's shops and local businesses. Ticket holders can enjoy craft brews, local food, live music and Simpsonville's downtown atmosphere. The route will feature more than 25 businesses pouring 2oz. samples of local, craft, and seasonal brews.

Regular tickets are \$30. VIP tickets are \$50. For information, go to simpsonvillechamber.com.

Business After Hours At Founders Credit Union

The Simpsonville Area Chamber of Commerce Business After Hours and Grand Opening at Founders Federal Credit Union has been rescheduled and will be held from 5 to 7 p.m. May 16 at the credit union's newest location at 252 Harrison Bridge Road.

The event will include a ribbon cutting, heavy hors d'oeuvres, beer, wine, door prizes and giveaways.

The Founders Difference began in 1950 with a group of Springs Mills employees and then became the Springmaid Credit Union, which expanded throughout the tri-county area. Seventy years and a name change

later, Founders Federal Credit Union serves over 251,000 members through more than 37 locations across two states. It is a nonprofit financial cooperative.

The Simpsonville Area Chamber of Commerce co-hosts Business After Hours with a different chamber member each month. Events typically fall on the fourth Thursday. For information, go to simpsonvillechamber.com.

Recruiter Adds Consultant

Find Great People has welcomed Eleanor Dunlap as an Executive Organizational & Talent Consultant.

Dunlap has a background in organizational development, board advisory and governance, systems thinking and design, succession, executive search, and leadership coaching.

As a consultant at FGP, Dunlap will continue to focus on those areas for businesses and nonprofit organizations.

A Greenville native, Dunlap is a Liberty Fellow, a Hull Fellow, and a Creating Healthier Communities Fellow. Before joining FGP, Dunlap was the Chief Impact Officer of The Graham Foundation in Greenville.

Find Great People is a talent acquisition and human resources consulting firm. It

was named one of America's Best Recruitment Firms by Forbes.

Over four decades, FGP services have evolved to include direct hire search, temporary staffing, technology recruiting, outplacement services and human resources consulting. Specialty areas include health-care, government, financial services, manufacturing and engineering, nonprofit, professional services and technology.

In addition to its headquarters in Greenville, the company has offices in Columbia, Charleston and Nashville. It is a veteran-owned small business.

735 Acres Protected In Upstate

Upstate Forever recently announced the permanent protection of six properties totaling 735 acres in Anderson, Greenville, and Pickens Counties. The land was permanently protected through conservation easements, which are voluntary legal agreements between landowners and Upstate Forever's nationally accredited land trust.

The following properties have been protected.

- Eastatoe Headwaters, 26 acres in the Eastatoe Valley of Pickens County, adjacent to the Jocassee Gorges Wilderness Area
- Five Oaks Farm, 401 acres of forest and pastureland with more than a mile of frontage along the Saluda River located in southern Greenville County
- Beaverdam Creek Preserve, 33 acres with significant frontage along Beaverdam Creek, wildlife habitat, and 11 acres of wetlands located just outside of the City of Greer in Greenville County
- Bryson Children's Nature Walk, 63 acres that the Town of Six Mile plans to open as a public park and outdoor classroom for students at the adjacent Six Mile Elementary School
- Blackwell Farm, approximately 50 acres containing hardwood and pine forests, diverse plant species and wildlife habitat, and tributaries of the Tyger River in northern Greenville County

Upstate Forever was founded in 1998 by Brad Wyche to promote conservation in 10 counties: Abbeville, Anderson, Cherokee, Greenville, Greenwood, Laurens, Oconee, Pickens, Spartanburg and Union.

5 Specialty Rooms Home Buyers Really Want



By Dave Hagan, President
(Home Builders Association of
Greenville)

Every home buyer has an ideal home in mind. Location, home size and features are among the top considerations when deciding if a home is right for you. However, one new home feature that piques home buyer interest is specialty rooms. Beyond bedrooms and bathrooms, specialty rooms have a specific purpose. The National Association of Home Builders (NAHB) surveyed recent and prospective buyers about what specialty room they considered essential and desirable in their new home. The survey results may surprise you.

Laundry Room. A space for folding, hanging or simply a space to put dirty clothes placed high on the list. A large majority of buyers (87%) rated the laundry room as an essential/desirable feature. A laundry room has consistently been the most popular specialty room since 2003. These rooms are more than a space for appliances and can be outfitted with built-in storage and other features to help make the most of the area.

Home Office. More flexibility with work makes this space in new homes among the most popular. A majority (63%) of buyers want a home office. However, the survey revealed that this request isn't a recent trend. The share of buyers who desire this has remained above 60% since 2007. Home offices are popular among millennials and married couples with children.

Flex/multipurpose Spaces. Formal rooms have their place in homes, but more buyers are saying they want space with the ability to adjust to meet their needs. More than half (56%) of buyers wanted a flexible or multipurpose room. From transforming a guest space into a hobby area or simply a quiet nook to find respite, flexible spaces are grabbing buyer attention.

Sun Room. The home décor theme of bringing the outdoors in via natural light and indoor plants is growing in popularity. More than half of buyers (54%) in the survey considered a sun room essential/desirable. Generally, sunrooms have large or floor-to-ceiling windows to maximize natural light and can be enjoyed in the summer, spring and fall. In addition, a home with a

sun room adds more square feet, providing ample space to unwind and soak up natural light.

Breakfast nook. Stylish and functional, breakfast nooks provide extra space for dining and spending time with family. More than half, 52%, of survey respondents considered a breakfast nook an essential feature. Nooks vary based on the style of your home. However, you can generally find them near or on the side of your kitchen with chairs or a bench and a small table. A designer can help buyers transform the nook into a stylish space or recommend ways to sneak in additional storage space for your kitchen.

New homes offer modern floor plans and specialty spaces that meet your family needs. For more information about new homes available in the community visit, www.hbaofgreenville.com or reach out to Taylor Lyles, CEO, Home Builders Association of Greenville.



www.HBAofGreenville.com

Pending Home Sales Decreased 5.2% in March



Nick Carlson
2023 President of The Greater Greenville
Association of Realtors®/Realtors®
Realtor® with Wilson Associates

Pending home sales decreased in March for the first time since November 2022, according to the National Association of REALTORS®. Three U.S. regions posted monthly losses, while the South increased. All four regions saw year-over-year declines in transactions.

The Pending Home Sales Index (PHSI) – a forward-looking indicator of home sales based on contract signings – waned by 5.2% to 78.9 in March. Year over year, pending transactions dropped by 23.2%. An index of 100 is equal to the level of contract activity in 2001.

“The lack of housing inventory is a major constraint to rising sales,” said Nick Carlson, 2023 President of The Greater Greenville Association of Realtors® and Broker Associate with Wilson Associates in Greenville, SC. “Multiple offers are still occurring on about a third of all listings, and 28% of homes are selling above list price. Limited housing supply is simply not meeting demand nationally.”

NAR forecasts that the economy will continue adding jobs, albeit at a slower pace, and mortgage rates will drop – with the 30-year fixed mortgage rate progressively falling to 6.0% this year and to 5.6% in 2024. Housing stats will fall from

last year by 7.3% in 2023, to 1.44 million, and then increase 6.9% in 2024, to 1.54 million.

“Sales in the second half of the year should be notably better than the first half as job gains continue and more favorable mortgage rates are expected,” said Carlson. “Sales of new homes are already matching 2019 pre-COVID activity and are expected to increase in 2023, largely due to plentiful inventory in this segment of the market.”

With continued job gains and improving interest rates, NAR anticipates existing-home sales will steadily improve in the upcoming months but will still come up short on an annual figure. Existing-home sales will drop from the prior year by 9.3% in 2023, to 4.56 million, before increasing by 15.4% in 2024, to 5.26 million. Newly constructed home sales will increase from last year by 4.5% in 2023, to 670,000, due to more plentiful inventory in this segment of the market, and increase by another 11.9% in 2024, to 750,000.

Compared to last year, NAR forecasts that median existing-home prices will mostly stabilize – with the national median existing-home price decreasing by 1.8% in 2023, to \$379,600, and then improving by 2.8% in 2024, to \$390,000. The expensive West region of the U.S. will see lower prices, but the affordable Midwest region will likely squeak out a positive gain. The median new home price will be lower by

1.9% in 2023, to \$449,100, followed by an improvement of 4.2% in 2024, to \$468,000.

Pending Home Sales Regional Breakdown

The Northeast PHSI fell 8.1% from last month to 66.6, a decline of 24.3% from March 2022. The Midwest index dropped 10.7% to 75.7 in March, down 21.5% from one year ago.

The South PHSI improved 0.2% to 99.6 in March, falling 19.8% from the prior year. The West index decreased 8.0% in March to 59.4, reducing 32.2% from March 2022.

The National Association of REALTORS® is America’s largest trade association, representing more than 1.5 million members involved in all aspects of the residential and commercial real estate industries. The term REALTOR® is a registered collective membership mark that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict Code of Ethics.

The Greater Greenville Association of REALTORS® represents over 3,900 members in all aspects of the real estate industry. Please visit the Greater Greenville Association of REALTORS® web site at www.ggar.com for real estate and consumer information.

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Rent prices are keeping inflation high

But increases appear to be waning in parts of US

SWAPNA VENUGOPAL RAMASWAMY
USA TODAY

Rental prices were by far the “largest contributor” to the rise in inflation on an annual basis in March, according to data released by the Bureau of Labor Statistics.

While consumers paid less for gasoline and grocery, causing the consumer price index – a widely used measure of inflation – to moderate to 5% in March from a year earlier, housing costs went up 8% during the same time period.

“This more than offset a decline in the energy index, which decreased 3.5% over the month as all major energy component indexes declined,” noted the Labor Department in the report.

March marked the ninth consecutive month of declines and the smallest year-over-year increase since 2021.

On a monthly basis, housing costs, which make up 40% of the index, declined to 0.6% from 0.8% in February.

Why is rent so high in the US right now?

Over the past two years, the U.S. median rent rose by 18%. That was mostly because a competitive housing market and higher mortgage rates shut many people out of home buying. A strong jobs market and shortage of inventory also contributed to rising rent. However, newly constructed apartments are expected to hit the market this year, which should lower rental prices.

What’s happening with rental prices now?

Rent growth continued to slow in February. Year-over-year increases dipped



Over the past two years, the U.S. median rent rose by 18%. GETTY IMAGES

to 2%, the lowest yearly growth in 20 months and the sixth consecutive month of single-digit increases, according to Rent.com

The national median rent is \$1,937, down from \$1,942 in January. It is the lowest median rental price since February 2022 when rents were \$1,904. Prices peaked in August 2022 at \$2,053, after rising above \$2,000 for the first time in May of that year. February’s rent level represents a 6% decrease from August’s peak.

At the state level, median rent was down in 60% of markets month over month. The largest decreases were mostly in the Northeast, including Connecticut (3%), Rhode Island (2%) and New York (2%).

Just over 16% of state markets were down year over year.

Where is rent going up?

While most of the significant yearly increases were concentrated in Southern and Midwestern states, New Hampshire saw the greatest growth with a 24% increase in prices. South Dakota wasn’t far behind registering 23% growth over the past year, according to Rent.com:

South Dakota (+23%).
Arkansas (+19%).
Florida (+18%).
Mississippi (+17%).
North Dakota (+15%).
Delaware (+14%).
Iowa (+14%).
Tennessee (+12%).
New York (+11%).

Where is rent going down?

Seven states saw year-over-year price declines in January. Three of these states – Idaho, Nevada and Colorado – were from the Mountain West. Rent in Idaho is in the fifth month of decline. Its 3% drop was the largest among all states:

Idaho (-3%).
Nevada (-2%).
Washington (-2%).
Minnesota (-1%).
Virginia (-1%).
Massachusetts (-1%).
Colorado (-0.3%).



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Don't Let Emotions Rule Your Finances

BY KATHY LAUGHLIN

A volatile stock market, continuing inflation and supply chain issues along with increasing interest rates and talk of recession: It wouldn't be shocking if financial advisors Tim and Wynne Curran were deluged with calls from panicked clients.

Not so.

The husband and wife team – whose business is appropriately named The Finance Couple™ – provides investment management, retirement planning and advises clients on issues such as tax planning and Social Security.

As independent financial advisors, they pride themselves on giving clients realistic and comprehensive financial advice.

Tim, a CERTIFIED FINANCIAL PLANNER™, had long anticipated that the skyrocketing stock market and low interest rates may not last. "We were a broken record telling people last year that 'This is not normal,'" he says.

"We talk about fear and greed, the two common emotions with investing. We pretty quickly went from a very greedy stage for a couple of years to a fearful stage. It was a quick turnaround. It didn't surprise us," he explains.

Tim and Wynne work together with clients – mostly couples and single, divorced or widowed women.

"Usually, the women just want to know that everything's okay," Wynne says. "They don't necessarily care what the market's doing."

The changing economy emphasizes the need for trustworthy advice, Tim says.

"We are, first and foremost, financial planners. We manage a lot of money. A lot of people only get investment advice, and that's not financial advice. Investment

advice is only one piece of the puzzle. Unfortunately, men want to focus just on investments," he says.

Making financial decisions based on emotion can be dangerous, the Currans say.

"People need to be careful, not let those emotions trip them up and make mistakes that can cause harm for the next 10 or 20 years," Tim says.

The Finance Couple has begun a program called "Two Minute Tuesdays with Tim," which anyone can listen to at no cost at 1 p.m. every Tuesday on Facebook Live and the Finance Couple website, thefinancecouple.com. "Two Minute Tuesdays" are also archived on the website.

"We're trying to get information out there that's based on common sense. Because, as we all know, common sense is very uncommon," Tim says.

Tim's talks could be about the stock market or the economy. He might talk about wills, trusts, taxes, or even a hot topic in the news.

"It's pertinent to what's going on in the world," Wynne says.

Tim also writes a monthly newsletter, and he's written a book, "Keep It Simple, Stupid, How to Protect Your Finances from Wall Street and Yourself." Both are available at no charge through the Finance Couple website.

"You should always prepare for good times and bad – in good times and bad," Tim says.

"The money that you need today, tomorrow and five years from now is going to look very different than the money that you'll need in 10 years," Wynne says.

The Currans, who live in Greenville, have been married for 25 years and have worked together for 15 years. They



Wynne B. Curran - LPL Financial Advisor, R. Timothy Curran, JD - CERTIFIED FINANCIAL PLANNER™

have clients in over 24 states. Tim, a CERTIFIED FINANCIAL PLANNER™ and a non-practicing attorney, worked his way through the executive ranks of finance firms before becoming an independent advisor in 2003.

"When Wynne started working with me, it became readily apparent that two women have more connection than a man and a woman," Tim says.

The Currans also emphasize the need for both spouses to appreciate their full financial picture and have access to wills, mortgages, estate documents, deeds, cash accounts, taxes, and even passwords.

And if people can work with a financial advisor, it's important to ask questions and fully understand the answers, Wynne says.

"Make sure you know what you're getting and what you're paying. It's imperative. Never hesitate to get all your questions answered before you work with anyone," she says.

Ask advisors who they work for and how they get paid, Tim says.

"Our clients are our employers," he says. "We have a broker-dealer, but we hired the broker-dealer. They work for us. And that's the difference between an independent advisor and an employee advisor. We answer to our clients."

For more information, visit thefinancecouple.com or call 877-540-2501



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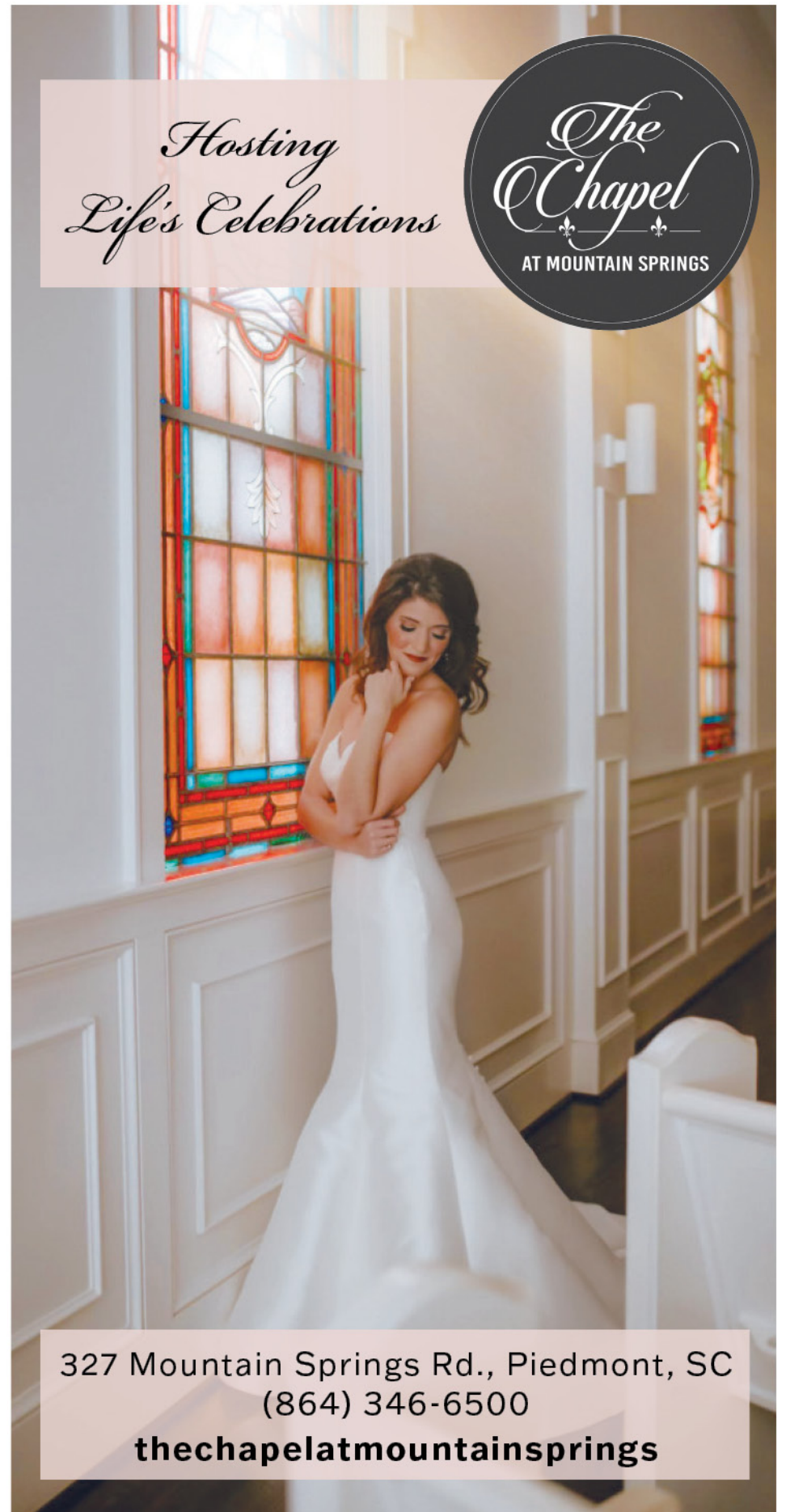
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thechapelatmountainsprings