Creating Solid Financial Strategies For Local Grand Strand Businesses

by Sara Sobota

Cary Rowell knows how to create a plan that can help you meet your financial goals. Whether it's for a small business or an individual, he makes the client's financial goals his top priority.

As financial advisor for Eagle Strategies LLC, a New York Life Company, Rowell begins every professional relationship by building a strategy with the client.

"When I meet with someone for the first time, we talk about what they're doing now, what works, what doesn't work, and what they'd like to do that they're not doing. I don't ever want to interfere with what's working now for somebody. I want to look for gaps or things that are not working well. I always start from the standpoint of strategic planning," Rowell said.

Clients often haven't considered their own goals, whether they might be growing income, building a legacy, or minimizing taxes. Each scenario demands a different approach, and his

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emphasis is on service before products.

"The focus of my work is not the products," Rowell said. "The products are a means to an end. Together, we determine what the end is, and then determine if you need any products

With 30 years of personal experience in the construction and building industry, Rowell is uniquely positioned to work with home builders, developers, contractors, and property

"No one who does what I do understands what they do as well as I do," said Rowell. "I know how their cash flow works: I understand why they might have 15 different LLCs. If I have an early morning appointment and it's

> raining, I know they're out covering slabs and will have reschedule."

Small business owners in the building industry often re-invest all their profits back into the business. Rowell said, because it's likely to vield the highest return. However, that's not always the best longterm strategy.

"The person wouldn't go out and invest all their money in the stock of a single company," said Rowell. "When you put all funds back into your business, that's what you're doing. There's no diversification to mitigate risk. So I say, 'Let's take a percentage of profits out of the business every year and



Cary Rowel, a licensed agent for New York Life Insurance Company, is a Wealth Advisor offering Financial Planning and Investment Advisory Services through Eagle Strategies LLC, a Registered Investment Advisor.

do something with it that's going to help your future, help your family, your taxes - whatever your goals are," Rowell said.

While Financial Planning and Investment Advisory are generally long term in nature, Rowell also works with clients with more specific short-term issues.

"Most of what I see are debt issues, budgeting and spending issues, and for seniors, clutter issues," Rowell said.

"Clutter issues" refers to situations in which people have collected boxes and boxes of financial documents over the years and become unable to organize, interpret, or access the documents they possess.

"It's hard for them to keep up with all of it," said Rowell. "I go in and tell them what to throw away and what to keep - we simplify their financial life by consolidating accounts."

Rowell understands that each company and each business owner is unique, and its financial plan should be, too. For further information call (843) 449-7805 or email WCRowell@EagleStrategies.com.

Eagle Strategies LLC, New York Life Insurance Company, NYLIFE Securities LLC nor any of its affiliates give legal or tax advice and recommend that you consult with those advisors for such advice.

The Latest Products & Services In Kitchen & Bath Design



by Sara Sobota

The year 2020 saw an increase in the amount of homeowners wanting to remodel the interior of their living space. The design of the kitchen & bathroom space, whether a remodel or new construction project, is always one of the first items that is addressed with the designers and building contractors. Creating both a very appealing and functional kitchen and bath space is always the ultimate goal. Aligning with the proper professionals with the experience to assist you in creating this design is important to the overall project. Building Industry Synergy reached out to five respected companies here on the Grand Strand that possess the knowledge, products and services available to handle your requests and streamline your project.

National Kitchen and Bath Design **Group** is quickly becoming a leader along the

Grand Strand for its expert design services, range of products including the latest styles, as well as traditional looks and a keen attention to detail that means they get it right the first

Owner David Johnson leads a professional design team that boasts over 45 years of experience, and Johnson himself has been in the business since 2006. National Kitchen and Bath Design Group services new construction as well as remodels, especially oceanfront condo units in need of an upgrade.

"Most of the inventory on the oceanfront is aging, and 75 percent of everything on the oceanfront is ready to be redesigned," said Johnson. "Owners feel they need to invest some money to get those units updated to get quality renters."

Current trends both along the oceanfront



The professionals @ National Kitchen & Bath Design Group bring over 45 years of experience to Grand Strand building professionals and homeowners. (from left to right) Mark Goff (customer service), Gerardo Aguilera (designer), David Johnson (president / owner), Karen Rawls (lead designer) & Tom Gebbia (residential sales & design). The showroom is located @ 12066 Hwy. 17 Bypass in Murrells Inlet (in the large office complex with Carolina Temperature Control).

and in new construction are light, airy looks in a transitional mode. with light painted cabinetry, though some darker palettes such as navy and charcoal do come into play, said Johnson.

When it comes to kitchen design, National Kitchen and Bath Design Group offers an array of customized options that ensure an organized home center that's a pleasure to live in.

"We feature a ton of storage options like pull-out pots and pans, hanging organizers, roll-out trays, spice racks – lots of things that make functionality and organization in the kitchen easier," said Johnson.

Coming soon to the National

(Continued on page 12)



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Kitchen and Bath Design Group showroom is Oculus design. This virtual reality product allows customers to not only see but to experience their potential kitchen or bathroom during the design process.

"People can come in and put on a headset, and we can put them into a 3D, real-time kitchen," said Johnson. "That way they feel that they're actually there instead of looking at a 3D rendering."

Another popular item for both kitchens and bathrooms that's fairly new to the market are TopZero sinks.

"This is innovative sink technology," said Johnson. "They are seamless at the top edge even though there's still an under mount, but the sink comes within 1/8 inch of the top of the granite so there's not that seam that collects



mold and has to be cleaned. It gives the sink a sleek, unique, modern look, and it's a really nice sanitary option for kitchen sinks."

The defining feature of a job by National Kitchen and Bath Design Group is the information gathering and interview process, Johnson said.

"We spend a ton of time going over details



with customers to ensure that we're getting what matches their lifestyle. It's important for us to interview the customer about their habits and things that they do on a regular basis in the kitchen or the bathroom so that we match the room to their style, their lifestyle" said Johnson. "That does help us achieve success once we finalize the design, so that there are no surprises, nothing being left out."



David Johnson (left) checks on the availability of product online with designer, Gerardo Aguilera (right).

For a new or updated kitchen or bath that meets your unique needs and lifestyle, visit David Johnson or any member of the professional staff at National Kitchen and Bath Design Group.

Looking for an appliance company that offers the latest products and customized service? **Swift Appliance** has got you covered.

Owner Nancy Swift said the new showroom display features the coolest and the hottest – offerings from Bosch, Thermador, and GE Monogram and Café

only that customers can see, feel, and try out the latest technological features of each item, but also that the staff benefits from training and thorough understanding of the appliances' operations and benefits.

Swift said the beauty and elegance of the GE Café collection draws the customer's eye immediately.

"GE Cafe has two new refrigerators Having the items on display means not that are absolutely stunning," said Swift.

"One is a four-door - the bottom right-hand side is convertible so it can be a fridge or freezer. And the GE Café five door has backlighting; everything about it is stunning. We make sure we power all the utilities and put them in demo mode so you can actually see how beautiful it is."

Swift said the recent pandemic has changed the way many homeowners view and use their appliances.



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Swift Appliance owner, Nancy Swift, in her Murrells Inlet showroom located @ 5190 Hwy. 17 Bypass (21/2 miles south of Waccamaw Community Hospital).

"Because of COVID, a lot more people have been sitting in their house for several months," Swift said, "and they're finding out that their appliances don't work as well as they thought. They're upgrading, too. For example, instead of a basic oven, maybe they want one with convection. because they've spent a lot of time with it and realize what they like and need."

The appliance procurement process has also meant a change for appliance shoppers, and Swift Appliance is customizing its service accordingly.

"We have hundreds of items on backorder, some for several months," said



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The Swift Appliance team of professionals are ready to assist

you with your next appliance purchase project. (from left

to right) Amber Self (office manager), Kaytlin Fisher (sales

representative), Richie Lorenzana (sales representative), Nancy Swift (owner) & Kevin Swift (general manager).

back through Swift. "To address that problem, we're our list as far as we need to in order to doing what nobody else is going to do: if we accommodate people who have made orders."

> addition. In knowledgeable Swift employees accommodating customers who encounter a backorder by offering a list of similar items that are in stock.

In the end, for Swift Appliance, business is all about educating customers on the best products that will meet the way they live, and Nancy Swift offers an example.

"A lot of customers come in to purchase items

(Continued on page 14)

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Swift Appliance general manager, Kevin Swift

Hardwood

Tile

Stone

for their dream home, and they want that 36-inch, beautiful pro range. And I say, 'If this is your forever home, you're going to grow old in it, right? Do you really want to lean down into that oven? Or would it look nicer if you just did a nice range top and a set of double ovens?' That's huge. People don't think about that. They're not thinking, wait, 10 years from now, do I really want to take a turkey out of the bottom of that

For Swift, the appliance purchasing is a learning process, and she is an excellent teacher.

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Since transitioning into new management in 2017, Celtic Granite & Marble has become a successful and reliable family business for Dave and Shannon Gormley. With more than 30 years of experience in hand-cutting and fabricating stone, the Gormleys and Celtic Granite are the go-to source for both builders and homeowners.

Shannon Gormley is the office and operations manager, ensuring that clients receive timely and thorough service.

"My expertise is in customer service, and I think that's really necessary in this market," said Shannon. "I maintain communication with the client and am always trying to figure out exactly what people are looking for."



Dave & Shannon Gormley inside their showroom & manufacturing facility @ 414 Bradley Circle in Myrtle Beach (just off Clay Pond Rd. — directly across from the site of the old Freestyle Music Park).

Gormley said about half her clients come in with a clear idea of their needs, while others like more guidance and direction.

"Some people who come in here know exactly what they want, whether I have to order it or whether they've already picked out their slabs. But there are also people who know they want new countertops but have no idea what they want. I guide them through the process, asking questions about their tastes and their home.

Dave Gormley handles all the stone, spending his days in the shop creating countertops in granite, quartz, marble, quartzite and onyx.



"He's amazing," said Shannon. "If there's a slab that needs a seam, he'll stare at it for 30 minutes to figure out how he's going to cut the kitchen so the seam is invisible. His work is as close to perfect as you're going to get."



Michael Marchese (burgundy shirt) with MJM Custom Building & Remodeling has been very pleased with the quality installations and attention to detail that he receives from Celtic Granite & Marble.

Celtic Granite & Marble offers free estimates and competitive pricing as well as a two-week turnaround time for both builders and homeowners. Being a local, family-owned business, Gormley emphasizes the straightforward nature of the bidding and pre-installation process.

"We are very well priced, and I tell customers, 'We'll come out and do your measure, and we encourage you to shop around," said Gormley. "Clients like us because we're honest about everything. There's nothing hidden – no hidden fees in the cost; everything is upfront and explained."

Celtic Granite & Marble works particularly closely with Michael Marchese with MIM Homes in Waterbridge Plantation, and Gormley feels the pairing is mutually beneficial.

"Working with Michael has been great," said Gormley. "MJM's kitchens are huge, and usually we're doing their entire home – kitchen, laundry room, bathroom, outdoor grill area - anything they want. I think the craftsmanship of the homes in general makes our stone look particularly good."

Gormley noted a few popular trends in the stone industry, including a specific type of stone and a bathroom feature.

"Fantasy Brown marble is definitely the number one seller over the past two years," Gormley said. "It comes in an array of colors: gray and white, brown and white, some slabs have a coral color, some slabs have a teal color, so it's very beachy and has a lot of movement. People just love it."



Another hot item is a twist on the athroom sink.

"Everybody likes rectangular bowls in their bathrooms," said Gormley.

Gormley said Celtic Granite is constantly seeking ways to make their service even better.

"We're always looking to improve everything we do."

(Continued on page 16)



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David Brady with Brady Glass Solutions says, "We are a very selfsufficient glass company that makes as many products in-house as we possibly can,



so we don't have to rely on distributors and long lead times. We do our own insulated glass, our own in-house beveling, cutting and fabrication of commercial windows. Also, we don't sub-contract at all; we have our own employees, so that from start to finish, our customers deal with our employees the whole

That one-on-one service, in addition to the fact that Brady Glass Solutions manufactures many of its own products, sets



Brady Glass Solutions owners, David & Latoshia Brady, in their Myrtle Beach showroom located @ 3825 Wesley St (turn onto Wesley St. next to the Meineke Car Care Center on George Bishop Pkwy.)

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the company apart from other dealers.

As a result of the pandemic in 2020. Brady has seen an uptick in the requests for hospitality and transaction partitions, such as sneeze guard and transaction windows for businesses. There are microbial coatings available for glass and commercial hardware that kill germs on contact. "All of our employees are required to wear masks on the jobsite and in elevators", said Brady.

After working in the glass business for over a decade, David Brady and his wife, Latoshia, started Brady Glass Solutions in 2010. Since then, the Bradys' business has evolved and thrived by serving the needs of homeowners, builders and property management companies.

"We started off very, very small, and we've grown to where we are today by stressing and focusing on customer service - really trying to be there when we're needed," said Bradv.

David noted several different trends that are particularly sought after in today's bathroom and kitchen design.

"Frameless shower doors are always popular for bathrooms," said David. "They seem to be what everybody wants. There are multiple different options and multiple configurations - it's kind of limitless as far as what you can do. They can be sliding, they can be swinging, they can be curved, they can be flat, or they can have multiple colors of hardware to match the plumbing fixtures. That's probably the most popular bathroom thing going." Brady also mentioned that stand alone panels without doors for walk in showers have become increasingly popular as well. Many times the design of the shower includes Matte



black hardware on the shower applications. Barn door style shower doors are also appealing in today's market according to Brady.

Glass is popular in the kitchen as well, and the options for styles, cuts and patterns seem endless.

"Just about every kitchen these days, from the entry-level houses all the way up to custom houses, seem to have at least two pieces of glass," Brady said. "A lot of people are doing clear glass, others are doing textured glass, fluted glass, seeded glass, and glue chip."

Glue chip is a process that involves applying silicon beads to glass that creates a fern-like or frosted texture on the surface.

"We're always designing and consulting with customers, trying to meet their needs," said David. "We want make

& Georgetown

sure what we're doing will be engineered safely and installed safely while meeting the design they're going for and their perfect satisfaction.'

portion of Brady Glass' business is property management companies, which also appreciate timeliness and high level of customer

Another significant

service provided. "We work with probably 20 different property management companies, providing services on sliding glass doors and shower windows, enclosures, table top replacement, mirror replacement,"

"We show up when we say we're going to show up, and we show up fast."

said Brady.



The Brady Glass Solutions team

(Continued on page 18)



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When it comes to kitchen and bath design. Coastal Luxe Interiors is another trend-setting, one-stop shop that offers a myriad of options for creating a customized home environment that fits your space and needs. With products and services ranging from cabinetry, flooring, fixtures, and lighting to design consultation in both inperson and virtual environments, Coastal Luxe Interiors helps homeowners create an ideal, personalized look in their living space.



Holly Hollerbach, with Coastal Luxe Interiors, inside a model home in the Waterbridge community in Carolina Forest. Coastal Luxe Interiors is located @ 6613 N. Kings Hwy. in Myrtle Beach.

Holley Hollerbach, director of marketing and interior designer with Coastal Luxe Interiors, said several new trends in kitchen design have evolved over the past

several months.

"One feature trending right now is contrasting the island color," said Hollerbach. "A lot of people are doing the island one color and walls/upper cabinets in a complementary shade. Or, they'll do the island in a certain color, with lower cabinets in one finish and upper cabinets in another finish. So, the design has been exciting and fun. Other trends are floating shelves and open-type displays, so that reduces some expenses of buying cabinetry but also gives you a more modern or transitional look."

Some of these creative trends are born

out of new lifestyles related to COVID-19.

"People are pulling triple duty in their homes: living at home, working from home, and home schooling," said Hollerbach, who has more



than 25 years' experience as an interior designer. "People are interested in maximizing each room to its fullest capacity. It's kind of making your home like a city -

creating different areas so you can be together or be alone, depending on your needs."



it – are you using it individually or a sharing it with a spouse? How many people are sharing it? Sometimes the layout is too close for comfort, but then there are choices of shower versus shower/tub versus standalone tub that make a big difference. We start by considering those elements for bath design.'

For bath, kitchen, or any other home space, Coastal Luxe Interiors provides 3D design services so clients can see the final product from the beginning of the process.

"We sketch with people in person to start the design, and then with a consultation fee, we'll transition to a virtual design," said Hollerbach. "That gives them a 2D view but also a virtual, 3D look you can show them on the computer. It applies all the colors and all the finishes so they can have a visual for what that design will look like once it's implemented."

The consultation service can be done in the home, in the Coastal Luxe Interiors showroom, or virtually, Hollerbach said.

"We've begun providing more virtual Many of those options, not only with computer-generated



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same considerations apply to bathroom design, Hollerbach said.

"How do you envision the space? How are you using files, but also discovery calls and zoom calls, so we can help people in home or

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