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Visit The Building Industry Synergy Representatives In The Pre Function Area At The HGHBA Home Improvement & Outdoor Living Show In The MBCC September 15th - 17th
(In The Lobby Close To The Ticket Booth)

Show Exhibitor Map
Pages 26 & 27

Seminar Schedule Page 5

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2023 SEPTEMBER 'SPECIAL ISSUE'

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Workshop – Seminar Demonstration Schedule For The 2023 HGHB Home Improvement & Outdoor Living Show
The list & times of the workshops, seminars & demonstrations that will occur @ the show in the Myrtle Beach Convention September 15th – 17th.

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Preview Of The Building Industry Synergy Online Resource Directory
Visit BuildingIndustrySynergy.com to learn more about the companies shown in this directory available to assist you with your new construction, remodeling or property maintenance project.

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2023 HGHB New Member Inductees / 2023 - 2024 HGHB Calendar Of Events
HGHB New Members since June & the HGHB New Member Inductees from the 08-15-23 General Membership Luncheon.

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Cambridge Elevating & Elevators Plus
Elevators Plus is a residential elevator company who services Brunswick, Horry, Georgetown, and Marion Counties. The premier elevator brand they collaborate with is Cambridge Elevating.

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Alarm.com & Security Vision
Imagine a home that proactively automates routines for the entire family, a small business that is protected and receives helpful Business Activity Analytics, and a custom program for builders. With Security Vision, an Alarm.com authorized service provider, this is a reality.

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Global Cabinetry & Cabinet King Unmatched Craftsmanship and Expertise
Global Cabinetry has a 600,000 square foot factory, equipped with state-of-the-art technology. Our commitment to using premium materials guarantees longevity and aesthetic appeal that will stand the test of time. Cabinet King is the local dealer.

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Swift Appliance Appliances Are What We Do Best Because It's All We Do!
As a locally owned and operated small business, Swift Appliance is always looking out for the consumer, and that includes before, during, and after a purchase.



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HTC – Protect What Matters Most
Keeping your family, your home and your possessions safe is important. And we at HTC fully understand this. Recognizing that security service could be costly on the front end for members due to equipment costs, we now have financing options to make it more affordable.

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Notes Page For The Show Attendees
Space where the show attendees for the 2023 September Home Improvement & Outdoor Living Show in the Myrtle Beach Convention Center September 15th – 17th can make notes on the companies, company professionals they spoke with & contact information from the exhibitors.

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HGHB Show Exhibitor Map & List Of Exhibitors
This two page spread shows the map of the entire show in the Myrtle Beach Convention Center on September 15th – 17th, as well as a list of all of the exhibitors & where they are located.

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Elko Spas Billiards & Pools Isn't It Time to Relax
The Elko showroom opened in 2004 and is still family owned and operated. 2024 will officially mark their 20th Anniversary on the Grand Strand. A momentous achievement that owners Michael and Kimberly Elko feel blessed to celebrate. The Elko team has earned numerous awards – and has become a household name. They have been voted the dealership of the year repeatedly over the years. Elko has won international awards, in addition to being voted the HotSpring Spas Southeast Dealer of the Year.

PAGE 35

Introducing HIK VISION'S DS-HD2 Wi-Fi Video Doorbell
HIK VISION'S DS-HD2 Wi-Fi video doorbell can ensure you reliable protection at your doorstep, you can enjoy high-quality video chat with visitors and keep an eye on what's happening at your front door right through your phone. Trusted Home Services is the local dealer for HIK VISION.

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Brady Glass Solutions Continues To Be A Leader In The Overall Glass Industry
For 13 years, David and Toshia Brady have been operating their family-owned Brady Glass Solutions business, carving their niche and building their reputation in Horry County one stellar project at a time. As the area market for glass shower enclosures keeps growing and evolving, Brady Glass Solutions meets and exceeds the expectations of area home owners.

on the cover

Michael Elko (2nd from right) & Kimberly Elko (far right) enjoy spending time with homeowner's George Akulonis (far left) & Sandy Akulonis (2nd from left) in their backyard retreat showcasing the pool & hot tub they purchased & had installed by Elko Spas Billiards & Pools. Elko Spas, Billiards & Pools has been helping countless customers in Horry and Georgetown, as well as multiple other surrounding counties relax, destress, as well as soak away aches and pains for the last 20 years. But don't forget about having fun! The Elko showroom opened in 2004 and is still family owned and operated. 2024 will officially mark their 20th Anniversary on the Grand Strand. A momentous achievement that owners Michael and Kimberly Elko feel blessed to celebrate. "We were very proud to win awards against other dealers in Georgia, Florida, North Carolina and South Carolina," says Kimberly. "Michael Elko is our top 3D in ground pool project designer and is one of the most talented 3D artists on the East Coast. His drawings go above and beyond customer's expectations." says Kimberly. The success of Elko Spas Billiards & Pools is a trifecta of the highest quality products, brands and customer service. Homeowners and home builders can expect only the best when working with the Elko team of experts that are certified and extremely educated – some with more than 30 years' experience!

VISIT THE PROFESSIONALS WITH ELKO SPAS BILLIARDS & POOLS IN BOOTHS 108 - 109 - 110 - 111 @ THE HOME IMPROVEMENT & OUTDOOR LIVING SHOW IN THE MYRTLE BEACH CONVENTION CENTER SEPTEMBER 15TH - 17TH.



BUILDING INDUSTRY SYNERGY

SC - GRAND STRAND

2023 SEPTEMBER 'SPECIAL ISSUE'

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FALL 2023
Home Improvement & Outdoor Living Show
Horry Georgetown Home Builders Association

September 15

Friday, 11:00 am
Holiday Horticulture
Brad Fowler – Clemson Cooperative Extension

Friday, 12:30 am
Holiday "How to" with Halley
Halley Murrow – WMBF TV Personality

Friday, 1:30 pm
Spice It Up!
Chef Anthony Crocenzi – Bella Vita Essentials

Friday, 3:30 pm
Pumpkin Roll Confection Perfection
Carolyn Bartel – Great Grandma & Baker

September 16

Saturday, 12:00 pm
Nothin' But Noodles
Chef Wilson Lui
International Culinary Institute of Myrtle Beach

Saturday, 1:30 pm
Pups & Pumpkin Treats
Chef Elizabeth Walters
International Culinary Institute of Myrtle Beach

Saturday, 2:30 pm
What's New, What's Hot, What's a Trend, What's Not
Debi Pinelli – Coastal Luxe Interiors

Workshops Seminars Demos

September 17

Sunday, 12:00 pm
Get Your Jam On With Chase & Banana Jack!
Chase McIntosh Bailie
Clemson Cooperative Extension
Jack Murphy
Mother Fletchers Jams, Jellies and Sauces

Sunday, 1:00 pm
The Evolution of Myrtle Beach
Marian Calder – Horry County Museum

Sunday, 2:00 pm
Decorating a Gourd-gous Home This Fall
Sondra Voss – Interior Designer

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- The Building Center Inc.
- Alpha Omega Screening Company
- Paradise Financial Strategies LLC
- Principal Financial
- Diamond Shores

SEPTEMBER

26 Lunch & Learn
12:00 Noon @ Belfor

OCTOBER

4 Ambassadors Committee
10:00 AM In HGHBA Office
6-8 HBA of SC Convention In Asheville
NC
10 Clay Committee
12:00 Noon In TBonz In MB
17 General Membership Luncheon
In RIOZ
25 Ambassadors Committee
12:00 Noon @ Belfor

2023-2024 Calendar
of EVENTS

~ DATES SUBJECT
TO CHANGE ~



NOVEMBER

2 Fall Clay Tournament
Backwoods Quail Club
Workforce Dev. Committee
10:00 AM @ Belfor
8 General Membership Luncheon
In RIOZ
14 General Membership Luncheon
In RIOZ
29 Pet Project Committee
10:00 AM In HGHBA Office
30 Lunch & Learn
12:00 Noon @ Belfor

30 Ambassadors Committee
1:15 PM @ Belfor

DECEMBER

5 General Membership Luncheon
In RIOZ

FEBRUARY

2-4 HGHBA Home Show In MBCC

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The Grand Strand is known for its sunny beaches, unique entertainment, and numerous golf courses. The influx of the retirement population along with the need to elevate homes above the storm surge created an increasing demand for accessibility in multi-story homes.



Elevators Plus is a residential elevator company who services Brunswick, Horry, Georgetown, and Marion Counties. They built their foundation on these basic principles: honesty, integrity, hard work, hospitality, and safety. They understand how important it is to

have a company that customers can trust to do the right thing, no matter what. They offer same day or next day service which created a reputation across the Grand Strand of a superior elevator service company. They also repair older elevators, extending their lifespan.

If an elevator does need a modernization or replacement, they have teamed up with several brands of elevators to find the best fit for the customer's needs. The premier elevator brand they collaborate with is Cambridge Elevating. Cambridge Elevating continues to meet the growing demand for home elevators among the general public seeking enhanced convenience. They craft top-tier elevators for North America's new home construction sector, albeit at the



cost of its accessible product offerings. Distinguished by a blend of drive

system innovations and door system convenience, Cambridge offers a range of elevator models. These encompass three high-end hydraulic-drive models, along with an economical electric-drive option tailored for builders and developers.



Elevators Plus specializes in installation and service of residential elevators, dumbwaiters, vertical platform lifts and chair lifts. Their women-owned



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Elevators Plus owners, Corey Lynn (left) & Amber Hunter (right). →



business has over 50 years of combined experience.

Their expertise in the field felt the need to incorporate lightning arrestors for all new elevators and modernizations in which they install to prevent electrical surges to the equipment. Elevators Plus is an

active member of the HGHBA and NAHB to better influence the importance of safety in the community, creating awareness whenever they can about the need for changes in regulations.

For further information on Cambridge Elevating or the installation of elevators or accessibility equipment, visit the professionals from Elevators Plus in Booth's # 530 & 531 in the Myrtle Beach Convention Center September 15th - 17th, call (843) 877-4374, email ElevatorsPlus@gmail.com or visit ElevatorsPlus.com.

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Alarm.com for Business introduced new commercial offerings including the expanded line of Pro Series commercial-grade Power Over Ethernet (PoE) cameras, Third-Party Camera Support, and additional solutions for Access Control. The growing ecosystem of commercial products works together seamlessly to enhance and upgrade any small business or commercial security system.



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For further information, visit the professionals from **Cabinet King** in **Booth #232** in the **Myrtle Beach Convention Center** **September 15th – 17th**, or call (843) 286-9227 or (864) 412-6087. You can also see the bottom of page 37 of this Special Issue or visit YourCabinetKing.com to learn more.

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by Sara Sobota

Swift Appliance Appliances Are What We Do Best Because It's All We Do!

As a locally owned and operated small business, Swift Appliance is always looking out for the consumer, and that includes before, during, and after a purchase. Swift Appliance is in the



Nancy Swift (2nd from right), Kevin Swift (2nd from left), Operations Manager, Amber Self (far right) & Assistant Manager, Richard Bresciani (far left).

midst of a product and vendor refresh, which will take place gradually over the next several months. In this way, Swift Appliance will continue to guarantee the highest quality products along with reliable service and dependable warranties.

Swift Appliance owner Nancy Swift wants consumers to be aware of how much time, research, and effort she and her team put into

determining which brands will provide the best overall quality and value.

“When we’re considering bringing in a new brand, we ask ourselves, ‘Will this brand fit the needs of our customers? Looking at the budget line, is this brand going to give an added benefit for price points for our customers? Is this a

tried-and-true product?’” said Swift. Amber Self, Swift Appliance



Swift Appliance is located @ 5190 Hwy. 17 Bypass in Murrells Inlet, SC (2 1/2 Miles South Of Tideland's Waccamaw Community Hospital)

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operations manager, also noted that even a quality product doesn't make its way to Swift Appliance shelves unless consumers have access to reliable service and brand dependability.

“Before we carry a brand, we find out the quality of the product; the price point versus the features that you're receiving; whether or not that product has readily available service in our area – not in the state, but along the Grand Strand; and whether the brand itself is standing behind the product during and after the warranty period,” said Self. Swift agreed.

“If I can't get anybody who services it in this area, then it isn't worth

carrying it, because I need to know that if I sell this to a customer, they'll be able



Nancy Swift takes tremendous pride in her team & their ability to expedite deliveries to all of their customers.

to get service quickly and easily. You don't want to wait two weeks to get your refrigerator serviced because it isn't cooling your food.”

Swift and her team also consider a variety of price points when determining their inventory.

“We make sure we have enough products that will meet the need of the lower end all the way up to high end,” said Swift. “Also, if you're spending high-end money, it needs to be for a reason. You need to be getting features that you deserve for the amount of money you're spending.”

In all of these ways, Swift Appliances does the homework for the consumer, asking questions and checking off lists to ensure that all customers get quality products and reliable service for fair prices.

For further information or to discuss your upcoming Kitchen or Appliance needs, call the professionals @ Swift Appliance in Booth #715 in the Myrtle Beach Convention Center September 15th – 17th call (843) 299-1988, email Info@SwiftApplianceSC.com or visit SwiftApplianceSC.com. You can also see the top of page 41 of this Special Issue to learn more.

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Elko Spas Billiards & Pools Isn't It Time to Relax?!

VISIT THE PROFESSIONALS WITH ELKO SPAS BILLIARDS & POOLS IN BOOTHS 108 - 109
110 - 111 SEPTEMBER 15TH - 17TH IN THE MYRTLE BEACH CONVENTION CENTER

PHOTO © CREATIVE RESULTS, INC.



The Elko corporate conference room is a unique space that allows customers to relax and preview their dream project.



by Ashley Daniels

the Grand Strand. A momentous achievement that owners Michael and Kimberly Elko feel blessed to celebrate.

The Elko team has earned numerous awards – and has become a household name. Winning accolades like the many Readers Choice Awards such as,

Best of the Beach, Best of the Grand Strand, Best of the Horry Independent, Best of the Herald, Best of North Strand, Best of the South Strand and Best of Carolina Forest. They have been voted the dealership of the year repeatedly over the years. Elko has won international awards,

Elko Spas, Billiards & Pools has been helping countless customers in Horry and Georgetown, as well as multiple other surrounding counties relax, destress as well as soak away aches and pains for the last 20 years. But don't forget about having fun!

The Elko showroom opened in 2004 and is still family owned and operated. 2024 will officially mark their 20th Anniversary on



Bigger is Better! The Elko showroom has gone through vast renovations. It now showcases the Dart Den, Pool Stick Alley, and a great selection of game room tables, in addition to all of their spas.

PHOTO © TREY TREMBLEY

PHOTO © TREY TREMBLEY



Mr. and Mrs. Brevko learning about the floating remote control on their new HotSpring Envoy. "I'm beyond pleased and delighted with the service and support that Elko provides. Their service department is always very prompt and professional. I'd recommend Elko to anybody and everybody that is considering making an investment in a hot tub", says Gary Brevko.

in addition to being voted the HotSpring Spas Southeast Dealer of the Year.

"We were very proud to win against other dealers in Georgia, Florida, North Carolina and South Carolina," says Kimberly.

"Elko customers are proud to brag about their HotSpring spas and Olhausen pool tables they purchased from us 15-20 years ago! Plus, they are still working great", says Kimberly.

Gary Brevko is a longtime customer who can attest to Elko Spas Billiards & Pools reputation and longevity. He purchased his first Elko spa in 2008

and has been a loyal customer ever since.

"I'm in it twice a day," says Gary. "I'm beyond pleased and delighted with the service and support that Elko provides. Their service department is always very prompt and professional.



Michael Elko is one of the most talented 3D CAD artists on the East Coast.



3D CAD inground pool project designed by Michael Elko.

I'd recommend Elko to anybody and everybody that is considering making an investment in a hot tub."

In addition to hot tubs, of course, the Elko name is synonymous with game rooms, saunas, swim spas, endless pools and swimming pools such as Doughboy, Alaglas and Imagine.

Elko will also work alongside clients to customize their dream game room and backyard oasis.

"Michael Elko is our top 3D in ground pool project designer and is one of the most talented 3D artists on the East Coast. His drawings go above and beyond customer's expectations." says Kimberly.

Matt and JoAnn Voltaggio purchased a pool and pool table from Elko Spas Billiards & Pools. "From start to finish, Elko was a pleasure to deal with. Our sales professional was Destyny. She was very easy to work with and handled everything with no issues. Owner, Kimberly Elko, was also very hands on and handled anything we needed. We could not be more pleased with the overall service and expertise

PHOTO © CREATIVE RESULTS, INC.



Mr. and Mrs. Voltaggio raving over the Elko Team as well as their excellent experience during their pool project. "From start to finish, Elko was a pleasure to deal with. Owner, Kimberly Elko, was also very hands on & handled anything we needed. We were so pleased with our pool purchase and installation, we also bought a pool table and all the accessories from Elko as well. In my opinion they are the best pool company in Myrtle Beach", says Matt Voltaggio.

we received with Elko. We were so pleased with our pool purchase and installation, we also bought a pool table and all the accessories from Elko as well. In my opinion they are the best pool company in Myrtle Beach," says Matt Voltaggio.

Elko offers saunas, both infrared and traditional (dry or steam). You can enjoy your saunas inside or outside your home. If you want to take it a step further, Elko offers custom cut saunas for every space you can find in and outside of your home. All options are great to get you started on your health and wellness journey.

Another product you'll find in the Elko showroom is luxurious Olhausen Billiards. From modern billiard tables to rustic shuffleboards, they have products for everyone.

Olhausen is one of the top billiard companies in America, which explains why Elko sells their products. American made products are extremely important for the Elko's, and that's why you'll always find American made products in their showroom.

"Because our core products



The beautiful upstairs Olhausen game room in the home of Matt and JoAnn Voltaggio.



Elko designed this pool partially out of the ground. This helps with water flooding in the yard and also provides additional seating for the swimmers.

are made here in America, we have that longevity behind our products. When people move here, they search us out because they know the brands that we sell," says Kimberly.

The success of Elko Spas Billiards & Pools is a trifecta of the highest quality products, brands and customer service. Homeowners and home builders can expect only the best when working with the Elko team of experts that are certified and extremely educated – some with more than 30 years' experience!

"I think what brings people back, is that when they walk in, we treat them like family," says Kimberly. "When they buy a hot tub, a pool table or a swimming pool from us, we welcome them to the family."

Elko Experts will work directly with individuals, as well as home

builders and contractors, who trust them enough to refer them to their clients. Transparent communication is conducted with local or national builders and contractors to order and schedule a pool build, as well as install the products in its chosen place before, during or after the house is completed. They also finesse the logistics with builders if a hot tub is going onto a second or third story of a high-rise building and they can also plan out commercial amenity centers to house Elko gaming tables.

Long time building contractor Tom Bridgman with Brighton Construction can attest to the value Elko Spas Billiards & Pools bring to contractors. "I always refer my homeowners to Elko. They always do what they say. If any of my homeowners are having any issues, the professional staff at Elko is very good at resolving them in a timely manner. Elko works with our schedule, and they will always call me first if there is a question from the homeowner to make sure that everything is good. I always refer any of my homeowners to Elko that are looking for a pool, hot tub, pool table or shuffleboard. So, from a builder's perspective, they are great to work with," says Tom.

Services offered are free hot tub water testing, repair, service, parts, cleaning, drain and cleans, as well as moving hot tubs. Elko is an authorized service and warranty center for



A swim spa installed on the customer's deck on the water.

Hotspring, among all other major spa brands. They cover service in swimming pool water testing, cleanings, service, repairs and parts. Elko is also an authorized service and warranty center for Pentair, Hayward and other major pool brands. The service

department also covers pool table service, cloth recover, and will handle moving pool tables and shuffleboards when you relocate.

Verlon Wulf has entrusted Elko Spas to move and put back together his 40 year old antique pool table to six different



Small space design with enormous impact! Wrapped and stacked travertine hugs a HotSpring spa with a waterfall spilling into the fiberglass pool @ the home of Eugene Chiulli.

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locations over the last 20 years.

“Mike and Kimberly Elko are real good people, and they run a top-of-the-line business,” says Mr. Wulf. “They’re on time, they do good work, and they’ve got a great location. The store is unbelievable.”

Wulf has also purchased pool cues, pool balls, a dart board, and more from Elko over the years.

“I think it’s really a valuable thing to have them available and around in this area,” Wulf adds.

Mr. Wulf’s daughter, Calli, is also a valued customer of Elko. She owns a beautiful matching Breckenridge shuffleboard and pool table showcased in her great room with cathedral ceilings.

Elko Spas Billiards & Pools pride themselves on being a long-standing pillar of the community for the last two decades. They are active members of the Horry-Georgetown Home Builders Association, Area Chambers of



VISIT THE PROFESSIONALS WITH ELKO SPAS BILLIARDS & POOLS IN BOOTHS 108 - 109 - 110 - 111 SEPTEMBER 15TH - 17TH IN THE MYRTLE BEACH CONVENTION CENTER

Matching Olhausen, Breckenridge shuffleboard and pool table complement Calli Troiani’s game room showcased during a visit with Michael & Kimberly Elko. “Mike & Kimberly Elko are real good people, and they run a top-of-the-line business. They’re on time, they do good work, and they have a great location”, says Calli’s father, Verlon Wulf, who has also purchased many items from Elko over the years.

Commerce, local BNI’s and active participants in charity events, parades, and local festivals.

“We do a lot with the community, and we try to give back and help others,” says Kimberly.

“Welcome to the Family! Let’s start your wellness journey today! Find out why everyone is saying.... Let’s go to Elko!”



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Custom Design! A HotSpring Grandee hot tub was sunk into Winnie Milan’s (right) porch located off her master bedroom. “I think what brings people back is when they walk into our showroom, we treat them like family. When they buy a hot tub, a pool table or a swimming pool from us, we welcome them to the family”, says Kimberly Elko.

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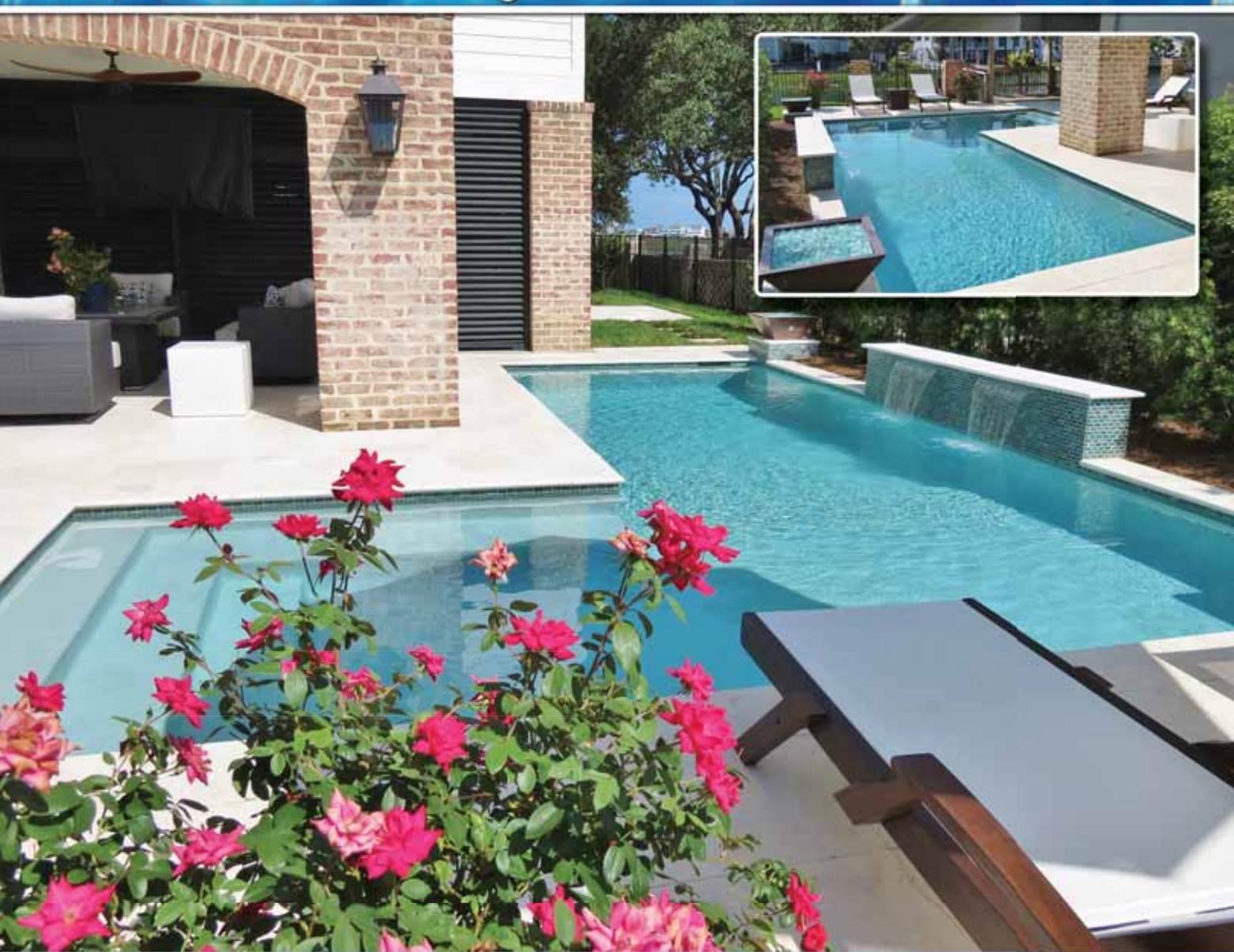


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For further information, visit the professionals from **Trusted Home Services** in **Booth # 406 in the Myrtle Beach Convention Center September 15th - 17th**, or call (843) 365-1783. You can also see the top of page 44 of this Special Issue or visit TrustedHomeSC.com to learn more.

Brady Glass Solutions Continues To Be A Leader In The Overall Glass Industry

For 13 years, David and Toshia Brady have been operating their family-owned Brady Glass Solutions business, carving their niche and building their



David & Toshia Brady

reputation in Horry County one stellar project at a time. As the area market for glass shower enclosures keeps growing

and evolving, Brady Glass Solutions meets and exceeds the expectations of area home owners.

Glass shower enclosures have been a popular item for years, but the newest trend is larger, more spacious, more dramatic enclosures. "I've done several 12-foot-tall shower doors this year," said David Brady. These showcase projects are mostly in new homes, he added, because they require ample space in the bath area. Involving plates of glass 12 feet by 5 feet and ½-inch thick, the fragile yet heavy and very expensive nature of this kind of project requires a professional touch,



and customers rely on Brady Glass Solutions for their expertise. "We are pioneering this kind of project in the area," said Brady.

Another element of the glass shower enclosure trend is hardware colors. "Brushed gold, brushed bronze, and matte black are the most popular colors for hardware finishes this year," said Brady. "People are pretty much amazed that we can take a project from a



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paper to actual, in-person produced," said Brady.

In addition to glass shower enclosures, Brady Glass Solutions delivers on all flat glass needs from custom to commercial projects as well as repairs. At



their on-site manufacturing facility, they fabricate mirrors and tabletops as well as insulated glass units.

"If your window fogs up, you have to replace it, and we are the only company in town that services that project in-house," said Brady. Brady Glass Solutions can typically finish this type of project in one day.

In their showroom, at 3825 Wesley

St. in Myrtle Beach, Brady Glass Solutions maintains a wide variety of glass shower door inventory on site to provide efficient service.

"We keep a lot of hardware parts and pieces in stock, and we keep a lot of stock-size swinging doors in stock," said Brady. "We try to have all these items to stay ahead of the curve so we can keep our lead times down."



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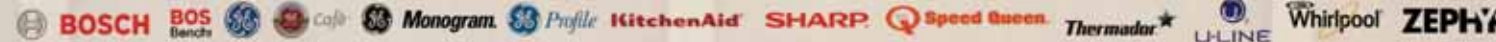


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For What It's Worth Appraisals

How Today's Interest Rates Affect Homebuyers

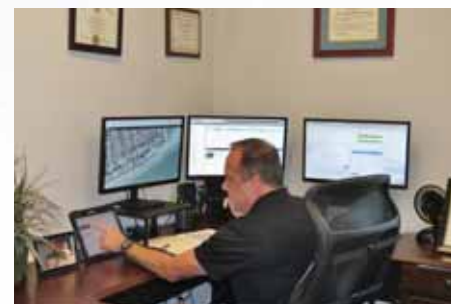
Interest rates have the power to control capital flow transactions, supply-and-demand, and the homebuying process. Which is why Michael Sichitano, owner of

For What It's Worth Appraisals (FWIWA), advises homebuyers to always have an appraisal to ensure your collateral purchase was correctly valued.



FWIWA owner, Michael Sichitano

"Today's interest rates are especially affecting the real estate market, as well as the limited supply of homes out there available to purchase," he says. "And, with limited resales available, the only thing that we have coming up are new construction homes."



Given the challenges of the sky-high interest rates in today's market, getting a home or business appraisal is more critical than ever. That's because the correlation between the value of appraisals and rising or falling interest rates is based on the loan-to-value (LTV) ratio that appraisals determine. A lower LTV ratio helps a borrower lock in a lower interest rate for a home because the lender considers the loan less of a risk, as opposed to a ratio above 75 percent.

And it's even important for your appraisal valuation to be done well and with precision, which is what FWIWA is known for. If it is, home borrowers can secure a lower interest rate for the

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property – and even lower if the appraisal finds that the home has a higher value than what the bank says it was worth.

"We're known for our efficiency, our due diligence and our knowledge of the market," says Sichitano. "I think our expertise of having completed so many appraisals in this particular market and me, having grown up in this market, helps us to know the ins and outs and stay ahead of time."

When borrowers are able to get a low interest rate for their

mortgage, the significance of appraisals increases because the borrower has higher purchasing power and is able to use more of their budget to pay off the loan



The professional staff of FWIWA brings many years of knowledge & professionalism to the Grand Strand & surrounding areas.

amount. On the other end, in a high-interest-rate environment, lenders may become more cautious

about approving mortgages. An appraisal can help the lender assess the property's value to ensure they are not lending more than the property is worth.

It's important to note that interest rates are just one of many factors that can influence property values and appraisals. Local market conditions, economic trends, supply and demand dynamics, and property-specific characteristics also play substantial roles in determining property values and the appraisal process.

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FINANCIAL PLANNING

How To Plan Retirement From a Business



Cary Rowell is a Financial Planner with Eagle Strategies LLC.

Most business owners are busy everyday operating their business and give little thought to retirement or exiting the business until the event is upon them.

There are several methods of leaving the business. The owner can simply work as long as physically able, sell off any hard assets, lock the door and walk away.

Alternatively, the owner may want to sell the business to employees, a family member or to a third party. Each of these require specific planning which may include maximizing the value of the business, arranging financing or, in the case of employees, providing an avenue whereby the employees can accumulate funds over time to help with the purchase. It may take several years to make these plans tenable.

Many business owners intend to leave the business to a family member who is actively involved in the business. This presents special planning needs. How do you equalize inheritance with other family members who are not involved in the business? Some owners plan for the business to continue their salary as retirement income for as long as they live. This method is challenging because of our longer life spans. A business may have 3 or 4 generations relying on the business for income at the same time. Most small businesses cannot support multiple generations. There is a reason that 90% of businesses fail in the 3rd generation.*

It is important for the owner to defer compensation from the business to fund retirement which may include employer sponsored plans** like a 401(k), SEP, SIMPLE or defined benefit plan to fund retirement, lessening the burden on the business in later years. They may also set up a Executive Carve Out Non-Qualified Deferred Compensation Plan. If structured correctly, will not be

subject to ERISA or discrimination testing requirements under IRS rules.

Ownership shares of a business may be gifted to an active family member or employee at a discount using a Family Limited Partnership or a Trust.

It takes years to properly plan, so we recommend that you start preparing now. We can help analyze your financial situation and that of your family and/or your business and assist you in developing and implementing a strategy that is right for you and your family. You will eventually leave your business. Do you want someone else to dictate the terms and time frame or would you prefer to leave on your own terms and on your timetable? Proper planning can help.

Warren Buffet once said, "Someone's sitting in the shade today because someone planted a tree a long time ago." Failure to plan is planning to fail."

Let us help.

For further information call Cary Rowell @ (843) 449-7805, or email WCRowell@EagleStrategies.com to set up an appointment to meet @ 628 Chestnut Rd. - Suite 9 in Myrtle Beach.

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Countertop selection is an exciting and central part of any home build or remodel. In the ever-changing world of countertop style, especially in this busy market, some new trends are emerging that customers and builders will want to keep on their radar.

"People don't necessarily want the polished look any more," said Shannon

Gormley, owner of Celtic Granite & Marble. "They want a duller top but with texture."

"Many places seem to have steel gray and absolute black. For fantasy brown, you'll have to look around," said Gormley.

When it comes to outdoor kitchens, homeowners are sticking with the lighter colors.

"Lighter colors for outdoors just seems to go along with the outdoor lifestyle," said Gormley.

For further information or to discuss your upcoming Countertop project, call Celtic Granite & Marble @ (843) 236-3120, email CelticGraniteandMarble1@gmail.com or visit CelticGranite.net.



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Homeowners may choose from a variety of edges for their countertops, including rounded, bullnose, or half



bullnose, but many choose a simple standard edge. When people choose certain types of edges, they should keep color in mind, or the effect may be lessened.

“If you were to choose something really rounded or a half bull nose or bull nose edge, you have to choose the right color for that, because you might not be able to see it. With lighter colors, the edge is less noticeable,” said Gormley.



Turnaround times for countertops vary with the size and complexity of the

kitchen, but homeowners should plan for at least a month. Prices vary widely as well. Gormley encourages all clients to visit area warehouses to select a stone, and then call retailers for the price. This process will result in a quicker turnaround time than ordering a stone from an online retailer.

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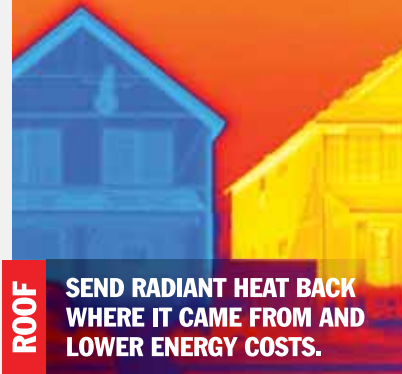
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