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COMMUNITY PULSE:
WYNNE AND TIM CURRAN
The Finance Couple

READ THE STORY
ON PAGE 3

Wynne and Tim Curran
counsel their clients
together. Wynne is an
LPL Financial Advisor,
and Tim is a Certified
Financial Planner.



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COMMUNITY PULSE

Tim And Wynne Curran Give Clients A Couple's View On Managing Finances And Retirement Planning

BY KATHY LAUGHLIN

When Tim and Wynne Curran pledged to be husband and wife 25 years ago, they couldn't have known that their marriage vows would also become their business plan.

Life partners, they are also business partners.

For richer and for poorer? As independent financial planners, they worry about their clients' resources rather than their own.

The Currans named their business The Finance Couple, and they provide investment management, retirement planning and advise clients on issues such as tax planning and Social Security.

Their relationship provides a unique perspective. "Apparently, men and women are different," Tim Curran says, wryly.

"I honestly had no idea how helpful it would be, having a man and a woman who can look at things differently."

The majority of their clients are couples, most nearing retirement.

"We typically start working with people in their mid-50s. We deal with a lot of people who are looking at retirement in five to 10 years or are already retired," Tim says.

The first question is usually, "When can I retire?" Wynne Curran says.

The answer is not so simple. "We've got to get a lot of information first," she explains.

Often, a wife's goals don't match her husband's. "Most of the time, a woman will say, 'I just want to live the way I'm living. I want the same standard of living,'" Wynne says. "Some men – not all, but some – ask, 'How can I hit it out of the park?'"

The first meeting with clients is about getting to know each other.

"We are in the relationship business, and we treasure that," Tim says. "We want to make sure that they're comfortable with us and we're comfortable with them. We tell people that we could be working together for 20 or 30 years."

"I still have baby blankets made by some of our clients," Wynne says. She and Tim have two children, now both in college.

The Currans live in Greenville; their clients live in 24 different states. "People retire and move toward their kids, or they move to Florida, or the coast, or the mountains," Wynne says. "We're finding that they re-



The Finance Couple sponsored an event to benefit the Second Harvest Food Bank of Metrolina. The Currans are drawn to charities that address food insecurity and women's issues.
SECOND HARVEST FOOD BANK OF METROLINA

fer their friends and adult children to us, and they live somewhere else."

Wynne was a regional vice president for a national property management firm before she began working with her husband about 15 years ago.

"I still remember the day," says Tim, a Certified Financial Planner and a non-practicing attorney who had worked his way through the executive ranks of finance firms before becoming an independent advisor in 2003.

"She was driving an hour each way to her job. Between that and the kids ... I said, 'Maybe you can work with me.' And I'm thinking, 'What did I just do?'"

Seriously, he says, they enjoy working together.

"Most people spend more waking hours with strangers than they do with the people they married. We have lunch dates two or three times a week."

After Wynne obtained the necessary licenses and certifications, she and Tim began sitting down with couples together.

"When Wynne started working with me, it became readily apparent that two women have more connection than a man and a woman, especially when you're talking about sensitive stuff like finances," Tim says.

"Honestly, it was more of a learning experience for me," he says. "I understand that when we're dealing

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with a couple, there are two different people. But try as I might, I can't talk the language with a woman as well as another woman can. Wynne would ask, 'Hey, did you catch this?' And I'd say, 'Catch what?'

Wynne says women clients often contact her — and vice versa.

"I think she feels more comfortable talking to me, being able to say, 'Oh my gosh, I was lost at this point.' I'd want her to call me."

The couple's approach benefits their clients. "A woman's perspective on how to get to a goal is different from a man's. We become better financial planners because we look at it in two different ways," Tim says.

Reaching a goal, like retirement, means planning for today and the future.

"Do you want to leave things to your kids? Do you want to have a second home? It prompts conversations that you'd think couples who have been married for 30 years would have already talked about," Wynne says. "And they haven't, or they're not quite on the same page."

Talking with another couple helps, Wynne says.

The Currans check on their clients every 30 to 45

"Everybody should get some good objective advice on their financial planning and asset management. Too many people don't realize that their financial plan is so much more than just their stocks, bonds and cash."

TIM CURRAN,
Certified Financial Planner

days.

"The one constant in life is change," says Tim, who is adamant that financial planning is about more than the stock market.

"I've been dealing with the same issues for 25 years,"

he says. "We've had a stock market that has trained people to think that they are going to make money every year, no matter what. Things are not that rosy. You're going to have good and bad years."

"This is tremendously reminiscent of 1996 to 2000. Everybody thought they were going to get rich. We have the same thing now and it's based on fear and greed."

A lack of information contributes to bad decisions, Tim says. "People are not planning well. I believe our industry always has done a poor job of educating people."

That doesn't mean that everyone needs a financial planner or that the Currans can always help. Tim wrote a book, "Keep It Simple Stupid: How to Protect Your Finances from Wall Street and Yourself" and also writes a monthly newsletter. Both are available at no charge through The Finance Couple website.

"We tell people to get help. If you don't need an advisor, read the book. Everybody should get some good objective advice on their financial planning and asset management," Tim says. "Too many people don't realize that their financial plan is so much more than just their stocks, bonds and cash."

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EMUS Opens First Foreign Office

EMUS, which manufactures battery management systems for Lithium-ion battery packs, has established a sales and customer support center in Greenville.

The Lithuania-based company was established in 2010 and provides systems for e-mobility, robotics, energy storage and other industries.

Co-founder and CEO Mindaugas Milasauskas was the first in his country to convert an internal combustion engine car into an electric vehicle and register it for street-legal driving. EMUS systems are known for scalability and modularity, simplicity, advanced technologies and customization.

The Greenville office will be the first outside of Lithuania. It is located at the Merovan Center. EMUS and data scientists are working to improve battery-cell life span and to provide customers with insights on using battery systems.

ReWa CEO Retires

The Renewable Water Resources (ReWa) Board of Commissioners has approved the retirement of long-time Chief Executive Officer, Graham W. Rich. It approved Joel Jones as his successor.

The changes will take effect April 25. Jones has nearly 30 years of experience working with Upstate wastewater utilities.

"His steady hand has resulted in an unparalleled progress that will most certainly go down in the history books," said John T. Crawford Jr., Chair of ReWa's Board of Commissioners.

Rich played a critical role in protecting the area's environmental purity. Working with other entities, he developed comprehensive plans for projected growth, including Dig Greenville – which is 100 feet deep, more than a mile long and 11 feet wide.

Since 1925, ReWa has been committed to providing high-quality wastewater treatment services to the Upstate while promoting a cleaner environment, protecting public health and water quality, and developing sewer infrastructure to sustain the community and economy.

ReWa services nearly 500,000 industrial, commercial and residential customers in Greenville County and parts of Anderson, Spartanburg, Pickens and Laurens

counties. It has nine water resource recovery facilities and more than 350 miles of pipe; 42 million gallons of water pass through ReWa's trunk lines and reclamation facilities each day.

The utility employs 195 people and has a \$98 million operating budget. Its capital program is expected to drive investment of nearly \$400 million in new projects over the next five years.

Chamber Holds New Member Event

Simpsonville Area Chamber of Commerce will hold a new member orientation from 8:30 to 10 a.m. Tuesday, Feb. 8, at the Prisma Health Conference Room at the Simpsonville Area Chamber of Commerce, 105A W. Curtis St.

The meeting is open to those who have recently joined the Simpsonville Area Chamber of Commerce and new employees of existing members. Coffee and a light breakfast will be available.

Upstate Warrior Names Board Members

Upstate Warrior Solution in Greenville has named two new board members: local business owner Michael Fee and Marine Corps veteran Greg Hall.

The board of 19 members aims to facilitate community awareness and partnerships that help veterans become better soldier citizens. UWS generates programs that integrate Upstate veterans and families into a community of support and guidance.

Fee lives in Simpsonville and is the Special Advisor and an owner of The Reliable Automatic Sprinkler Co., which manufactures fire protection equipment. He is also a board member of the Adaptive Sports Foundation, which provides experiences for children and adults with physical

and cognitive disabilities and chronic illnesses; he participates in Habitat for Humanity, American Cancer Society of Greenville, United Way of Pickens County, Clemson University's Fellowship of Christian Athletes, and Family Effect of Greenville. He and his wife, Melanie, have children and also have been foster parents.

Hall entered the Marines Corps after high school and served from 1983 to 1987 as an Ordnance Tech. After being honorably discharged, he attended college and then led entrepreneurial ventures in the fields of insurance claims, underwriting and loss control. He has over 30 years leading national insurance sales and service organizations. He is a pilot. He and his wife, Christine, live in Pickens County.

Since its inception in 2013, Upstate Warrior Solution has helped over 8,300 warriors and their families with housing, employment, healthcare, education, and family support services.

Upstate Veterans Program Goes National

An award-winning program created by the Greenville chapter of the Society for Human Resource Management is now being used by SHRM chapters across the country.

"Cracking the Code: HR Intel on Civilian Employment" is a free, online course to help veterans, reservists and guardsmen secure civilian employment and excel on the job after completing military service.

The program began in July, and so far, 40 individuals have participated. In November, Cracking the Code was awarded the 2021 Workplace Impact Award from SHRM.

Cracking the Code is available free to all SHRM chapters, with a request for donations to Upstate Warrior Solution or other veterans organizations. To learn more, go to Cracking-the-Code.org.

Life Sciences Conference This Month

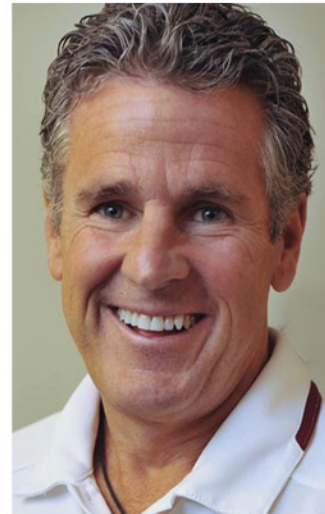
The SCBIO 2022 Life Sciences Conference will feature FDA Executive Valerie Jensen, along with 25 other speakers. The Global President & CEO of BIO, Dr. Michelle McMurry-Heath, will give the keynote address on opening day. Registration for the in-person and virtual conference, from Feb. 22 to 24, is underway.

The conference, called Challenge Accepted, will address the topic of how people are accepting the challenge of achieving health and prosperity while COVID-19 continues.

The event will feature sessions about Transformational Technologies, Next Generation Patient Care, Ensuring Opportunity for All, and Embracing Collaboration & Innovation – fundamental forces driving the state's life sciences industry.



Rich



Fee



Hall

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Jensen is the FDA Associate Director of the CDER Drug Shortage Staff. Dr. McMurry-Heath assumed leadership of BIO in June 2020. She is a medical doctor and molecular immunologist by training. Joining them are MUSC Health CEO Dr. Pat Cawley, Velocity Clinical Research executive Steve Clemons, and USC Provost Dr. Stephen Cutler. The new CEO of SCBIO, James Chappell, also will speak.



McMurry-Heath

SCBIO is South Carolina's investor-driven economic development organization exclusively focused on building, advancing, and growing the life sciences industry. For information, go to www.SCBIO.org.

Cliffs Announces Record Sales Year

Cliffs Realty has announced another record-breaking

year in real estate sales by its brokerage teams. A total of \$247 million and 367 transactions were recorded in 2021. It represents a 99% increase in transactions and a 90% increase in volume since the beginning of the pandemic.

An additional 67 sales for \$44 million are pending across The Cliffs' seven mountain and lake club communities.

In 2021, Cliffs Realty extended real estate operations at all seven of The Cliffs communities. The brokerage reported sales of almost \$14 million and 21 transactions.

The Cliffs is a collection of seven private, luxury, mountain and lake club communities. Amenities include six clubhouses, seven golf courses, six wellness centers, multiple tennis and pickleball complexes, a marina, beach club, lake club and equestrian center.

Sylvan Hosts Webinars About Testing

Sylvan Learning Center and Bright Horizons College Coach will host a free webinar about the importance of standardized testing, as it relates to changes in the college application and admissions process.

The webinar will be at 7 p.m. Thursday, Feb. 24. Geared toward high school students, the program provides information about testing, the role of test scores for scholarships, and explains why students should prepare and take the ACT and SAT.

In addition, Bright Horizons College Coach and Sylvan

Learning Center have partnered to form the College Application Action Plan. Information will be available at the webinar. Registration is available at event.on24.com

Kostwein Moves To Greenville County

Kostwein, a high-tech machine manufacturer, will establish operations in Greenville County. The \$8.5 million investment will create 95 jobs.

Founded in 1921 and headquartered in Austria, Kostwein produces machines, modules and high-tech components for all sectors of mechanical engineering.

The facility at 500 Hartness Drive will be the company's first in the U.S. It is expected to be completed by March.

Greenidge Starts Up In Spartanburg

Greenidge Generation Holdings Inc., a cryptocurrency mining and power generation company committed to 100% carbon-neutral data center operations, will develop a cryptocurrency data center in Spartanburg County.

The \$264 million investment will create 40 tech-sector jobs. The facility will house advanced cryptocurrency mining computers and is expected to have at least 100 megawatts of data center capacity.

The first phase is expected to be online in the second half of 2022, with expansions through 2025.



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Preparing to Buy a Home in 2022



By Steve Carson, APB
President, Home Builders
Association of Greenville
Partner, CarsonSpeer Builders

Congratulations, you've decided to buy a home this year Homeownership has many rewards including creating a community, building equity, and having a place to call your own. Whether you are a first-time buyer, moving up, or downsizing, the sooner you prepare, the better. Follow these tips to find your perfect home this year.

Determine Your Home Search Criteria

There is no doubt, we are in a hot housing market. You may not get all that you want in your new home. Decide on what you're not willing to compromise before you begin your search. For most people, the one place you can't compromise is price. Use the list to narrow your search before scrolling through dozens or hundreds of houses.

Check Your Credit Score

Credit requirements have become stricter in recent years, making it challenging for some buyers. Having a favorable credit score can make a big difference in getting approved for a loan. Check even if you think nothing has changed. You don't want to find



The Bridge Awards Featured Home of the Week: The Bridge Award winning home by AR Homes brings the outside in for a warm and inviting place to relax and entertain friends.

a surprise in your credit report when you are ready to make an offer.

Set a Budget

It's not just about the home price, although that is important. Find out what your borrowing costs will be, as well as other expenses like insurance, taxes, community dues, and closing costs. Account for commuting costs, and remember to plan for maintenance. You won't have a landlord mowing the lawn anymore. Experts say your total monthly home expenses should not exceed more than one-third of your gross monthly income.

Sell Your Current Home

If buying a new home is contingent on selling your current one, it's a good

idea to start that process now. In a competitive market, a seller may not want to wait long for your to sell your existing home.

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Why Use a REALTOR®?



Mandy Chapman-Crain

2022 President of The Greater
Greenville Association of Realtors®

All real estate licensees are not the same. Only real estate licensees who are members of the NATIONAL ASSOCIATION OF REALTORS® are properly called REALTORS®. They proudly display the REALTOR “®” logo on the business card or other marketing and sales literature. REALTORS® are committed to treat all parties to a transaction honestly. REALTORS® subscribe to a strict code of ethics and are expected to maintain a higher level of knowledge of the process of buying and selling real estate. An independent survey reports that 84% of home buyers would use the same REALTOR® again.

Real estate transactions involve one of the biggest financial investments most people experience in their lifetime. Transactions today usually exceed \$100,000. If you had a \$100,000 income tax problem, would you attempt to deal with it without the help of a CPA? If you had a \$100,000 legal question, would you deal with it without the help of an attorney? Considering the small upside cost and the large downside risk, it would be foolish to consider a deal in real estate without the professional assistance of a REALTOR®.

But if you're still not convinced of the value of a REALTOR®, here are a dozen more reasons to use one:

1. Your REALTOR® can help you determine your buying power -- that is, your financial reserves plus your borrowing capacity. If you give a REALTOR® some basic information about your available savings, income and current debt, he or she can refer you to lenders best qualified to help you.

2. Your REALTOR® has many resources to assist you in your home

search. Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your agent to find all available properties.

3. Your REALTOR® can assist you in the selection process by providing objective information about each property. Agents who are REALTORS® have access to a variety of informational resources. REALTORS® can provide local community information on utilities, zoning, schools, etc. There are two things you'll want to know. First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?

4. Your REALTOR® can help you negotiate. There are myriad negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment. The purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

5. Your REALTOR® provides due diligence during the evaluation of the property. Depending on the area and property, this could include inspections for termites, dry rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. Your REALTOR® can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports. You will also want to see a preliminary report on the title of the property. Title indicates ownership of property and can be mired in confusing status of past owners or rights of access.

The title to most properties will have some limitations; for example, easements (access rights) for utilities. Your REALTOR®, title company or attorney can help you resolve issues that might cause problems at a later date.

6. Your REALTOR® can help you in understanding different financing options and in identifying qualified lenders.

7. Your REALTOR® can guide you through the closing process and make sure everything flows together smoothly.

8. When selling your home, your REALTOR® can give you up-to-date information on what is happening in the marketplace and the price, financing, terms and condition of competing properties. These are key factors in getting your property sold at the best price, quickly and with minimum hassle.

9. Your REALTOR® markets your property to other real estate agents and the public. Often, your REALTOR® can recommend repairs or cosmetic work that will significantly enhance the salability of your property. In many markets across the country, over 50% of real estate sales are cooperative sales; that is, a real estate agent other than yours brings in the buyer. Your REALTOR® acts as the marketing coordinator, disbursing information about your property to other real estate agents through a Multiple Listing Service or other cooperative marketing networks, open houses for agents, etc. The REALTOR® Code of Ethics requires REALTORS® to utilize these cooperative relationships when they benefit their clients.

10. Your REALTOR® will know when, where and how to advertise your property. There is a misconception that advertising sells real estate. The NATIONAL ASSOCIATION OF REALTORS® studies

show that 82% of real estate sales are the result of agent contacts through previous clients, referrals, friends, family and personal contacts. When a property is marketed with the help of your REALTOR®, you do not have to allow strangers into your home. Your REALTOR® will generally prescreen and accompany qualified prospects through your property.

11. Your REALTOR® can help you objectively evaluate every buyer's proposal without compromising your marketing position. This initial agreement is only the beginning of a process of appraisals, inspections and financing – a lot of possible pitfalls. Your REALTOR® can help you write a legally binding, win-win agreement that will be more likely to make it through the process.

12. Your REALTOR® can help close the sale of your home. Between the initial sales agreement and closing (or settlement), questions may arise. For example, unexpected repairs are required to obtain financing or a cloud in the title is discovered. The required paperwork alone is overwhelming for most sellers. Your REALTOR® is the best person to objectively help you resolve these issues and move the transaction to closing (or settlement).

The National Association of Realtors®, “The Voice for Real Estate,” is America’s largest trade association, representing 1.4 million members involved in all aspects of the residential and commercial real estate industries.

Greater Greenville Association of REALTORS® represents over 3,700 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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3 Ways to DIY Your

*Valentine's
Day*



STATEPOINT

As the third most expensive holiday on the calendar, according to Wallet Hub, Valentine's Day expenses can quickly add up. With a little planning however, you can design a memorable, do-it-yourself date that truly shows that special someone how much you care, while saving time and money in the process.

The experts at Dollar General are here to help with budget-friendly Valentine's date essentials to gush over!

Devoted Decorations

Adding just a few small romantic details around the house can create an intimate ambiance. Place flowers on the dinner table and light candles for a fresh aroma. Give the candles a festive touch by adding burlap and heart pendants around the sides using these crafting instructions from Dollar General: dollargeneral.com/inspiration. Create mood lighting by turning off all main sources of light and spreading tea light candles throughout the space instead. Dress up the rest of the house with red, pink or white banners on the walls and mantle, or with homemade crafts such as a Puzzle Piece Frame or cards.

Be Mine Meals

Next, plan a romantic dinner and sweet treats to follow. Homemade food can

mean more than ordering an expensive meal at a restaurant or takeout, especially when the meal is delicious, nutritious and doesn't break the bank. Consider using Dollar General's "Better For You" recipes, such as the Pecan-Crusted Salmon, Steak & Veggie Kabobs, or Slow Cooker Pork Chops to serve a tasty meal that is also affordable. Finish the feast on a sweet note with a dessert that can be shared between a couple or a group of loved ones, such as Valentine's Day Truffles.

Gush Over Gifts

Smaller, affordable self-care gifts are a great way to make loved ones feel loved appreciated without going over your budget. Consider a new razor or cologne, or create a gift basket full of candy, beauty products, a gift card and candles. Additional gift options can range from a lovable stuffed animal or candy they can munch on.

Regardless on how the love-filled holiday is spent, consider visiting the DG Tips & Hacks page at dollargeneral.com to find more helpful DIY projects, recipes and more.

From the decorations to dessert, you can show your love and appreciation on Valentine's Day by creating an unforgettable, affordable date at home.



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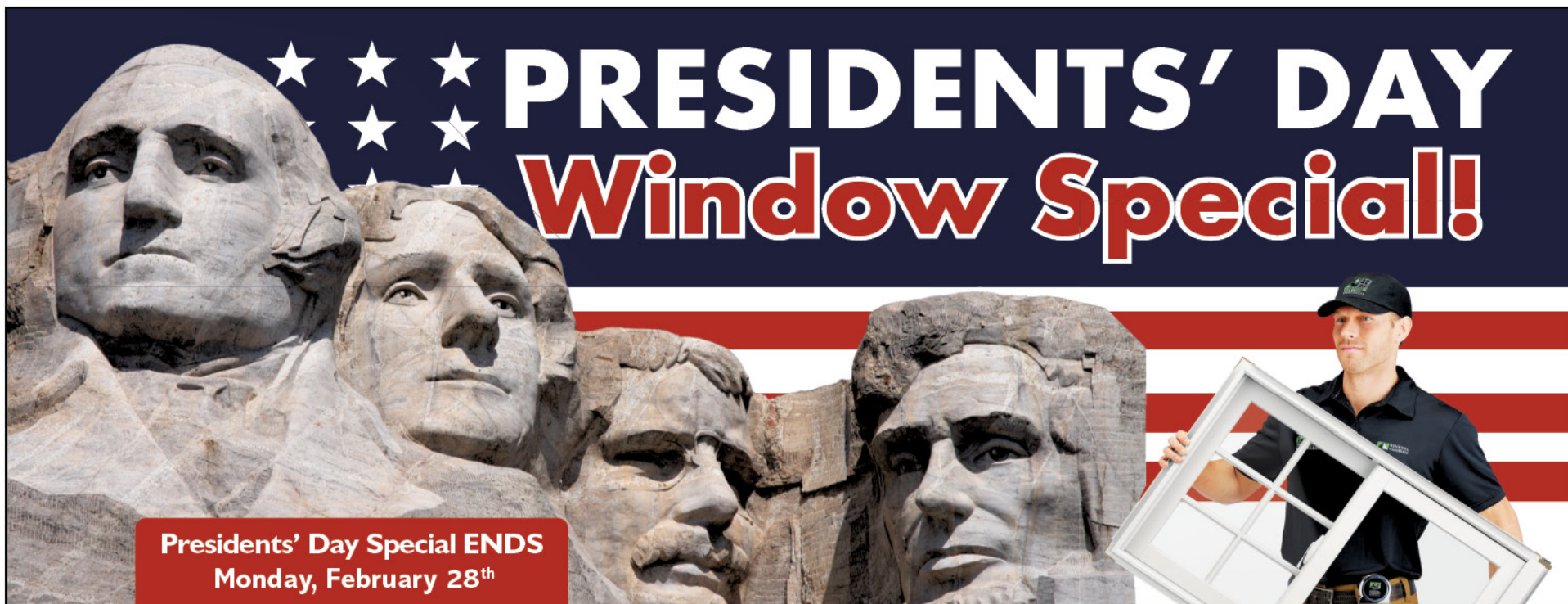
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