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NEIGHBORS OF THE

Dunes & Pine Lakes

MARCH 2024



The Smiths:

A STORYBOOK TALE

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Dear Residents,

As the chilly temperatures of winter are mostly behind us and we feel spring arrive, we are excited to welcome you to March in our communities! This month promises to be one filled with renewed energy, exciting events and heartwarming stories. As always, we are thrilled to share them all with you in this issue of *Neighbors of the Dunes & Pine Lakes Magazine!*

A huge thanks to Taylor and Savannah Smith with their beautiful daughter Emerson for being our Feature Family for our March edition. Be sure to read about their storybook romance and journey into parenthood. They're such a fun young family!

We can always count on our Expert Contributors to share very informative articles that bring such valuable content to our magazine. We are very fortunate to have an assortment of amazing Experts, with a great deal of knowledge in varying specialties, who always provide us with such helpful information every month!

Thank you as always to my team for your hard work and dedication helping me bring this publication to print every month. From my Publisher's Assistant Hilary Ingoldsbys Whitesides, to my amazing Photographer Victor Beloded of One Life Photography, to our incredible Designer Sergio Olivares-Rueda, you all are the reason this publication has grown so quickly and has been so successful!

I would be remiss if I didn't thank all of our business sponsors for bringing this resource to our community! This publication is made possible by our local businesses you see in these pages. Please support them as they are the reason we are able to provide you with this beautiful magazine that arrives in your mailbox every month. Please help us welcome our newest Sponsor and Expert Contributor **Arctic Air Conditioning**.

Remember, Neighbors of the Dunes & Pine Lakes is more than just a magazine. It's a platform for sharing, connecting, and celebrating the unique spirit of our community. We encourage you to get involved if you aren't already! Submit your stories, photos, poems, and ideas. Share your experiences, passions and talents with your neighbors by submitting your stories and photos for publication. Let's showcase the heart and soul of our community together!



If you are a business owner and are interested in sponsorship, I would love to connect with you!

Heather Begley

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hbegley@bestversionmedia.com

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FEEDBACK/IDEAS/SUBMISSIONS:

Have feedback, ideas or submissions? We are always happy to hear from you! Deadlines for submissions are the 1st of each month. Go to www.bestversionmedia.com and click "Submit Content." You may also email your thoughts, ideas and photos to: hwhitesides@bestversionmedia.com.

HOA SUBMISSION INFORMATION

Are you on the association board for your subdivision? Contact us for information on how you can submit articles, updates, reminders, events and more to the residents. We create customized homeowners association sections at no cost to the HOA or the residents.

CONTENT SUBMISSION DEADLINES:

Content Due:	Edition Date:
December 1	January
January 1	February
February 1	March
March 1	April
April 1	May
May 1	June
June 1	July
July 1	August
August 1	September
September 1	October
October 1	November
November 1	December

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MARCH *Calendar of Events*

Fridays, Feb. 23 – March 22

Ballroom Dance Crash Course

@1041 Portside

Come learn the ballroom basics and show off your skills during the last class with a live band!

Time: 10:30-11:15am

Cost: Free

RSVP by calling 843-595-8238 or email: aganous@portsidegrandedunes.com

Tues., March 5

Antique Appraisal Event at Portside at Grande Dunes

@1041 Portside Drive

Bring 3 items to be appraised and learn the value of your antiques. Note: no weapons or furniture.

Cost: Free

Time: 2-4pm

RSVP by calling 843-595-8238 or email: aganous@portsidegrandedunes.com

Sat., March 9

Charity Softball Tournament

@Pelicans Stadium

Come cheer on the various city and county fire and police departments as they face each other in the 15th annual Guns & Hoses charity softball tournament. Ticket sales benefit SOS Care, Inc. and Project Lifesaver.

Time: 9am

Cost: \$5

www.milb.com/myrtle-beach/events/gunsandhoses

Sat., March 9

BBQ Festival

@Surfside and Yaupon Drive

Food, shopping, live music, kid activities, and a BBQ competition make up this family-friendly event you won't want to miss.

Time: 10am-4pm

Cost: Free admission

www.facebook.com/events/252064161096071

March 14-16

Car and Truck Show

@2501 North Kings Hwy

This auto show includes 3,500 cars on display and is perfect for vehicle enthusiasts. Proceeds benefit MS of the Carolinas, Children's Miracle Network, and Grand Strand Miracle Leagues.

Time: 8am-5pm

Cost: Ticket prices vary

<https://www.runtothesuncarshow.com/>

Sat., March 16

St. Patrick's Day Parade

@Main Street, 2nd Ave N, Ocean Blvd

Enjoy the Grand Strand's biggest parade followed by a street festival including Irish Pipe Bands, Irish dance performances, and more.

Time: 9am-4pm

Cost: FREE

parks.nmb.us/411/St-Patricks-Day-Parade-Festival

Sun., Mar. 24

Sound Bath & Yoga Nidra w/ Elise Angell

@Living Yoga & Wellness

Allow the vibrations of crystal bowls, Tibetan bowls, and other instruments assist you in removing any blocks or obstacles within the body and mind that may be causing you physical or emotional discomfort.

Time: 3:00-4:15

Cost: \$30

<https://livingyogaandwellness.com/class-schedule/>

Wed., March 21

History Series

@Chapin Memorial Library

Join local historians as they share stories and perspectives about Myrtle Beach in the "Through the Lens of Time" history series.

Time: 2pm

Cost: Free

www.chapinlibrary.org/news/through-lens-time

March 22-23

Sportsman's Expo

@Downtown Conway

This event has something for everyone and includes vendors, game cooking demonstrations, the Purina Flying Disc Dogs, reptile programs, boat/camper displays, a quick draw event, and wildlife rehabilitation sessions.

Time: 10am-5pm

Cost: FREE

conwayalive.com/events/waccamaw_sportsmens_expo

Sat. March 30

Spring Fest

@Adjacent Field, Crabtree Memorial Gymnasium

The City of Myrtle Beach Parks, Recreation and Sports Tourism Department's annual Spring Fest is a family-friendly Easter event with food trucks, vendors, egg hunts, and a visit from the Easter Bunny.

Time: 10am-2pm

Cost: FREE

https://www.myrtlebeachprst.com/spring_fest.php



SEEKING STARS FOR STORIES!

Do you want to discover new things about your neighbors? Want to be in the headlines? Want to see your pictures published? We're looking for neighborhood families or individuals with a story to share to grace the covers of the magazine.

Your story might include love, romance, drama or any combination of the three. It could be to celebrate a milestone in your life, share about a recent vacation, or simply to introduce yourself and share what you love about the community. Everyone has a story to share, and we want to help you tell yours. We'll talk with you, write the article and give you a free, professional photo session at your home so you can look your best in the magazine!

If you know others who would enjoy this opportunity, we welcome nominations. Begin by brainstorming the people you know who you'd like to see in this magazine. They might be your next-door neighbors and friends, volunteers who serve others through local charities, community leaders, athletes, artists or hobbyists.

To get started, go to www.bestversionmedia.com and click "Submit Content." Or, simply e-mail your content coordinator at hwhitesides@bestversionmedia.com with your contact information and ideas.

With your help, we can bring people together, stay connected and create an informative, family-friendly forum through your magazine.

HORMONAL SUPPORT FROM SUPPLEMENTS

By David Heller, Grand Strand Wholesale Supplements

Hormones are so incredibly vital to our health that anything you can do to keep them balanced and in the healthy reference range will be a net positive for you.

Age is one of the biggest determinants of limited hormone supply, which is very true for testosterone production.

To combat the age-related decline of testosterone, below is a list of supplements, including boron, magnesium, and Tongkat Ali, that you could consider for natural hormone production support.

Three Natural Supplements For Natural Testosterone Support

The first two supplements mentioned, boron and magnesium, are ones that you should be able to get in your body through diet alone but are certainly available in supplement form. The third is typically supplement only.

1 - Boron

Boron is a trace mineral found in certain fruits and nuts. It might be lesser known, but its impacts on testosterone levels and overall health are significant.

A study published in the *Journal of Trace Elements in Medicine and Biology* found that participants who took a boron supplement saw a significant increase in their testosterone levels after just a week.

Additionally, boron can help to decrease the presence of Sex Hormone Binding Globulin (SHBG). By reducing SHBG, the body stands a better chance of seeing the normal means of production, resulting in higher than previous testosterone levels.

When SHBG binds to testosterone, it makes it unavailable for use, which is why a reduction in SHBG levels results in more free testosterone.

2 - Magnesium

As it plays a role in more than 300 enzymatic processes, getting enough magnesium in your diet is crucial.

Part of how it works is similar to how boron works with SHBG.

Magnesium's impact on testosterone becomes even more pronounced with exercise.

3 - Tongkat Ali (*Eurycoma longifolia*)

It's doubtful you've heard much of Tongkat Ali, which is an herb native to the Southeast Asian region. The good news is not only has it been traditionally used to enhance vitality, energy, and improve reproductive health but there are now a handful of studies to show it can help men with their testosterone production.

And best of all, if you are stressed, it can help minimize stress and its negative effects on the body.

A Synergistic Effect

When used in tandem, these three supplements offer a potential synergistic effect.

The combined action on SHBG by both boron and magnesium ensures that more testosterone remains free and bioavailable.

Tongkat Ali, with its unique properties, furthers this effect while also providing the added benefit of stress reduction. The combination allows users to tackle testosterone decline from multiple angles.

Keep in mind that other factors can negatively or positively affect testosterone production, and something like testosterone therapy can be quite helpful. But supplements are a great way to try and get results before full-blown hormone therapy.



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THE PET CORNER

Submitted by Taylor and Savannah Smith
 Photos by Victor Beloded of One Life Photography

Special thanks to East Coast Pet Services for sponsoring our Pet Corner.



Willow is our 4-year-old English White Lab. While she was bred to be a champion bloodline duck-hunting dog, she elects to sunbathe or sprawl out on the bed.



Rachel and Nate at East Coast Pet Services **are the best!** We have trusted them to watch our 2 Labs, Penny & Kona, many times and **they consistently do a professional and outstanding job.** While we are away, they keep us updated with emails and pictures; it is great to have **such caring and dependable service** for our dogs. We highly recommend them!

-Lisa & Len Donevant





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I can't say enough great things about Rachel & Nate, owners of East Coast Pet Services, and the care they provide for our two dogs. Like many pet owners, our dogs mean the world to us and it takes a lot for us to trust someone with them. Rachel & Nate have cared for our dogs as if they were their own for over a year now. **They are extremely professional, responsible, and caring.** They are very flexible and reliable and has made our life much easier. **Their scheduling system is very easy to use and they provide very personalized care-** easy to reach and gives updates after their visits. I highly recommend Rachel & Nate to anyone looking for a dog walking service. **Our dogs absolutely love them** and would recommend Rachel & Nate as well.

-Jason & Chelsea Lynch



As a devoted pet owner and rescuer, **I can highly recommend Rachel and Nate with East Coast pet service.** My pets received **excellent care and attention, my house was kept clean and they were in communication with me on a regular basis.** Above all **they are trustworthy and can eliminate any stress you may have when leaving your pets.**

-Patty Gresko



We have been using East coast pet services for a year now since we moved to the area. Rachel and Nate are great! They are **reliable, friendly and responsive.** My dogs love them and are excited to go on walks and get exercise! Rachel and Nate have also dog sat for us. **We highly recommend East coast pet services!**

-Daniela Smith

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Easter Egg Creations:

The Magic of Decoupage

By Erin Vander Weele

Looking to add a vibrant artistic pattern to your Easter eggs this year? Get creative with decoupage! Decoupage is the art of decorating objects with cutouts from paper, fabric, or other thin materials. The technique can add a charming watercolor-painted look to Easter eggs.

For this craft, I used a paper napkin floral pattern with a white background and plastic eggs to keep as a long-lasting decoration.

Supplies:

- Eggs (hard boiled or artificial)
- Paper napkins
- Mod Podge (water-based glue/sealer)
- Scissors
- Sponge brush

Directions:

1. Cut out small shapes around the patterns on the paper napkins.
2. Use a sponge brush to apply a thin layer of Mod Podge on the egg where you will place the cutout.
3. Place the cutout on the wet glue, gently smooth out any wrinkles as best you can, and apply an additional thin layer of Mod Podge over the cutout.
4. Continue the above steps to apply more cutouts to cover the egg. Once your first egg is done, repeat with the remaining eggs.

Once the eggs are dry, you can put them on display for all to enjoy! They can make a lovely addition to baskets or a stunning table centerpiece for Easter.



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NEIGHBORHOOD WATCH UPDATE

By Cynthia Valasin, Ph.D., Resident Contributor



None of the customary New Year's celebration trinkets—noise makers, fancy hats, tiaras, costumes—accompanied the first 2024 meeting of the Grande Dunes Neighborhood Watch on January 18, but there was certainly a great deal of enthusiasm as the 50+ attendees listened to a variety of speakers on subjects of interest to everyone.

Once more, Portside graciously prepared a complimentary tableful of light fare with beverages to accompany the customary Meet and Greet. Alan Goldstein's PowerPoint presentation featuring important community events scrolled in the background.

Alan took the floor and immediately congratulated Bill McClure for his run-off win for Myrtle Beach City Council. After previewing the upcoming agenda, Alan welcomed Police Officer Stephani James of the Myrtle Beach Police Department. Stephani introduced Police Officer Chad Rose, who discussed upcoming local and state police department activities, with special focus on Camp Happy Days, a charity supporting children with debilitating diseases.

Handouts are made available for these and other community activities at the information table at the back of the meeting room. See also the GDNW/GDRP website on Nextdoor for information and links.

Officer Rose also addressed the serious issue of speeding in Myrtle Beach and the new regulations and procedures established to help prevent accidents.

Then, Officer James presented her customary review of community calls to the Police Department for service and announced upcoming events sponsored by the MBPD. In addition, she mentioned a variety of services available to Myrtle Beach community residents. She also referenced a handout on the latest scam, IRS imposters. Contact Stephani at sjames@cityofmyrtlebeach.com or see the Nextdoor GDNW/GDRP.

Next, Pat Shama, representing the League of Women Voters, called attention to local, state, and national voting requirements. Contact the League of Women voters at 843-839-1344.

Referencing a handout, a Neighborhood Services representative discussed sponsorship of their numerous upcoming events.

Special Guest Speaker for the January meeting was Mr. Mark Sims, Chief Executive Officer for the HCA/Grand Strand Regional Medical

Center. Responding to 3x5 card submissions from attendees at previous meetings, Mr. Sims first addressed the long wait times at the ER, attributing this problem to staff shortages, particularly RNs. The Medical Center is making strong efforts to retain current staff. He noted the recent opening of the Galen College of Nursing, a facility offering a two-year LPN degree. One of his major goals is to retain at least 50% of the current resident physicians. After addressing other concerns, Mr. Sims took questions from the floor.

Drawing from the most significant Quality-of-Life issues he received from attendees from previous meetings-- Ocean Club Issues; Golf Tract 20; Community Infrastructure, including Traffic, Police, Hospital Services (especially lack of timely care); Pickleball Update; Grande Dunes North Connectivity-- Alan stressed the importance of organized groups to investigate these issues and asked for volunteers to become involved.

The meeting concluded with a drawing for a \$50 gift certificate.

The next meeting of the Neighborhood Watch will be held on March 21st, 1:30 pm, at Portside. Contact Cheryl Lynn Foster-Gerton at 843-314-8662 if you need further information.




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The Smiths:

A STORYBOOK TALE

By Hilary Ingoldsby Whitesides

Photography by Victor Beloded of One Life Photography

It's an age-old tale. Boy and girl meet in a bar. Boy and girl fall in love. Boy and girl live happily ever after. And Taylor and Savannah Smith are smack dab in the middle of their own version of that fairy tale.

A Beautiful Beginning

Like an idyllic scene from a movie, Taylor proposed to Savannah overlooking the marsh on his aunt's John's Island property. Cue the orchestral music and collective "awwww." But, like any good story, this magical moment wasn't without a hiccup.

"I planned to have a photographer hidden behind some trees to capture the moment and on our way over we ran into her. I quickly had to come up with a story that she was my aunt's friend helping her out with a project and I had to help guide her to the house she was looking for. Thankfully, Savannah thought nothing of it, and the surprise was not ruined," Taylor says.

Their sweeping romance continued with a beautiful destination wedding at The Brooklyn Arts Center in Wilmington, NC.

Putting Down Roots

Having both grown up on the Grand Strand, Taylor in Murrells Inlet and Savannah in Myrtle Beach, the decision to continue the next chapter of their lives here was an easy one to make.

After receiving a degree from Coastal Carolina University, Taylor ventured into Real Estate and is currently the Director of Business Development at Coastal Ride Real Estate where Taylor enjoys the challenges and rewards of navigating the process in a way that is a win-win for investors, residents, and staff members alike. He is also one of the owners of The Salty Butcher which opened in the fall of 2023 and is quickly becoming well-known for its local feel and wide variety of premium meats that can't be found at big box stores.

"The Salty Butcher was born out of a passion for creating an old-school Neighborhood butcher shop where the knowledge, quality, and connection to our customers allow for a unique shopping experience," Taylor says.



Savannah continued her education at the University of South Carolina and now works at Touch Med Spa as a medical esthetician where she can put her education and talents to good use. “Savannah has a passion for helping others and making people feel confident in their skin,” Taylor says.

Together the couple knew they wanted to settle down somewhere where they could continue to grow their careers and enjoy all Myrtle Beach has to offer – and Pine Lakes has proven to be the perfect spot.

“Savannah and I are both originally from the area and love the location of Pine Lakes. We moved here to be central to our family and friends, the proximity to the beach, and other great restaurants that the Myrtle Beach community offers,” Taylor says, “We truly enjoy being part of this community and have a lot of pride living amongst other locals. It’s fun being able to see friendly and familiar faces walking down the street or out and about in the community.”

The Parenthood Journey

And Savannah and Taylor aren’t just growing their careers in Myrtle Beach, they’re growing their family here as well. Last August Savannah and Taylor embarked on their greatest adventure yet and welcomed their daughter Emerson into the world.

According to her parents, Emerson’s current favorite activities include watching football, pulling her dog’s (Willow) hair, laughing, playing with friends, and going on nightly strolls to Pine Lakes Golf Course. And Taylor and Savannah are enjoying soaking it all in.

“The best thing about becoming parents has been watching Emerson’s personality develop month-to-month. From the infant noises/grunts to the laughing and screaming as she finds her voice,” Taylor says, “The hardest thing has been the lack of sleep that we took for granted pre-parenthood!”

When they’re not busy with their careers or the many demands of parenthood, Savannah enjoys spending time with friends, exercising, and volunteering with the Junior League of the Grand Strand. Taylor is actively involved in the Myrtle Beach Chamber of Commerce and also enjoy being on the water, hunting, fishing, and golfing. As a couple, they enjoy traveling to “warm, sunny places” like the Caribbean islands and also enjoy a yearly autumn trip to the mountains of North Carolina.

And although they’re a “house divided” when it comes to college football, the truth is that this storybook tale is just getting started – and the next chapters are bound to be just as beautiful.



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Webb Cares Souper Bowl

Submitted by Gina Gallovich

On Sunday, February 4, Webb Cares, Inc., a non-profit volunteer organization held its first Souper Bowl and Bake Sale to benefit the Grand Strand Humane Society (GSHS). With more than 45 volunteers who made 14 different types of soup, baked 40+ delicious goodies, decorated, set up, served and cleaned, and with the support of an amazing community, Webb Cares was able to contribute \$5,300 to the GSHS. Another amazing outpouring of support from those who live in the community.



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For Sale	9201 Parma Ln	2,251	3	3	\$965,000	
For Sale	312 St. Julian Ln	3,450	5	4	\$799,000	
For Sale	7225 Seville Dr	2,315	4	3	\$849,999	
For Sale	6806 De Lago Ct	1,935	3	3	\$499,000	
For Sale	5964 Tramonto St	1,479	3	2	\$459,000	
For Sale	6023 Tramonto St	1,514	3	2	\$489,000	
For Sale	5869 Ledro Ln	3,216	4	3	\$850,000	
For Sale	676 Providence Dr	2,697	3	3	\$699,900	
For Sale	8148 Living Tide	1,924	3	2	\$792,602	
For Sale	839 Villarosa Dr	2,175	3	2	\$739,000	
Sold	8092 Laurel Ash Ave	2,196	3	3		\$836,186
Sold	303 Pine Needle Dr	3,490	4	4		\$1.08M
Sold	799 Villarosa Dr	2,007	3	3		\$735,000
Sold	6764 Anterselva Dr	2,157	3	2		\$610,415
Sold	7234 Seville Dr	2,760	3	3		\$975,000
Sold	7625 Azure Dr	1,864	3	3		\$712,500

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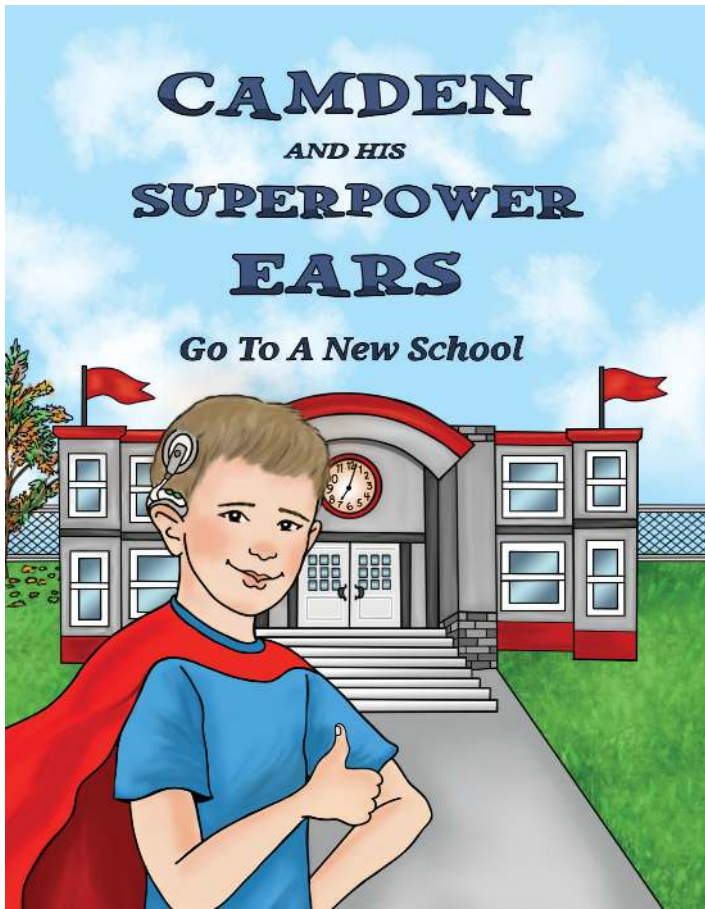
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“Superpower Ears!” When I first heard the title of Leigh Porter Cutrone’s new book, I was taken aback. Puzzled. Curious. What, exactly, could *Camden and His Superpower Ears Go to a New School*, a children’s book, be all about?

I could have continued to speculate, but the easier thing to do was ask Leigh, Grande Dunes resident and local author, exactly what inspired this title.

“Camden, of course! Camden, my grandson, was born deaf. Until recently, there was very little hope that a deaf person would ever be able to hear, but the discovery of cochlear implants, when combined with hearing aids and magnets, creates the miracle of hearing for the deaf,” Leigh says.

I looked at the cover of this finely-illustrated book, and there I saw Camden with his hearing regalia. Except for the implants, the rest of the aides were visible.

Too often, we hear stories of children with disadvantages being isolated by classmates, being treated “differently” at school, but since this is a children’s book and a true, heartwarming story, I knew this was not going to happen. After the teacher briefly explained that Camden could not hear without his special aides, one of his classmates remarked that Camden had “Superpower Ears.”

That comment set the tone for the rest of the inquiries. Camden took the lead and explained he was born deaf and how his “Superpower Ears” help him with this condition. Next, the teacher, by drawing the students out in a very creative way, made Camden’s need for “Superpower Ears” seem a special uniqueness, not an unfortunate disadvantage.

I asked Leigh what prompted her to write this book.

“When we were in church on Christmas Eve, I noticed both children and yes, even some adults, would stare at Camden, wondering what was on his head. I knew then I had to write this book,” Leigh says.

“Does this book have a broader purpose?” I ask.

The Power of Super Ears

By Cynthia Valasin, Ph.D., Resident Contributor



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“While this book focuses on deafness, my overall message is that the security such children need to pursue their goals is fostered by understanding and acceptance,” Leigh says.

I asked Leigh if she had written other books.

“Several. About ten years ago, I started writing storybooks for my grandchildren,” Leigh says.

“Do you have other books in the wings?” I inquired.

“This is the first in a three-book series. My second book, *Camden Takes It to the Court*, has been completed and is awaiting illustration. The third book, *Celebration of Camden and Fiona*, will be about Camden’s support and assistance to his younger sister, who was also born profoundly deaf and who also has cochlear implants,” Leigh says, “I want to thank the publisher of my first book, Sandi Huddleston-Edwards, an author herself and owner of her own company, Here I am Publishing, LLC, here in Myrtle Beach.”

As an interesting side note, just like Leigh, Sandi is also a Grande Dunes resident. I concluded our interview by asking Leigh where someone could purchase a signed copy of this book. Leigh told me she can be contacted at pentopaper@gmail.com. Or contact Sandi Huddleston Edwards at info@hereiampublishingllc.com



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Spinach Lasagna Roll-ups

Submitted by Julie W.



8 Lasagna noodles, cooked and drained according to package directions

1 3/4 cups ricotta

2 cups cottage cheese

2 cups Monterey Jack cheese, shredded and divided

1 cup Parmesan cheese, shredded and divided

3 cups fresh baby spinach, chopped

4 garlic cloves, minced

Kosher salt

Fresh cracked pepper

3 cups spaghetti sauce, divided

Fresh parsley, chopped

Preheat oven to 350 F. Gently place noodles on parchment or foil in a single layer to cool. In a large bowl, combine ricotta, cottage cheese, 3/4 of the Monterey Jack cheese, 1/2 of the Parmesan, the spinach, the garlic, and a couple of large pinches of salt and pepper.

Spread 1/2 of the sauce into the bottom of a 9-inch broiler-safe baking dish.

Spread the filling mixture evenly onto each noodle. Gently roll up each noodle lengthwise and place seam side down in the baking dish. Drizzle roll-ups with remaining sauce and top with remaining cheese. Cover tightly with foil and bake for 30 minutes.

Remove foil and broil for 1 to 2 minutes, or until the cheese is dark golden brown. Garnish with fresh parsley. Makes 8 servings.

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Exploring 1031 Exchange Alternatives:

A Practical Guide to Tax Relief Without Property Management Hassles

By Eric Bitetto, Semper Fortis Financial

If re-entering the real estate market to defer taxes on the sale of your investment property seems daunting, you have other options! Alternative 1031 exchange strategies can ease your “landlord” burdens. Let’s delve deeper into these tax-deferral options for a clearer understanding.

1. Delaware Statutory Trusts (DSTs): DSTs allow you to invest in a fractional interest in a property without the hassle of day-to-day management. You purchase a fractional interest in an investment property, and a trustee handles the operational aspects. It’s a hands-off approach to passive income, providing a simplified alternative to direct property ownership.

2. Real Estate Investment Trusts (REITs): REITs offer a way to invest in a diversified real estate portfolio without requiring direct property management. By becoming a shareholder in a REIT, you gain exposure to various income-generating properties. These publicly traded trusts provide

liquidity and flexibility to investors seeking a more hands-off approach.

3. Qualified Opportunity Zones (QOZs): QOZs designate specific areas where you can invest capital gains to defer and potentially reduce your tax liability. It’s a tax-saving opportunity that requires careful location and investment strategy consideration. Be sure to conduct thorough research before diving into these zones.

4. Cash-Out Refinancing: In 1031 exchanges, cash-out refinancing involves refinancing your existing property to pull out equity in the form of cash. This can be a strategic move to access funds for various purposes, including investments, debt consolidation, or personal expenses. It’s a financial maneuver that allows you to leverage the equity in your property without the necessity of a like-kind exchange.

5. Installment Sales: Opting for installment sales allows you to spread the tax liability

over time. Rather than paying a lump sum of taxes, you receive payments in installments, providing a steady income stream while deferring the associated tax burden. It’s a systematic approach to managing your tax obligations and gaining financial flexibility.

In conclusion, exploring 1031 exchange alternatives can be manageable. Each strategy comes with its own advantages, providing options for investors with different preferences and objectives. Delve into these alternatives, understand their practicalities, and choose the one that aligns best with your investment goals. Here’s to navigating the tax deferral of capital gains when selling investment properties with a clearer perspective!

If you want to explore these alternative options, contact our office at 843-877-6718 or info@semperfortisfinancial.com for more information.

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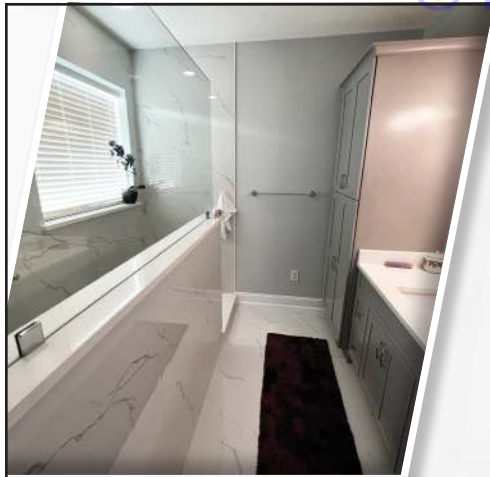
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GETTING TO KNOW

Grand Anchor Insurance By Hilary Ingoldsby Whitesides



Mike and Mary also go above and beyond for their clients by staying true to their mission statement to “focus on the mission, not the commission” and always putting the needs of the client first even if it means not making a sale. At Grand Anchor Insurance, clients can always count on Mike and Mary doing extra research to ensure they deliver on their promise to find the best possible plan for each person.

“What separates us from other health insurance agents, is that we always start by researching which doctors our clients see and what prescriptions they take. This way we can ensure that they are on the best possible plan for their needs,” Mike says.

The best part? According to Mike, quality insurance doesn’t have to break the bank and there is no extra charge to meet with a local agent to help you navigate the insurance process and find the right plan for you.

Outside of helping people meet their insurance needs, Mike and Mary are also passionate about giving back to those in need in the community through donations to and volunteer work with local charities and ministries. They enjoy participating in the Solid Rock church at Market Common and spending time with their children whose favorite activities include watching movies, playing board games, and going to the beach or the pool.

When Mike Jones decided to leave the hospitality industry, he knew he wanted to move into a career that would allow him to help others and also give him and his growing family more work-life balance.

“Managing restaurants caused me to miss many family dinners and did not allow me to be home with my family on the weekends or attend church,” Mike says.

And that’s how Grand Anchor Insurance was born. At Grand Anchor Insurance Mike works alongside his wife Mary as health and life insurance specialists. And, just as he’d hoped, not only is he home more often with Mary and their three children, Lorelai, Autumn Grace, and Michael Jr., but he’s also helping members of the community every day. And they’re loving it. Whether it’s the wonderful people they meet daily, the interesting professions they come into contact with through insurance enrollments, or the occasional view of the beach even on a workday, one thing is clear: Mike and Mary Jones love working in Horry County and helping its residents.

“We specialize in helping seniors with their Medicare Insurance as well as helping individuals under 65 understand their options for health insurance through the Health Insurance Marketplace and other private options,” Mike says.

According to Mike, health insurance options are often confusing, and using a health insurance broker, especially one that is local and independent, can save you time, money, and hassle.

“What I most enjoy about my career is that I am able to educate my clients on health insurance which can be a very confusing topic,” Mike says, “And many times at the end of our meeting, not only do they understand their coverage better, but they usually end up saving a lot of money as well.”

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