Words from Sam

Commitment

Last month I made reference that I would be talking about CWM CARES. This month I will start with the first letter 'C' representing our commitment to what we do. Before I get into that, I think it is important to frame Carolinas Wealth Management for what it is – a financial planning and wealth management business.

For those of you that don't know, David and I did not set out to be in business with one another. It naturally developed because of our individual goals. David and I were college roommates, then roommates after college when we had our first jobs in Columbia. David knew he was going to be in financial services as that was his family business. He was simply getting some experience in the "real world" before moving back to Myrtle Beach to join them. I was still trying to discover what it was that I wanted to do when I too began working in financial services. Initially I had no idea how I would completely fall for this business once I started doing it. The year was 1993.

In 1994, David moved back to Myrtle Beach to join the family business. In 1996 after Tracques and I married, I moved my office to Seneca and we started building a house in Clemson. About a month into construction I had an opportunity to join Brownie and Nancy Sides in Columbia. They were teaching retirement planning classes through the University of South Carolina and needed someone to help them. It was an opportunity I could not pass up. In 1997, I started with them at USC and later moved over to Midlands Tech and started teaching classes. This was a lot of fun and a great way to meet folks.

David and I stayed in close contact after he moved back to Myrtle Beach, and in 2000, I finally convinced him to join us and teach the classes at Coastal Carolina. We had no intention of working together. Turns out David's first class had in attendance more than 50 couples, so he asked me to help. The rest is history – Carolinas Wealth Management was formed (although not our original name)!

In 2002, we opened the Seneca office and the core of our business was formed. While we have offices in other locations and once had a much larger footprint, David and I have returned to our core. We never say never, but I believe three offices are now it for us, at least my wife hopes so! Neither David nor I thrive on the day to day "running" of our business. We thrive on taking care of our clients. Fortunately, we have a couple of folks that we really trust to run the business side of things, one of those being my sister Nona! She and Garry are behind the scenes but very important to us.

With that being said, Carolinas Wealth Management is a business, albeit a small business, but a business. David and I could work for another company, however, someone else would be telling us how to take care of our clients. We prefer to be in the position to do what we think we need to do to help our clients manage their money, not worry about it. We want to have all the necessary tools available and use the ones that are best for each of our clients. 'Helping Good People Make Great Financial Decisions' is our passion and it is what we do!

Carolinas Wealth Management is a business that operates to serve! We have tag lines like the two I used above to let people know what we do, but also to define our culture. Our collective mission is 'to secure our clients' dreams through a proactive approach of providing entire wealth management solutions for your entire life'. We are not just investment advisors, we are our clients trusted advocate. We love what we do, and care about the people we serve, you, our clients. We understand this is not about us, CWM does not exist without you and we will never forget this! We also care about the folks that help us take care of you-our employees.

One of the things we did several years ago was to develop our core values; our principles for doing business. This set of values is more of an internal framework to insure our culture stays true to what we value as employees come and go. I realize that we are a valuable training ground where young people can learn the business and go forward in their careers. This is something we take great pride in providing. Many of our former employees have gone on to further their careers with large companies. As long as our employees understand our culture and how we serve our clients, they do not have to be with us for a long period of time to have impact. In fact, our intern program is something that has been mutually beneficial, as these students at Clemson and USC help us take care of our clients and gain valuable experience as they prepare for the real world.

So, what are our core values? These values are wrapped up in CWM CARES. When people ask me what we do I tell them we help good people make great financial decisions, so they can enjoy their money, not worry about it. I think the more accurate statement, at the risk of sounding a bit corny, is that we are 'our clients advocate for a better life'. How we do this is defined by CWM CARES and the C is Committed.

I think I have fully described our commitment; we are truly committed to you, our clients, and your best interests. We are committed to charging a competitive fee to provide value-added services. We are committed to being here when you need us, whenever that is and wherever it may be. We are committed to putting ourselves in the best position to serve you for decades to come (my wife told me I am working until I am 75 and I am only 50)!

In summary, we thank you! David and I, along with our entire staff, understand our responsibility and we do not take it lightly. We serve you with the utmost gratitude.