



Retiring to the Sandhills

**A Financial Advisors Perspective
on Pinehurst, Southern Pines and
the Surrounding Communities**

ABOUT THE AUTHOR



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Foreword

The Sandhills region is a special place. Those of us who are fortunate enough to call it home understand the many unique qualities that drew us here. Most newcomers know Pinehurst as the “Home of American Golf”, but the area is so much more. We have exceptional healthcare, quality public and private schools, low taxes, low crime and a renowned equestrian community in Southern Pines. Retirees have been relocating here for decades to enjoy the relaxed culture, beautiful scenery and wonderful quality of life. It is only after they have arrived and settled in that they learn its most valuable asset is the collection of amazing people.

I've lived here for well over 20 years and have seen our community continue to grow and prosper. Unlike most small southern towns, many of the residents of Pinehurst and Southern Pines are not native to the area. As such, they can easily empathize with the anxiety others have about relocating and starting over in a new town. My experience is that the residents are extremely proud of this community and go above and beyond to make new residents feel welcome. I have witnessed countless examples of locals showing newcomers around town, inviting them to be a part of their civic or religious organizations or including them in their own social circles.

I have been privileged to live my whole life in North Carolina. My education and career have allowed me to experience a variety of large and small communities within our state. What I find amazing about Pinehurst and the greater Sandhills area is the prevalence of so many interesting and accomplished people. People who could have lived anywhere in the world, but instead have chosen to make the Sandhills their home. I invite you to consider doing the same.

Introduction

As a financial planner, I find that pre-retirees experience better outcomes when they approach retirement with some forethought and planning. It may sound obvious, but the starting point is to clearly define what a successful retirement looks like for you. Is it drinking pina coladas on a sandy beach, traveling the world with your spouse, or playing golf with your buddies at the country club? If you're planning with a spouse or partner, it's important to align your retirement goals early on—especially if there are differing visions. When that's the case, finding common ground before making major decisions can help avoid future roadblocks.

With a vision in mind, the next step is to determine if your dream retirement is financially feasible. Here is where working with a CFP® professional can be invaluable. A good planner will not only determine if you are on the right path, but should also help you prepare for unexpected financial and health events. Properly addressing these risks could help ease your anxiety as you work toward your retirement goals.

With your financial affairs in order, you'll now have the opportunity to consider a wide range of possibilities. You can begin to give serious thought to where you should live out your retirement. I suggest you do your research to find the right fit. Should you want to relocate, it is a smart move to visit the area at different times of the year to better understand the weather, people and the local culture. If you're considering the Pinehurst or Southern Pines region, I'd like to share several key attributes that, in my view, make this area an outstanding choice for retirees. These include its prime location, quality healthcare services, attractive real estate options, favorable tax environment, vibrant community engagement, and enriching lifestyle.





PLANNING NOTE:

Choosing the Right Financial Advisor

When seeking professional assistance in retirement planning, it is important to find the right advisor. The term Financial Advisor is a common title, but it holds a wide range of meanings. A Financial Advisor's knowledge, experience and capabilities can range from investment or annuity sales to comprehensive financial planning and investment management. If retirement planning is your need, a Certified Financial Planning® professional (CFP®) that offers comprehensive financial planning and serves as a fiduciary can be a good place to start.

In the planning process, the advisor should work alongside you to understand who you are and the life you wish to live both today and in retirement. In addition, the advisor should consider risks that might jeopardize a successful retirement. Understanding and preparing for life events like, a premature death, disability or a need for skilled healthcare can be empowering and enhance the pursuit of the life you desire.

Only after addressing these life issues is an advisor truly prepared to propose an investment strategy. Not all advisors follow this process, but ask yourself this – how can anyone propose an investment strategy for me or my family if they have not considered my income needs over time (from monthly living expenses to one-time expenses like a child’s wedding or car purchase), the level of investment return necessary for me to reach my long terms goals or how investment income or capital gains from my investment portfolio might impact my tax efficiency.

It is important to understand that an investment portfolio is not in itself, a retirement plan nor will high investment returns alone ensure a successful retirement. An investment strategy informed by financial planning should marry the need for investment return with the need for income, tax efficiency and liquidity - making cash flow more dependable and consistent throughout retirement.



Location

Why the Sandhills Stands Out

It is no secret that North Carolina is one of most desirable places to live and do business in the United States. Located at the center of the East Coast, our state enjoys all four seasons. Summers are generally hot and humid, and winters are mild. We do experience periodic snowfalls, but when we do, the snow rarely remains for more than a few days.

The Sandhills region is located in the south-central part of North Carolina - equidistant between the beautiful Blue Ridge mountains and the pristine, white sands of the coast. In my experience, one of the great advantages of living in our state is the expansive road network—it really makes getting around, whether locally or to popular destinations beyond, feel safe and surprisingly efficient. Both Washington DC and Atlanta, Georgia are within a 6-hour drive.

Pinehurst is located approximately an hour from our state capital in Raleigh and 2 hours from our state's largest city, Charlotte. Both cities boast international airports with Charlotte Douglas International being a hub for American Airlines. I find Raleigh-Durham International Airport to generally provide the best combination of flight options and overall convenience. Other airports in the area include Piedmont Triad International Airport in Greensboro and Fayetteville Regional Airport. Both are comfortably within an hour and a half drive of Pinehurst. The area does have its own private jetport, the Moore County Airport, that can accommodate aircrafts as large as a Boeing 737.

Here in the Sandhills we have the best of both worlds. We are removed from the hustle and bustle of the big city, but close enough to enjoy easy access to the amenities of our larger neighbors.



PLANNING NOTE:

Travel While You Can

Many of my pre-retirement clients identify travel as a priority for their retirement. They often see it as a reward for years of hard work and sacrifice. Free from the demands of their prior careers and having accumulated sufficient resources from a lifelong of disciplined spending and saving, they are eager to see the world. Unfortunately, some never get the opportunity to fulfill their travel dreams.

Over the years, I've witnessed pre-retirees experience everything from an unexpected health issue, death, a pandemic, economic downturn or geopolitical issues that have derailed their travel plans. As such, I generally suggest that a client considers budgeting for pre-retirement travel and avoids waiting until after some future retirement date to start making travel plans.

A travel budget needs to be incorporated into your financial plan to understand its impact on your cash flow and the longer-term viability of your financial plan. In developing your travel plans, I suggest you consider the physical and mental demands that come with

travel. More adventurous travel may need to be taken while you still feel “up to the challenge”. In addition, be realistic about the window of time available for travel. Most clients I work with lose their desire to travel abroad after age 80.

While starting travel earlier will have some impact on your financial plan, successful planning is balancing the enjoyment of your life today while being positioned for a long, successful retirement.

Healthcare

Access, Quality, and Planning

As we age, healthcare tends to take on a more prominent role in our lives. As such, access to high quality healthcare is a top priority among retirees searching for a new place to call home. In most parts of the country, the best healthcare is located in larger cities. While Sandhills residents have easy access to two renowned medical systems located just up the road at Duke University and the University of North Carolina, we don't have to travel outside the area to find high quality healthcare. We are fortunate to have our own healthcare system, FirstHealth of the Carolinas — a network that includes Moore Regional Hospital and delivers a level of care comparable to that of larger metropolitan areas. Headquartered in Pinehurst, FirstHealth of the Carolinas is a private, not-for-profit health system that operates four hospitals and numerous specialty clinics, serving a 15-county region. In 2023, FirstHealth Moore Regional Hospital was recognized as one of the nation's 100 Top Hospitals for the third consecutive year -the only hospital in North Carolina to earn that prestigious distinction.

In addition, FirstHealth offers a 63,000 square-foot Fitness Center, the five-story Reid Heart Hospital, and a recently completed, 120,000 square-foot Comprehensive Cancer Center on its Pinehurst campus.

Quality healthcare expands well beyond our hospital with exceptional specialty providers like Pinehurst Medical Clinic, Pinehurst Surgical Clinic, Carolina Eye Associates, Southern Pines Women's Health and Sandhills Pediatrics, just to name a few. A wide range of independent living, assisted living and skilled care communities are available in the area. Suffice it to say, the accessibility and quality of healthcare in the area is one reason so many relocating retirees have Pinehurst at the top of their list.



FirstHealth

FirstHealth

- ↑ Cancer Center Drop Off
- ← Parking Garage
- Admissions Parking

PLANNING NOTE:

Bridging the Healthcare Gap Before Medicare

Navigating the labyrinth of health insurance and Medicare for those approaching and in retirement can be a challenge. Those that retire before age 65 are caught between the loss of their employer's plan and the availability of Medicare at age 65. Depending on your unique situation, here are some options to consider:

Spouse or Partner with Employer - Sponsored Plan -

If your spouse or partner has healthcare coverage through an employer provided plan, it may be as simple as getting enrolled in their plan.

Company-Sponsored Retiree Healthcare - If your employer provides healthcare coverage to retirees, you need to take a hard look. When available, it can offer lower costs, better benefits and tax advantages.

COBRA - Once you have determined your retirement date, it is smart to ask your HR department if you are eligible to continue your existing healthcare coverage under COBRA (Consolidated Omnibus Reconciliation

Act). Under COBRA, you will be responsible for the full cost of the coverage plus a 2% administrative fee. The coverage typically lasts up to 18 month, but there are some exceptions that might allow you to extend coverage to 36 months. The cost will be higher, but it may be an option to consider as a short-term solution.

Private Health Insurance - If the above options are not a good fit, you can purchase health insurance from a private healthcare insurer. You can go to the insurance company directly or utilize an insurance broker representing multiple providers.

Healthcare Marketplace - The Affordable Care Act (informally known as Obamacare) passed in 2010 and led to the creation of federal and state exchanges for health insurance. If a retiree's income falls within certain income limits, they may be eligible for premium tax credits and cost share reductions which can help them lower their monthly premium and out of pocket costs. You can find out more at www.healthcare.gov.



Real Estate

Finding the Right Fit and Planning for the Sale of Your Home

The Sandhills — and more specifically Pinehurst and Southern Pines— offer a wide array of housing options for those relocating to the area. While both offer a quaint and walkable downtown experience, each has its own unique real estate markets and amenities. For example, Southern Pines offers a dynamic equestrian community with beautiful horse farms— many located in the vicinity Youngs Road— an area locally referred to as “horse country”.

As you might expect, Pinehurst is known for its golf course communities, offering homes at a wide range of price points. In addition to the Pinehurst Resort and Country Club, the area offers private country clubs like the Country Club of NC, Forest Creek Golf Club and Pinewild Country Club. If living within a private golf club community is of interest, be aware that it may require an application process for membership. A good local realtor can show you around these communities and help you navigate the membership process.

You generally are not required to own real estate in the country club to be a member, but most require those living in the club community to be a member at some level.

The local real estate market is best described as stable with consistent growth. While home prices saw a sharp increase during 2020–2021, the market has generally experienced less volatility than larger high-growth communities like Raleigh or Charlotte. According to Realtor.com, in May 2025, the median listing home price in Pinehurst, NC was \$620,000. The median listing home price per square foot was \$260. In Southern Pines, the median, listing home price was \$575,000 while the median listing home price per square foot was \$250.

For those considering building a new home, developed lots in the most desirable communities may be limited. Construction costs can vary depending on the quality of finishes - currently in the \$250 to \$400 per square foot range.



PLANNING NOTE:

Selling your Home and Capital Gains

If you are a retiree wishing to relocate in retirement, you will likely need to sell your current home prior to making the transition. More often than not, you will have built up considerable equity in your property. As such, the sale of the home could generate a substantial capital gain and possibly, an unwanted tax obligation.

Thanks to the Tax Relief Act of 1997, homeowners may be eligible to reduce or eliminate paying capital gains taxes on the sale of their home. If the property sold has been your primary residence for no less than 2 of the preceding 5 years, there are tax exclusions. For a single taxpayer, the exclusion is \$250,000. For married couples filing jointly, the exclusion is \$500,000.

For example, you and your spouse own a home that was purchased for \$200,000 in 1985. You sell the home in 2026 for \$500,000. Your capital gain would be calculated as the difference between the selling price and your adjusted basis in the property. The adjusted basis includes your purchase price, plus the cost of improvements and certain selling expenses. Assuming

the adjusted basis is \$240,000, you would have a \$260,000 gain. Since the exclusion for a married couple filing jointly is \$500,000, you would not be obligated to pay any capital gains taxes on the sale of your home.

However, in this example, if you sold the home in 2026 for \$1,000,000, you would have a \$760,000 gain before considering the exclusion. The \$500,000 exclusion would be insufficient to eliminate the gain and would leave a \$260,000 gain. Capital gains tax rates vary from 0% to 20%, depending on the couple's taxable income. Assuming a 15% capital gains tax, the couple could be liable for up to \$39,000 in capital gains taxes related to the sale of your home.

Given the rise in real estate values in many areas of the country since Covid, it is not unusual to see relocating retirees sell homes with large capital gains. On one hand, it is a blessing to have been fortunate to own an asset that has performed so well. On another, selling the asset could trigger a tax obligation. Either way, it is important to work with your financial advisor and/or tax professional to understand the tax impact of a possible home sale and plan accordingly.

Taxes

Understanding the Landscape and Planning for the Future

Taxes may not be the deciding factor in determining where to call home, but it is a financial reality that should be considered. While states with no state tax are attractive for high income earners, those states often have higher sales and property taxes, along with higher costs of living.

While tax policies are always subject to change, as of 2026, North Carolina continues to rank highly for a being a relatively low-tax state in terms of overall tax burden and competitiveness. The state maintains a flat 3.99% income tax rate. Notably, all Social Security and Railroad Retirement benefits are exempt from state income tax—an important advantage for retirees. Additionally, North Carolina does not impose state inheritance taxes, estate taxes, or taxes on military retirement benefits.

The state's current sales tax is 4.75%. Moore County includes an additional 2.25% sales tax rate bringing the total sales tax to 7% within the county.

Property tax rates in the area are also relatively low. Moore County has a current property tax rate of \$0.295 per \$100 in valuation. The Village of Pinehurst has a property tax rate of \$0.225 cents per \$100 in valuation while the Town of Southern Pines has a \$0.29 cents per \$100 tax rate. Additional taxes may apply for emergency and life support services. Historically, Moore County and its municipalities have maintained some of the lowest property tax rates in North Carolina.



PLANNING NOTE:

Roth IRA Conversions and Retirement Tax Strategy

Tax planning is particularly important during the transition into retirement. For retirees that have left their careers, the loss of a regular paycheck and a new reliance on savings and investments to fund ongoing living expenses can be quite an adjustment. If that is the case for you, hopefully you understand your cash flow and have planned accordingly.

The period post-retirement, between leaving work and beginning to receive your Social Security benefits is most likely the lowest income period you will have for the rest of your life. Social security benefits are generally taken at full retirement age and several years later, required minimum distributions (RMDs) come along to push your household income to higher and higher levels. For those of you with large IRAs or 401k's, it is not uncommon for your household income to rise to levels well above what you experienced during the peak years of your career.

As such, the lower income levels immediately following retirement often creates a window for you to consider Roth conversions. A Roth conversion is simply the process of moving funds from a pre-tax retirement account (most commonly IRAs) into a Roth IRA.

The primary benefit of doing a Roth IRA conversion is that once completed the funds grow tax free (as long as future distributions from the Roth IRA are after age 59 ½ and the earnings from the conversion have been held for 5 years.) Another benefit relates to estate planning. If a child inherits an IRA, they basically inherit an asset with an IOU to the federal government in the form of future taxes. Current tax law requires the beneficiary to take minimum distributions and for the funds in the account to be fully distributed within 10 years. As such, the beneficiary will be forced to take distributions each year. These distributions will add to their household income and could push them to be taxed at higher marginal tax rates. In contrast, if a beneficiary inherits a Roth IRA, distributions will be tax free as long as the original Roth IRA has been open for 5 years. In basic terms, the original owner is pre-paying the taxes at a known tax rate while reducing the future tax obligation for themselves and their beneficiaries.

To properly evaluate how much, if any, amount of a Roth IRA conversion makes sense, we need to determine how the conversion will impact your current tax situation.

We want to make sure you are taking advantage of the lower tax brackets, avoiding higher Medicare premiums due to Income-Related Monthly Adjustment Amount (IRMAA) and maintaining adequate liquidity. Liquidity can be an issue because the desired way to pay the resulting taxes is to use funds outside the IRA. To maximize the Roth IRA conversion's impact, we typically discourage withholding from the conversion since it reduces the amount of funds that can grow tax-free within the Roth IRA.

It may be helpful to work with a tax or planning professional to do the necessary analysis and create a strategy to maximize the conversion benefit.



Community Engagement

Connecting with Purpose and Giving Back

One of the most important community resources in the Sandhills is The Pilot newspaper. While many communities still have local papers, it's increasingly rare to find ones with local editors, publishers, and ownership. Without that local connection, newspapers often lose the deep investment in the people and businesses they serve. While The Pilot's articles can generate its share of community debate, no one questions the paper's commitment or its impact in the success of our community. Where else can you find an investigative report printed alongside the local high school cross-country results? These stories are our stories. They are important because they are both a historical record and a common bond tying us all together as a community. The Pilot's impact and success have not gone unnoticed. It was named the Best Community Newspaper in the U.S. by the National Newspaper Association for three straight years (2015-2018) and won the top General Excellence award from the North Carolina Press in 2019, 2020 and 2021.

The Pilot is not alone in making a positive impact. The community is bursting with organizations and individuals committed to improving the lives of its residents. No matter your background, interests, or skills, there's a meaningful way to get involved. Whether it's assisting patients at the FirstHealth Cancer Center, delivering dictionaries to third graders through a local Rotary club, raising funds for veterans through the Patriot Foundation, or serving on the board of the Southern Pines Land & Housing Trust, there are countless ways to contribute. Local involvement isn't just welcomed—it's essential to making our community a better place to live.



PLANNERS NOTE:

In addition to volunteering your time and energy to worthwhile causes, you may be motivated to give charitably to organizations within your local community. Some donors choose to simply write a check, but there are other options available that allow for you to be more tax efficient and more targeted in your charitable giving.

Wills and Living Trusts

Wills and living trusts are common estate documents that allow individuals to spell out their wishes before they pass away, including how their assets will be distributed. When it comes to charitable giving, you can utilize these documents to make a specific charitable bequest at your death. You can name a non-profit organization to receive:

- a percentage of your estate;
- a specific dollar amount;
- a specific asset or property from the estate;
- the residual or remainder of the estate (i.e., after all other bequests have been satisfied);

- a bequest as a contingent beneficiary of the estate (e.g., if a primary recipient, such as an heir, is no longer alive).

Retirement Plans

Utilizing retirement assets for charitable giving can provide significant tax savings to you and your heirs. Two approaches that may help reduce or even eliminate the future tax liability on distributions from retirement assets include:

- **Gifting from of your IRA during your lifetime.**
Once you reach age 70 ½, you can gift up to \$111,000 annually to a qualified charity by way of a Qualified Charitable Contribution (QCD). This is one of the most tax-efficient way for retirees to make charitable donations. By gifting directly from your IRA, you can avoid taxes on any pre-tax assets. If you are of an age that mandates a required minimum distributions, the gift will count towards satisfying that annual required amount.

- **Name a charity as the primary beneficiary of the retirement plan.** This option allows you to continue to receive distributions from your retirement plan while you are alive but leave any remaining designated balance to a charity upon your death. Leaving IRA money directly to charities upon your death by designating them as account beneficiaries is very tax efficient. First, an IRA balance left to charity avoids the federal estate tax, since it is removed from your estate for federal estate tax purposes. Second, there's no federal or state income tax due on the IRA money.

Foundations and Donor Advised Funds

Private charitable foundations can also be a suitable estate planning tool for high-net-worth individuals and couples. These vehicles may offer opportunities to receive tax deductions during your life, involve your family in your charitable goals, and leave a legacy after your passing. Since private foundations can be a bit labor intensive, some prefer Donor Advised Funds to reduce complexity.

A donor advised fund (DAF) is a charitable giving account that allows you to deposit assets, like cash or securities and later direct those funds to be donated to charities. A sponsoring organization (like Schwab or Fidelity) manages the account and provides investment options for the assets, allowing them to grow tax-free. As a donor, you receive an immediate tax deduction for your contribution to the DAF but have flexibility to make donations at a pace that is comfortable to you.

Irrevocable Trusts

Unlike a living trust, an irrevocable trust legally and permanently separates you from the assets placed in the trust. As a result, when you fund an irrevocable trust, you may:

- immediately reduce the value of your estate
- protect those assets from potential creditors

This separation also provides significant flexibility regarding your objectives, which might include charitable giving during your lifetime and beyond. The most commonly used irrevocable vehicles include Charitable Lead Trusts and Charitable Remainder Trusts.

The downside with an irrevocable trust is that you give up control over those assets while you are still alive (with a living trust, you remain in control of the trust and can change its terms at any time). For these reasons, the irrevocable trust structure may be best suited for people who have large estates and are confident about their needs and objectives not changing in the future.



Lifestyle

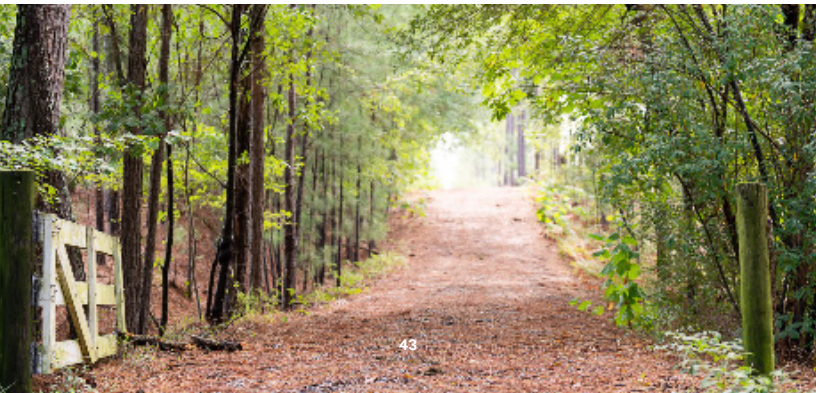
Designing a Retirement That Feels Like Home

There's a reason Pinehurst is known as the "Home of American Golf." From its early days with James Walker Tufts and legendary course designer Donald Ross to more recent connections with Bryson DeChambeau and the USGA's Golf House Pinehurst, the area is steeped in golf tradition. There are 40 golf courses in a 15-mile radius and as you might expect, the local residents are passionate about the game of golf. The fascination is not limited to Pinehurst, with Southern Pines also being an integral part in the area's golf experience and history. If you share our passion for golf, you may not find a better place for play, competition, instruction, spectating and volunteering than in the Sandhills.

While the area shares a fascination with golf, it also offers a premier equestrian community. The combination of sandy soil, a mild climate and local equestrian resources make it a highly desirable environment to raise, train and ride horses. The community is filled with farriers, veterinarians, trainers, stables and

saddleries plus its share of first-rate equestrian events. The Walthour-Moss Foundation Preserve, a beautiful 4,000-acre riding and carriage driving space is located off Youngs Road in Southern Pines. The preserve offers a virtual playground for horse riders and enthusiasts. For those that prefer watching to riding, Carolina Horse Park, located between Aberdeen and Raeford, annually hosts the Stoneybrook Steeplechase as well as national and international competitions.

Life in the Sandhills is about much more than just golf and horses. It is impossible to list all the educational, cultural, arts and entertainment offerings here, but our community is diverse, educated and resourceful. As such, the opportunities for both fun and engagement are around every corner.



PLANNING NOTE:

While being financially prepared for retirement is important, one aspect often overlooked is the psychological impact. Retirement often means a loss of identity as you leave behind your career. In addition, other issues can crop up like adjusting to reduced income and having extra hours to fill in your day. If not prepared, you may be susceptible to mental health issues such as depression and anxiety that arise from the transition from work to retirement.

It can be helpful to recognize that the transition will fuel a range of emotions and give yourself ample time to discover healthy avenues to deal with these feelings and build the new life you've looked forward to for so long.

Some tactics I've seen help new retirees through the process include:

Build structure into your day. Most of us have developed a consistent routine to our day that evolved around work. With that life behind you, your days can seem long and rudderless. It can be empowering to build a new structure to your day. Experiment with different activities and schedules to see what works best for you.

Get connected. Transitioning into retirement often means leaving behind a part of your social network. If your retirement includes relocation, the impact can be even more dramatic. Make a concerted effort to expand or build your social circle. Consider opportunities to engage neighbors, get involved with a church, synagogue, or organization that aligns with your values and interests. Reach out to those with common interests or hobbies like golf, art or cooking. Online communities provide another option – particularly for those with physical limitations.

Go back to work. Retirement has evolved from the day of getting a gold watch and being put out to pasture. Many retirees find work fulfilling and want to remain engaged in the business world. The difference is that they look for jobs that complement their lifestyle and allow them to balance work with their pursuit of new interests.

Move your body. Staying mentally and physically sharp will only enhance your retired life. Reading, writing, playing games and listening to podcast can keep your mind spry engaged. Exercise, in whatever form you

choose, not only reduces stress and improves your strength, it also helps bolster your mental acuity.

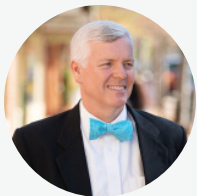
The beauty of retirement is that you have time to figure out what works best for you. Be brave and willing to meet new people and try new activities. Our community is filled with variety and opportunity. A rewarding retirement is out there for the taking.

Final Thoughts

If you're considering a move to the Sandhills, I hope this guide has provided a local's perspective on some of the qualities that make our community such a wonderful place to live and retire. The small-town charm and slower pace of our community may not be for everyone—different strokes for different folks. But what I do know is that many retirees choose to relocate here and ultimately find a place that truly feels like home. A few retirees eventually move away, but most stay. Over time, their accents soften, and the community becomes an integral part of their identity. Many choose to bring their parents and children here, weaving their family ties into the fabric of friends and neighbors.

They each contribute in their own unique way, leaving the community a little better than they found it. Still unconvinced? I'd love for you to visit and see it for yourself.

While you're here, plan on stopping by. I never pass up the chance to meet a new face, share a few stories, and talk about what makes this community so special. Whether you're just starting to explore your options or already picturing life in the Sandhills, I'd be happy to help however I can.



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