

# Entrepreneur keeps nostalgic decor at hand to remind him of his roots

By Nancy E. Stephen

**D**ennis Moser knows he's living a good life and is very thankful for it.

The 48-year-old has worked long and hard to build his life from a childhood in Monroe when his mother worked three jobs to support the family and he trapped rabbits for meals.

But Dennis will quickly tell you that his success isn't due to him alone. His employees have given their hearts to The Moser Group, he says, but God has guided his life all the way.

Dennis, his two sisters and mom originally lived in the Camp Sutton area of Monroe. "I grew up so poor," Dennis remembers. "Those were very difficult times."

But Dennis didn't know his life was tough; it was just what he knew.

"I thought I had the world licked. I didn't realize that Mom was always so tired because she struggled with three jobs. When she

had a good week, she'd always buy Brunswick BBQ sandwiches as a special treat. And she made the best sweet tea.

"I always remember a day in 1976, sitting on the end of the fold-out couch in the living room (which his mother Barbara slept on), watching the Olympics on a black and white TV with foil on the antenna. She had heated up a sandwich and I had the tea, and I thought 'life can't get any better than this.' That was the greatest day."

With a drive atypical for most teens, Dennis started his first business – lawn care – at the age of 10. Later he and friend Grant Hall started Horizon Enterprises, while both were in college. "We worked odd jobs to help pay our way through school. We planned to stop working two weeks before going back to college, buy a VW bus and head across country to Montana. But we stayed so busy and had so much work that we worked through and never made the trip."

With no family backing him, Dennis' college career at Appalachian State was funded through his hard work, a Pell grant, a scholarship for leadership and loans.

He knew early on that his career would be in real estate. It's a field that he wanted to be in since the ninth grade.

"I worked on a construction crew building duplexes. I started asking the contractor what it cost to build, asked the owner about the rent and looked at the financials. It excited me; I knew then that I wanted to be in the real estate business."

Dennis' primary business, The Moser Group, currently is listed as eighth in the region for commercial real estate sales.

While Dennis was in college, a banker advised him to build up his credit and loaned the student \$500 unsecured, which he quickly paid back. The next loans were for \$1,000, then \$5,000 that he also paid back promptly. "That's how I started building up my credit."



By his senior year in college, he was ready for the real estate development business. He bought a corner lot in Wingate for \$12,500, intending to build a car wash, but never did.

Instead of developing the land, he sold it, financing a 30-year loan personally. "I sold it for a lot more than I paid for it," he says. "That was a good decision."

His next foray into real estate was the building of a duplex, where he lived in one side and rented the other. "That made my payments; we ended up living there for nine years."

By "we," he includes his wife Patti, who he met in college and married in 1990. He gives Patti credit in the success of The Moser Group. "Without her, I wouldn't have achieved in the world's eyes the success that we've achieved. She handled the books and worked behind the scenes in the early days."

The couple has two daughters – MacKenzie, 19, who is studying commercial real estate in college, and Lexie, 15.

The Mosers eventually moved into a house at Lake Providence, but even then, Dennis didn't buy a home the typical way.



The Moser Group office features multiple scenes of nostalgia, which give clients a warm, cozy feeling when they visit.

Nancy Stephen photos



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“We saved money to buy the lot and paid for half the cost of the house immediately. The rest, we paid in just a few years.”

Dennis built The Moser Group “one project at a time, making sure that each stood on a good foundation, that each had a good cash flow.”

In May 2000, he wanted to go debt free personally and acquired business partners. “My goal was to stop guaranteeing the notes personally. Fortunately, I’ve since had great partners who we’ve been able to make money for. It’s allowed me to have less risk, so it’s worked good both ways.”



## Sun Valley Commons

“Sun Valley Commons will be a good project. We started a \$60 million project when others thought we were crazy.”

Dennis and his partners developed the 53-acre complex home to Sun Valley 14 theater, multiple restaurants, offices and more. The theater is expected to draw more than 500,000 people each year.

He hopes the development eventually will be a focal point of shopping in Union County. “Our goal was to stop the tax dollars from leaving Union County and to create an area to keep the shopping and folks here. This benefits our county, schools and residents.”

Having achieved the first step of creating a destination location and restaurants, the development now looks to attract stores for shoes, clothing, jewelry and sporting goods, as examples, as well as medical offices. Already, a dance studio and dentist have committed to a new building facing Old Charlotte Highway.

The Moser Group has ridden the growth of Indian Trail well, but it wasn’t quick. “When we started in Indian Trail in 1989, there were 2,600 residents; now there are 34,000. We’ve been involved in a lot of (U.S.) 74 development and industrial projects. A lot of the restaurants and retail, we’ve been involved with. We did Lowe’s and are working to develop an apartment complex with 384 units. There’s a great demand in Indian Trail.”

His plan has always been to buy the best corners at stoplights and locations with the highest traffic arteries. “Our focus is on Providence Road, Old Monroe, US 74 and Idlewild, the main arteries from I-485.”

The Moser Group wasn’t immune to the financial downturn that started in 2008. “When a depression hits the industry, you give it all back, paying employees, paying real estate taxes.

“We’ve been blessed and fortunate to make it because we’ve had low debt, because we had a cash flow and because we did a study in 2009 to find out what industries were thriving in the nation.

“We found that two areas heating up were movie industry and apartments. Those are two things we tried to focus on; that’s what is in demand.”



## The beginning of D'Moes

The office of The Moser Group is unremarkable from the outside, but it’s a gem inside. Dennis has rebuilt a 1940s Texaco service station inside, with original 1948 pumps and a ’47 Dodge pickup and drink machines from the ’40s and ’50s.

“It’s about memories,” he explains. “The concrete floors intentionally have cracks and flaws just to remind us of the simple times.” A functioning, but unneeded decorative screen door to his office closes with a squeak followed by a bang, invoking additional memories, and visitors are offered a Nehi peach or grape drink and a Moon Pie. “If you keep it simple, it’s comfortable and relaxing for people who come in.”

Dennis took his love of nostalgia to the development of D’Moes, a hotdog restaurant in Indian Trail.

When the real estate business slowed down, Dennis and his partners sought new opportunities, which inspired Dennis to dream of creating his own restaurant.

The restaurant’s name is takeoff on his name and a high school nickname.

“I always wanted it to be a simple concept, and hotdogs are the simplest thing you can put together. I found out there is a great demand for this concept and look. It’s about consumer demand; folks are very passionate about hotdogs, just like BBQ. They like it THEIR way; it’s got to be a certain way.”

The Indian Trail restaurant is a test of the concept and menu, and the company is exploring numerous franchise opportunities.

## ‘How do you keep it together?’

A stressed friend once asked, “How do you keep it together?” Dennis wasn’t certain. “So I looked at our finances to see how we lived and discovered how we lived was a key to our peace.”

From the beginning, Dennis gave away 10 percent of his time and money, saved 15 percent, invested 50 percent back in the company and lived on 25 percent.

That’s why he drove a 1979 pickup with the back end rusted out for many years, then a Honda with 180,000 miles. “We lived that ‘delayed gratification lifestyle,’ but we didn’t know it at the time. We were buying land, investing in car washes and real estate instead of houses, cars and personal vacations. That financial dedication then allows me to now choose how I spend my time.”

Dennis has turned his personal financial model into a ministry, speaking at the Free Enterprise Leadership Camp at Wingate University, schools and churches.

“I feel a responsibility to teach the next generation about financial planning. They want it now, but I’m trying to teach them that if they live (my delayed gratification) lifestyle for seven to 10 years, they can be free financially. If you don’t have your finances in order, work will always be No. 1.

“You need to invest in what you’re passionate about, do what you love. I did. I’ve never had a day when I **had** to go to work. Instead, I had the **opportunity** to go to work.”



## In his spare time

Dennis has a passion for the outdoors; he loves to golf, fish and hunt. He’s hunted predators around the world and is one of 10 pros featured on the Bass Pro Shops’ AWA Whitetail Pro Series on the Outdoor Channel.

“For me, it’s the passion of the pursuit, not the kill,” he says, which makes the Pro Series ideal. In this competition, hunters don’t actually kill the deer, but track it the same as any other hunt. Instead of bullets, the hunters shoot blanks and the shotgun’s digital scope has a memory card that keeps track of his accuracy. The 10-second video clips are used to determine the most skillful hunter.

He’ll film in November for the 2014 season.

## And in the future?

Full retirement is not in Dennis Moser’s game plan. “I hope to stay involved in the brokerage/sales side of the real estate business. I’ll likely back off of the development side, slow down eventually.”

But, he adds, “I’d like to work as long as I’m able. It’s a lot of fun to me, a challenge. It excites me.

“I like creating jobs for folks in our county, like creating the good places to live, work and shop.”

Has he fulfilled his life dream? “I wanted to be a good husband, dad and friend. Businesswise, I never dreamed of it going to this level and having the opportunities I have had.

“One of my goals is to build a YMCA in Indian Trail and partner with one of the hospitals to have a dementia wing to offer a medical side to care for dementia patients and another side where they can work out their minds and bodies. I would like to be a part of a team to create that.” His mother suffered from dementia for many years prior to her death, and Dennis participated in her care.

“I want people to remember that I cared – that I loved Union County and that I made a difference in quality of life for the future generations. Not for my business successes, but for my heart and contributions to others.”

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