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## Scott's Funeral Home

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1614 S. FM 116, Copperas Cove  
(254) 542-7377

[www.scottsfh.com](http://www.scottsfh.com) or  
[www.scottsfhcc.com](http://www.scottsfhcc.com)



# Scott's Funeral Home dedicated to serving Coryell County & the surrounding areas

**F**ounded in the heart of downtown Gatesville in 1907, Scott's Funeral Home is a locally owned and operated business dedicated to serving the community and helping families honor their loved ones.

Our professional and caring staff takes pride in providing high quality and affordable services that meet the needs of your family. Whether your family tradition is a full-service funeral or a cremation service, we will customize each ceremony to reflect the life of your loved one.

Scott's Funeral Home also prearranges services for those who

want to plan ahead and take the burden off their family members. "We treat the families we serve like we want to be treated so they feel cared for and at ease."

The spacious facilities, combined with fair pricing, attention to detail and exceptional customer service helps grieving families honor their loved ones.

Scott's is committed to the community it serves, supporting many local organizations, including Star Group Veterans Helping Veterans, Exchange Clubs, Local Education Foundations, The Lions Club, Masonic Lodge, Altrusa

International, Order of the Eastern Star, Knights of Columbus, Karem Shrine, Cove House, and others.

With two locations, at 2425 E. Main St. in Gatesville and 1614 S. FM 116 in Copperas Cove, the staff at Scott's Funeral Home is always ready to assist families in any way possible. Call 254-865-5411 in Gatesville or 254-542-7337 in Copperas Cove or go to [www.scottsfh.com](http://www.scottsfh.com) or [www.scottsfhcc.com](http://www.scottsfhcc.com) to learn more.



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**Whimsies**  
 2776 Riverside Trail,  
 Temple  
 (254) 933-7024  
 whimsiesboutique.com

**W**himsies Boutique is all about dressing women and children in fashion-forward and unique clothing. "We strive to provide items that are thoughtful and purpose driven," Owner Allison Turner said. "We have won the hearts of local fashion lovers and hope you will give us a chance to win yours, too."

Since 2013, Whimsies has been focused on helping everyone feel beautiful. "Fashion should be fun and we are here to help," Turner said. "We offer items in all price ranges and styles in a fun shopping environment."

Excellent customer service, combined with unique clothing, accessories and gifts, is what sets Whimsies apart. "Our collections are hand-picked from all we find dear and inspiring," Turner said. "We have a wonderful team eager

to help you any way they can."

In addition to helping customers find the perfect outfit or gift, Whimsies also gives back to the community, supporting many local organizations, such as local schools, Children's Special Needs Network, The Rainbow Room, the Temple Medical Education Alliance and Hope Pregnancy Center.

Stop by today and see what inspires you.

Whimsies Boutique is at 2776 Riverside Trail in Temple. The store is open from 10 a.m. to 5 p.m. Monday through Friday and from 10 a.m. to 3 p.m. Saturday. Call 254-933-7024 or go to [www.whimsiesboutique.com](http://www.whimsiesboutique.com). For information about special sales throughout the year, follow Whimsies on Facebook (WhimsiesTemple,Texas) and Instagram @whimsiesboutique.



Here at Whimsies we are about dressing women and children in fashion-forward and unique clothing. We strive to provide items that are thoughtful and purpose driven. We have won the hearts of local fashion lovers and hope you will give us a chance to win you also.

We want everyone to feel beautiful! Fashion should be fun and we are here to help! We offer items in all price ranges and styles. What do customers like most? Our customer service, variety of styles, and fun shopping environment.

What has made our business so successful? Excellent customer service and unique clothing, accessories and gifts.

Our store is different because our unique collections are hand-picked from all we find dear and inspiring!

We support many local organizations such as local schools, Children's Special Needs Network, The Rainbow Room, Temple Medical Education Alliance, and The Hope Pregnancy Center.

**We Have special sales throughout the year!**

We have a wonderful team who are eager to help you in any way they can!



WhimsiesTemple,Texas



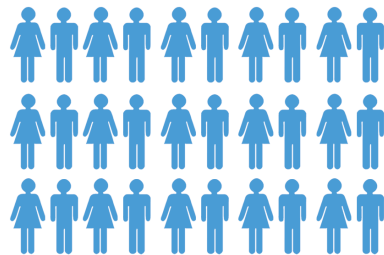
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**S**usan is the owner and branch manager of the Raymond James Financial Services, Inc. office in Killeen. She provides financial planning services for both individuals and organizations. The practice is built on the foundation of strong relationships by partnering with our clients, talking in depth about your goals and time horizon and comfort with risk in working towards your financial independence.

Each season of life is different, and we never know what the future may bring.

But with the right advice and planning today, you can become better prepared for financial independence tomorrow: Living life to the fullest, realizing your hopes, enjoying the benefits of your hard work. So, whether you are just starting to build your family and career, or anticipating college expenses, or considering your retirement options. . . we can help you bring your financial future into focus by developing a plan that reflects your financial priorities and is designed to help support the lifestyle you desire both today and tomorrow.

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC, located at 2100 Trimmier Road, Suite 105, Killeen, TX 76541. Please call (254) 554-4426 or visit our website at [www.raymondjames.com/killeentx](http://www.raymondjames.com/killeentx) for more information. Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP and CFP in the U.S.

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Air Duct Cleaning  
**254-547-6087**



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808 S. 23<sup>rd</sup> St., Copperas Cove  
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[www.ableschimneysweeps.com](http://www.ableschimneysweeps.com)

**A**bles Top Hat Chimney Sweeps began in 1980 when the owner and manager Doug Ables was unable to find a chimney sweep for his own chimney in Brady, TX. Ables thoroughly studied the process, purchased the equipment and commenced the process of making his chimney safe. People heard about it and the business began.

Ables was the first sweep in Texas to be certified by the Wood Heating Alliance, an early forerunner of the current Chimney Institute of America. Unlike other "chimney sweeps" in the area, Ables is a full time sweep and stays in contact with other sweeps worldwide learning new ways to handle old problems in the trade. Ables has been named the Best Chimney Sweep in central Texas in 2014, 2015, 2016 and 2017 by readers of the Killeen Daily Herald.

Ables and his wife Mary run the family business with help from their grandsons. Son Micah, a 2012 graduate of West Point is soon to be assigned to Fort Hood and will assist in the management and operations as time allows.

Together they clean and repair chimneys, fireplaces, wood stoves and

most anything to do with wood heat. In addition they clean dryer vents with a majority of work coming from appliance repairmen who know the Ables will get the job done right. Ables was instrumental in getting chimney companies to invent the tools making the cleaning of the smaller vents possible. Heretofore no one knew the need for dryer vent cleaning until either the house burned down or the heating element on the dryer burned out because of the lint buildup.

The Ables Air Care division handles the cleaning of heating and cooling duct work. It started around 2000 after Ables was asked many times if they do the work. Ables and neighbor George Reed went for training and were certified and have not stopped work.

Ables' business website [www.ableschimneysweeps.com](http://www.ableschimneysweeps.com) has a detailed description of all the services offered as well as many hints about how to take better care of your systems. The website has been called "the best and most informative sweep website in Texas" by many customers. For an appointment call 254-547-6087.



## Killeen Bowlerama

922 N. 38<sup>th</sup> St., Killeen

(254) 699-5222

Mon - Wed 11:00 a.m. until Midnight

Thurs 4:00 p.m. until Midnight

Fri - Sat 11:00 a.m. until 2:00 a.m.

Sun 12:00 p.m. until 10:00 p.m.

[www.killeenbowlerama.com](http://www.killeenbowlerama.com)

The Killeen Bowlerama opened its doors in 1958 and ushered in family entertainment to the Killeen/Harker Heights community. Would-be bowlers have been rolling through ever since, establishing this place as a landmark for the past 56 years. With its daily and nightly offerings of great bowling, food, drinks, and an expert pro shop, there is much to love here.

The current owners, Jim and Jean Maxson (owners/managers) and Steve and Chris Osbourne (owners/silent partners) have been running the Bowlerama since 2002, continuing its mission to provide bowling competition and entertainment to the Killeen area. The Bowlerama has hosted several state bowling tournaments in the past which have encouraged hundreds of bowlers to the neighborhood, benefiting local businesses in the vicinity as well.

The Maxsons believe what makes the

Killeen Bowlerama different is that they are truly hands-on with their customers, working hard to satisfy their wishes. As a family-owned and operated business, the staff is so friendly they make their customers feel like part of the family. Here, all the employees join together to create a great environment for work and play. With its many flexible hours, bowlers can play the lanes even up to 2:00 in the morning (on Fridays and Saturdays).

The Bowlerama hosts Central Texas College classes each fall and spring. It also offers both summer and fall bowling leagues which are quickly filling, so be sure to sign up and get in on the fun!



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[www.pagelandsons.com](http://www.pagelandsons.com)

Pagel and Sons Jewelers was founded in 1973 at the 440 Plaza in Killeen. Before incorporating the name of Pagel and Sons Jewelers, the store was known as Royal Jewelers and was located in downtown Killeen on Gray Street. Before then, it was known as Gem Jewelers & Pagel's Military Supply on Avenue D. Pagel and Sons Jewelers moved to its present Killeen location near the Killeen Mall in July 1989 and has enjoyed continued growth at its current full-service location ever since.

Pagel and Sons Jewelers is Central Texas' leading jeweler, crediting their success to a history of faithful customers. Its full-service store carries loose diamonds, diamond jewelry for men and women, watches, crystal, semi-precious stone jewelry, sterling silver fashion jewelry, mans



alternative metal jewelry, gift items, class rings, gold chains, pen and pencil sets and much more.

The store offers an exclusive credit card for its customers called "Synchrony." The card makes shopping easy and offers special programs and benefits to cardholders, including acceptance by participating jewelry stores nationwide.

Furthermore, the store offers military financing options through Pioneer Services.

Pagel and Sons Jewelers is a member of the BBB and the Independent Jewelers

Organization. The store supports the Central Texas community through

its memberships in the Chambers of Commerce and through its sponsorship of many youth sports teams in Killeen. The staff is proudest of their devotion to the young people of Central Texas who are the leaders of tomorrow.



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## RNC Construction

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who have spread the word about their satisfaction with our services.

We cater to our servicemen and women and to our retired military citizen. As a disabled veteran-owned business, we strive to help those in the community with disabilities. In addition, we are a certified contractor for the VA.

We believe we have tangibly improved our community through the hundreds of home renovations and custom homes we have built. We have been voted Best in Central Texas by the readers of the Killeen Daily Herald five years in a row.

Stop by and see Alan or David Monday through Friday from 8 a.m. to 4 p.m. for your one-on-one consultation, and follow us on Facebook.

warranty because we stand behind the work we do and truly care about our clientele. We have become a successful business mainly because of our customers,





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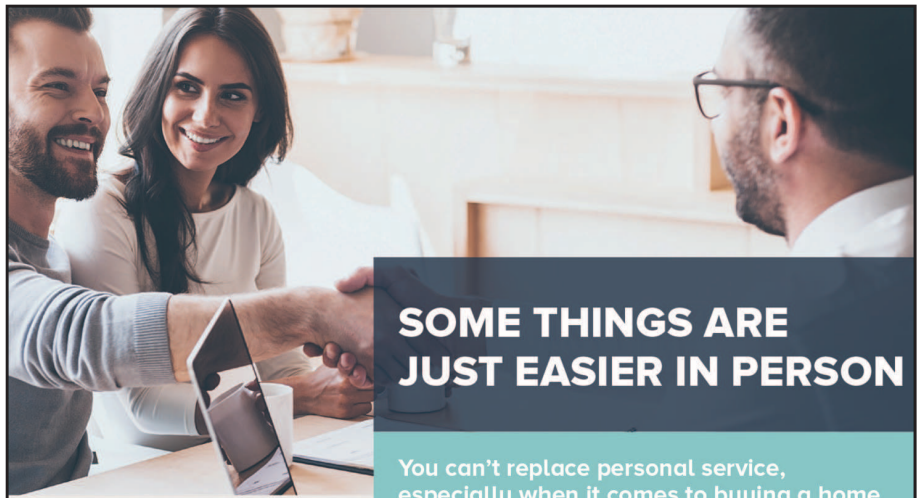
A full-service mortgage lender headquartered in San Antonio since 1988, SWBC Mortgage opened a branch in Killeen in 2009. Branch Manager Leslie Lovett and Assistant Branch Manager Jimmy Alexander have over 50 years in combined mortgage lending experience. Whether a purchase or refinance, the Killeen SWBC Mortgage staff is poised to serve all your mortgage needs. "We offer mortgage lending programs such as FHA, VA, TXVet, USDA/Rural Development, Conventional Conforming and Jumbo loans. If you have a mortgage need, SWBC Mortgage has an option to serve your financial goals," Lovett said.

"Many mortgage companies have gone to a complete online environment or by providing service to their clients by phone," Lovett said. "In the Killeen office, we continue to meet face-to-face with the majority of our clients. We believe this is essential in the Fort Hood area where there are so many families in transition. We are here to help them get documentation printed and expedited to get them into their new home and settled as quickly as possible.

"We take the time to meet and explain all their options to them and walk them step-by-step through the process," Lovett said. "We are committed to over-delivering to our clients."

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## MasFajitas Mexican Restaurant

1908 E Central Texas Expy Suite B,  
Killeen  
(512) 699-0006  
www.masfajitas.com

### MasFajitas showcases fresh, flavorful Mexican food



**F**or more than 20 years, MasFajitas has showcased a passion for fresh and flavorful food. The restaurant opened by brothers Albert and Mario Sorto in Caldwell in 1997 continues to expand,

with locations across Texas, including the newest one in Killeen.

Mario and Albert have come to showcase their style of food and look forward to building relationships within Killeen & the surrounding communities.

General Manager Joe Fuentes and Managing Partner Gus Barbosa opened MasFajitas at 1908 E. Central Texas Expressway in Killeen in March.

At MasFajitas, employees take great pride in preparing salsas, guacamole, beans, pico de gallo, numerous types of chicken, beef and seafood preparations.

Fuentes hopes diners feel like part of the family when they eat at MasFajitas, which is known for its great food and margaritas. Come in for a meal and find out why "our guests favorite dishes are prepared here like no other place."

To learn more, call 254-699-0006 or go to [www.masfajitas.com](http://www.masfajitas.com).

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area. The company has grown over the years from dingy wash houses to clean, safe stores equipped with computerized washers and dryers. However, the price to wash a load of clothes remains low. Today, Wells Laundries have washers that will do loads from twenty to ninety pounds. Customers can wash virtually anything in our laundries and they do.

Wells Laundries are open seven days a week from 7 a.m. until 11 p.m. This would not be possible without a great staff of laundry attendants to assist customers and keep the laundries clean. We are constantly adding new, improved equipment to insure that our patrons receive the best service possible.

Wells Laundry appreciates its customers and will work hard to remain the best self service laundry in the area.

**W**ells Laundry is a locally owned and operated business established in 1977. Our goal has always been to provide state of the art self-service laundries to serve the Fort Hood



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[www.killeenvetclinic.com](http://www.killeenvetclinic.com)



**S**ince 1961, Killeen Veterinary Clinic has served the Killeen area offering personalized, state of the art care for small animals. Drs. Bil Roach and Wendell Kearney left a legacy of caring and compassion that has been carried on by Dr. Brad Buckley and his staff. Buckley recently welcomed Dr. Keri Jones as Partner. Jones has been affiliated with Killeen Veterinary Clinic for more than 11 years and is dedicated to continuing the tradition of excellence. She is a graduate of Texas A&M and lives in Killeen with her husband and two children.

With 56 years of service to animals of Central Texas, pet owners can rest assured their pet receives the very best care. From vaccinations to advanced

cases, the doctors treat every patient as if it were their own. Readers of the Killeen Daily Herald have voted Killeen Veterinary Clinic The Best for 5 years straight.

Killeen Veterinary Clinic takes pride in being the area's most convenient veterinary neighbor to the families of Fort Hood and welcomes their pets on a daily basis. After more than half a century, Killeen Veterinary Clinic remains committed to excellent service, compassionate care and celebrating the human-animal bond.



**Hallmark Lanes**  
 4203 Shawn Dr, Killeen  
 (254) 690-4949  
 www.hallmarklanes.com

## Fun for all at Hallmark Lanes



From the moment patrons enter, they can feel the warm, friendly atmosphere of Hallmark Lanes, which includes 24 bowling lanes along with a lounge and snack bar.

On most nights the lanes are filled with people, from those seeking a fun outing with family and friends to league competitions for all ages and skill levels. The bowling center even hosts a Southwest Region PBA tournament each August, bringing professionals to town.

Hallmark Lanes also supports local high school bowling teams and other community organizations, including the Kiwanis Club of Killeen, Families in Crisis and the Special Olympics.

From league nights and to special events to old-fashioned family fun, Hallmark Lanes, open daily at 4203 Shawn Drive in Killeen, offers enjoyment for all, no matter how you roll. Call 254-690-4949 or go to www.hallmarklanes.com for more information.

**F**or nearly 30 years, families have been striking up the fun at Hallmark Lanes.

Dick Atkinson opened the bowling center in July 1987 to spread his love of the game to others.

"We aim to provide family-oriented entertainment and recreational opportunities to the ever-growing population of the Killeen-Fort Hood area," Atkinson said.



**Pop-A-Lock**  
 Killeen  
 (254) 554-9966  
 www.popalockkilleen.com



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auto, home, and business. We can execute any locksmith services with expediency and fair pricing, to include:

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"As a **community service** Pop-A-Lock offers the Emergency Door Unlocking (EDU) Program AKA PALSavesKids. Whenever human life is in danger; most often when a child is inadvertently locked in a car, Pop-A-Lock will rescue the child FREE-of-charge. Over the past 22 years, Pop-A-Lock has rescued about 5,000 children from cars in the Killeen area. There is only one Pop-A-Lock! Beware of scammers who use our name and charge exorbitant prices.

[www.popalockkilleen.com](http://www.popalockkilleen.com)



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*Shopping locally keeps money in the community, which can benefit everyone.*

# COMMUNITIES CAN CELEBRATE LOCAL BUSINESSES

**O**wning a business is the goal of many would-be entrepreneurs. Being your own boss has certain perks, including making your own hours and not having to report to anyone but yourself.

But owning a business is a lot of work, especially for new business owners trying to get their businesses off the ground. According to Bloomberg, eight out of 10 entrepreneurs who start businesses fail within 18 months of opening their doors. The Small Business Association indicates the numbers are not so dire, saying 30 percent of new businesses fail in the first two years of operation; 50 percent during the first five years; and 66 percent during the first 10.

Local businesses face an uphill battle to survive, but there are many things residents can do to support these valuable additions to their communities.

#### Shop locally.

Shopping locally not only supports local businesses, but it also contributes to the local economy. Shopping locally keeps money in the community, which can benefit everyone. Shopping locally produces a trickle-down effect, as local businesses that are thriving may patronize other local businesses, and so on. This, in turn, helps grow other businesses in the community, making it a nicer place to live and work.

#### Spread the word.

Word-of-mouth advertising is effective. A respect-

ed member of the community who shares a good experience with a local business may propel others to patronize the business. Speak up when you feel a business owner has provided an exceptional level of service. Recommend a company to friends and neighbors. You also may want to review a business via online rating websites such as Yelp or Angie's List.

#### Attend grand openings.

Each community is unique, and often the vibe of a community is defined by the businesses that call that community home. Attend grand openings to show you are invested in the quality and vitality of your community. When others see a business doing well, they may be more inclined to shop there as well.

#### Apply for work.

Another way to support a local business is to work for one. Small local businesses employ millions of people across the country, and many foster great working environments. In addition, small businesses are known for their customer service, and employees often become experts in their products and services because of the hands-on experience they gain while working for small businesses.

Supporting and celebrating local businesses can instill a sense of community pride and benefit the local economy in a myriad of ways.

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# SHOW SUPPORT FOR LOCAL POLICE

**P**olice officers put their lives on the line every day they show up for work. But in spite of the sacrifices officers routinely make, their contributions often go unnoticed.

Police officers' jobs might be thankless, but that does not mean people cannot express their gratitude to the men and women in blue who keep their communities safe. The following are a handful of ways to show support for the police officers who work hard to protect and serve your community.

## Pick up a police officer's tab.

Police officers work in your community and, therefore, they likely break bread in your community as well. When you see police officers ordering meals at a local restaurant or sitting down to lunch at a neighborhood diner, offer to pay for their meals or arrange payment with their waiter or waitress without letting the police officers know. Picking up police officers' tabs is a simple gesture, but it's one they will appreciate and it will let them know they're supported in the community they're working hard to protect.

## Support police fundraisers.

Police departments fundraisers support various causes. Some might aim to raise funds for sports programs designed



*Thanking police officers may only take a few seconds, but such a gesture can help police officers better cope with the stress of their jobs.*

to help local youth, while others might hope to raise money for the families of fallen officers. Whatever the motivation for the fundraiser, by supporting the event you are donating to a good cause and showing the police they and their efforts are being supported.

## Teach kids to respect police officers.

Police officers have come under considerable scrutiny in recent years, and youngsters may not know how to respond to news stories that do not paint

police officers in a positive light. Parents can show their support for police officers by teaching their kids to respect police at all times. Encourage children to come to you if they read or hear stories that depict police officers negatively so you can help them process the story and encourage them to maintain the respect they have for police officers.

## Thank a police officer when given the opportunity.

Though it seems simple, saying "Thank you" to police officers can reassure them

that the communities they work so hard to protect support and appreciate their efforts. Thanking police officers may only take a few seconds, but such a gesture can help police officers better cope with the stress of their jobs.

Police officers have difficult jobs that require them to make considerable sacrifices to protect the communities where they work. But it doesn't take much to show your support for local police officers and express your gratitude for the sacrifices they make every day.

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# FARM TO TABLE BUSINESSES BOOMING



Consumers' appetites for local foods are growing, and restaurants have taken notice. Today, many local businesses, including farms and restaurants, have mutually exclusive relationships that make it possible for local residents to enjoy nutritious, locally produced meals.

According to the market research firm Packaged Facts, local foods generated \$11.7 billion in sales in

2014 and will climb to \$20.2 billion by 2019. Farm-to-table remains a growing trend that benefits farmers, restaurateurs and consumers. This is evidenced by the rising number of farmers markets cropping up in neighborhoods all across the country, as well as the niche offerings by regional food purveyors. The U.S. Department of Agriculture says that, in the last 20 years, the number of farmers markets has grown by more than 350 percent.

Many consumers are now choosing "local" for dining at home and when dining out, and this is making a major impact on the nation's food systems.

Foodies as well as industry experts predict that the local foods movement is a permanent and mainstream trend. In 2014, the National Restaurant Association found the desire for local foods dominated its "Top Food Trends."

The most in-demands foods include locally sourced meats and seafood as well as locally sourced produce. Consumers also are interested in farm/estate-branded foods. Some restaurants are even producing "hyper-local" food, or herbs and produce grown right on the property.

As the demand for local foods has evolved, so has the term "local foods." "Local" can be a wide-ranging term that refers to foods produced in a particular town, state or even region. The 2008 Farm Act defines a "locally or regionally produced agricultural food product" as one that is marketed less than 400 miles from its origin. However, a few states have established more stringent rules that

indicate "local" constitutes food produced within the borders of a state or within a small perimeter of the state.

The growing preference for locally produced foods is great news for the farmers and small food producers that have long fought for footing among the mega-importers. According to the trade publication Produce Business, even though "local" does not place limits on the size of the farm, the growing desire among consumers to go local is benefiting many small and mid-sized farms, as consumers are increasingly buying foods grown closer to where they live.

In addition to meats, fruits and vegetables, consumers can find many locally made items that expand the potential for farm-to-table. These include, but are not limited to, artisan cheeses, wines, beer, baked goods, milk and other dairy, and honey.

Local, sustainable foods are in demand, helping not only local restaurants and merchants, but also the small and medium farms that service these establishments.



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# THE HIDDEN BOOST THAT BUYING LOCAL PROVIDES

**T**hough consumers no doubt understand how buying from local merchants can benefit those merchants, few may grasp just how beneficial buying local can be to their entire communities. In 2012, Civic Economics, an economic analysis and strategic planning firm, analyzed data from 15 independent retailers and seven independent restaurants, all located in Salt Lake City, comparing those businesses' local economic impact with four national retailer chains and three national restaurant chains. The study found that the local retailers returned 52 percent of their revenue to the local economy, a figure that dwarfed the revenue returned by the national chains, which returned just 14 percent of revenue to the local economy. Restaurants provided an even bigger boost to local economies, returning 79 percent of their revenue compared to just 30 percent for the national chain restaurants. The reasons for these disparities include local businesses spending more on local labor and relying more heavily on local service providers. So while buying local may be more convenient and eco-friendly, it also can greatly benefit local economies.



## THE BENEFITS OF LOCAL NEWSPAPERS

**L**ocal newspapers play vital roles in communities across the globe. The Information Age has changed the way many people get their news, but local newspapers continue to serve as valuable resources for readers interested in learning

more about and becoming more involved in their communities.

While local publishers continue to adapt to the changes brought about by technology, the following are a handful of benefits unique to local newspapers.

**Local newspapers keep readers up-to-date on their own communities.**

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thy events. National and international newspapers and 24-hour cable news channels can keep men and women up-to-date on national and world news, but in many instances, local newspapers are the only means people have to learn about what's going on in their own communities. Local politics impact residents' lives every day, and local newspapers cover local politics extensively.

### Local newspapers benefit nearby businesses.

Small business owners often connect with community members via local newspapers. A strong, locally based small business community can improve economies in myriad ways, creating jobs in the community and contributing tax dollars that can be used to strengthen local schools and infrastructure. And local newspapers do their part by providing affordable and effective advertising space to local business owners looking to connect with their communities.

### Local newspapers can strengthen communities.

Local newspapers are great resources for residents who want to become more active in their communities and learn more about community events.

Local newspapers often showcase community events like carnivals, local theater productions and projects like park cleanups. These are great ways for readers to become more active in their communities and build stronger communities as a result.

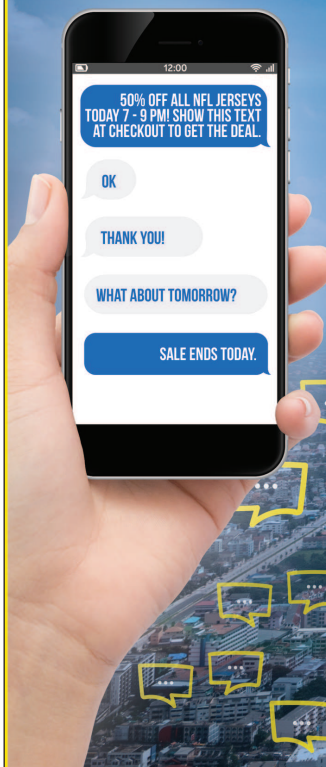
### Local newspapers can benefit children.

National newspapers may have little age-appropriate content to offer young children, but local newspapers tend to include more soft news items than national periodicals, and such stories typically are appropriate for young readers. According to Newspapers in Education, students who participated in an NIE group in Florida performed significantly better in spelling and vocabulary than non-readers. Additional studies have indicated that students who use newspapers in the classroom perform better on standardized reading tests than those who do not use newspapers in class.

Many local newspapers have played vital roles in their communities for decades, providing a go-to resource for local readers and business owners.

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### History & Experience— 86 Years of Strength and Service

Feb. 6th, 2014, marks 87 years since Union State Bank (USB) became a “union” of three small community banks: Briggs State Bank, Farmer’s State Bank, and Florence State Bank. In 1928 Dr. O. B. Atkinson, a physician from Florence, headed the original stockholders group. In 1955 a Killeen group headed by Roy J. Smith and B. M. “Bernie” Beck acquired the bank. The little community country bank that began on Main Street in Florence now serves customers worldwide through the internet, mobile services and a network of eight local Central Texas branches. In the last five years USB has expanded with new branches in Harker Heights, Temple and one beside the new Mickey’s in South Killeen at Stan Schlueter and W.S. Young.

“Bernie” Beck became Chairman of the Board and President in 1972. He had accrued 57 years in banking when he passed away in 2003. His wife, Eula “Sis” Beck, established the Killeen Branch in 1990 and became Chairman of the Board in 2003. Their daughter, Coleen Beck, is the current president/CEO. Bernie’s brother, T.E. Beck, manages the main bank in Florence and celebrated his 50th year with Union State in 2008. J. C. Walker heads the Killeen branch and celebrated 50 years with the bank in

2007. His son, Jay Walker, joined the bank in 2005 and serves as the Chief Lending Officer and CFO with about 30 years in banking. Curt Gaines is Assistant Branch Manager and Loan Officer in the Killeen branch with about 20 years of experience. Charles Chapman joined USB in 2010 as Manager of our newest branch in Temple. He brings with him almost

*“small enough to  
know you and  
large enough to  
serve you”*

35 years of experience in banking and is a native Temple resident. Alan Chitwood, who brings more than 30 years experience, is our newest Bank Manager in Harker Heights.

### High Tech—High Touch

USB’s current mission is to parlay this experience, offering sound advice to new generations of customers and deploying mobile phone apps and other innovative banking tools. After all, everyone wants the same thing—a sound place to keep your money and a personal-relationship banker just a phone call,

text or email away when you need help. That is what you get with a local bank like USB that has a proven track record of reliable yet modern commitment to your financial needs.

USB is still “small enough to know you and large enough to serve you” through great banking technology, offering a “high tech—high touch” Texas service culture. USB is a 5-Star Rated bank by Bauer Financial, an independent accounting firm. Customers can count on quick local loan decisions and tellers who want to know them by name.

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Building the community from within is USB’s trademark, assuring that customer deposits go into projects and businesses in the local economy. USB is a family-owned local, independent community bank customers can take around the world with them. “Think Global, Bank Local” is the slogan that embodies the service mission of Union State Bank.

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*Bradd Stever*

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