

TAKE A

LOOK

AT THE

LOCAL
SHOPS
OF CENTRAL TEXAS



Learn more about the businesses that are
the foundation of our community and give
an experience that only local shops can do!

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WHO'S OPEN?

Find out which restaurants are serving food in the area during COVID-19's shutdowns (pg. 4)

SWBC STRIVES TO HELP CLIENTS THROUGH THE MORTGAGE PROCESS THROUGH ESTABLISHING PERSONAL CONNECTIONS WITH ITS NEW HOMEOWNERS



4524 South W S Young Drive Ste 101, Killeen | (254) 634-2822 | www.swbcmortgage.com



Strength. Service. Stability. In today's ever-changing mortgage environment, SWBC Mortgage Corporation strives to be a guiding force to help clients through the complicated mortgage process with knowledgeable, caring staff that appreciate the stress that comes with a home purchase — a big financial investment and move.

A full-service mortgage lender headquartered in San Antonio since 1988, SWBC Mortgage opened its Killeen branch in 2009 and a new branch in Temple in 2020 (currently by appointment only). Branch Manager Leslie Lovett and Assistant Branch Manager Jimmy Alexander have over 50 years in combined mortgage lending experience.

Whether purchasing a new home or refinancing an existing loan, the SWBC Mortgage Killeen 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. Whatever your mortgage needs may be, SWBC Mortgage has an option to meet your financial goals," said Lovett.

Along with the variety of services comes a personal commitment to clients. "Many mortgage companies have gone to an online environment or phone services only," continues Lovett. "In our Killeen and Temple offices, we continue to meet face-to-face with the majority of our clients. We believe this is essential, especially in Fort Hood area, as there are so many families in transition. We are here to help all our client get documentation printed and expedited to get them into their new home and settled as quickly as possible. Many of our branch

employees are veterans themselves or have been/are spouses of veterans who understand the unique nature of the veteran borrower's needs."

Clients appreciate the full spectrum of services SWBC Mortgage offers, including complimentary credit and mortgage analysis. "We take the time to explain all the options to our clients, then walk them step-by-step through the process," said Lovett. "We are committed to over-delivering to our clients."

Jimmy Alexander is also an example of SWBC Mortgage's commitment to clients. A mortgage loan officer in the Killeen area for more than 20 years, he is an active member of the lending, real estate and home builder community. Jimmy's accolades are as deep as his years of experience — from honors by the Fort Hood Area Association of REALTORS and the Central Texas Home Builders Association, to annual mortgage industry rankings as a top VA and mortgage originator across Texas and

in the nation. "Jimmy's commitment to his clients, his REALTORS® and builders over the years has been unfailing," Lovett said. "Many of his clients have returned to him time and time again, and also refer numerous friends and neighbors to him for their mortgage needs."

Lovett, Alexander, Regional Vice President Dave Kuebler, and the entire staff at SWBC Mortgage's Killeen and Temple branches know a home purchase is one of the biggest purchasing decisions a person can make, and they're ready to help every step of the way — from prequalification to closing.

Loans are subject to credit and property approval. Other restrictions and conditions may apply. Programs and guidelines are subject to change without notice. Rates are subject to change daily. Corporate office located at 9311 San Pedro Avenue, Suite 100, San Antonio, TX 78216. SWBC Mortgage Corporation, NMLS #9741 (www.nmlsconsumeraccess.org).





LOCALLY OWNED BUSINESSES ADD SUBSTANTIAL STRENGTH TO OUR LOCAL ECONOMY, ARE THE FOUNDATION OF OUR COMMUNITY, AND THE KEY TO OUR FUTURE.

Get insight to many local businesses and what makes them special to the area. Learn more or find new businesses you didn't know about in the 2020 edition of the Killeen Daily Herald Shop Local Businesses!



OPEN FOR BUSINESS?

A List of Restaurants and Their Services During Covid-19



WHY SHOP LOCAL?

15 Ways You Can Help Local Businesses



HOW SMALL BUSINESSES CAN BOOST SALES

Grow Your Profits With These 5 Marketing Tips



SMALL BUSINESS OWNERS SAY CONTINUAL TECH INVESTMENTS ARE CRITICAL



STARTING A BUSINESS?

Website Trends To Consider



ANXIOUS ABOUT THE ECONOMY?

New Survey Reveals Your Next Steps

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OPEN FOR BUSINESS?

A LIST OF RESTAURANTS AND THEIR SERVICES PROVIDED DURING COVID-19

SOURCE: KILLEENCHAMBER.COM

TAKE-OUT

1 Luv Island Restaurant
Auntie Anne's
Billy Bob's Burgers
Big Hoss BBQ
Black Meg 43
Bobby Lupos NY-Style Pizza
Bones Cracked Ribs BBQ
Breakthrough Nutrition
Buffalo Wild Wings
Burger 101
Butler's BBQ
C&H Hawaiian Grill
California Cravings
Check Point Germany
Cheddar's Scratch Kitchen
Chick-Fil-A Killeen
Chili's
Chinese Gourmet Express
Chopstick Sushi Bar
Church's Chicken
Coffee Beanery
Costa Caribe Seafood & Grill
Denny's
Domino's Pizza
El Taco Jalisco
Firehouse Subs
Freebirds
Gatti's Pizza Kitchen
Galaxy B&G
Golden Corral
Grabbagreen
Great American Cookie Company
Gyros Stop Restaurant
Hallmark Restaurant
Hangover Bar & Grill
Harv's Sports Bar & Grill
(Inside Holiday Inn)
Henderson's Family Restaurant
IHOP
I Love Sushi
Italian Cuisine

Island Place
Island Spice
Jason's Deli
Jack in the Box
Jimmy's Egg
Joker's Icehouse Bar & Grill
Joe's Pizza
KFC
Kebabistan
King's Chicken
Krab Kingz
Koba Woo Restaurant
La Clasica Taqueria
Let Us Do The Cooking
Let's Eat Texas
LiliBell's Cakes & More
Little Jamaica Restaurant
Little Tokyo
Los Burritos
Mas Fajitas Mexican Restaurant
McAlister's Deli
Meons Mexican Grill
Nami Japanese Steakhosue
Nothing Bundt Cakes
On Point Nutrition
Oriental Kitchen
Panera Bread
Papa's Cafe
Peking Restaurants
Petty's BBQ
Pho 9
Pink Tulips Cakery
Pitta de Jour
Pizza Hut
Plucker's Wing Bar
Raising Cane's Killeen
Ras Kitchen
Razoo's Harker Heights
Red Lobster
Red Robin Gourmet Burgers
Rosa's Cafe & Tortilla Factory

Rudy's BBQ
Sansei Japan
Schlotzky's
Seoul To Go
Smoothie King
Smoothies Yogurt
Sports City Grill
Sticky Bones BBQ
Subway
Sweet Eats Bakery
Sweet Home Alabama
Tai Tai Place
Taj Indian Restaurant & Bar
Tam Rab Thai
Taqueria Mexico (#2 & #3)
Texas Roadhouse
Texas Style BBQ
TGI Friday's
The Spot
Tilted Kilt Pub & Eatery
Tropical Smoothie Cafe
U & I Restaurant & Bar
Vietnamese Noodles Pho-Saigon

Village Pizza
Wayback Burgers
We Deliver Killeen
Wings & Deli
Wingo
Wong's Palace Chinese
Yank Sing
Yummy's Dine In & Carryout
Zum Edelweiss

DELIVERY

1 Luv Island Restaurant
Auntie Anne's
Billy Bob's Burgers
Bobby Lupos NY-Style Pizza
Breakthrough Nutrition
Buffalo Wild Wings
Burger King - All Killeen Locations

DELIVERY

C&H Hawaiian Grill
Chick-Fil-A Killeen
Chinese Gourmet Express
Costa Caribe Seafood & Grill
Domino's Pizza
Fuddruckers
Galaxy B&G
Grabbagreen
Gyros Stop Restaurant
Hangover Bar & Grill
Italian Cuisine
Jason's Deli
Joker's Icehouse Bar & Grill
Joe's Pizza
King's Chicken
Krab Kingz
La Clasica Taqueria
Let Us Do The Cooking
Little Jamaica Restaurant
Long John Silvers
Mas Fajitas Mexican Restaurant
McDonald's - All Killeen Locations
Meons Mexican Grill
(Clear Creek & Stan Schlueter)
Nothing Bundt Cakes
Paolo's Pizzeria
Panera Bread
Papa's Cafe
Pizza Hut
Plucker's Wing Bar
Ras Kitchen
Red Lobster
Red Robin Gourmet Burgers
Sansei Japan
Schlotzky's
Sports City Grill
Subway
Taco Bell
Tam Rab Thai
Taqueria Mexico (#2 & #3)
(CONTINUED ON NEXT PAGE)

DELIVERY (CONT.)

TGI Friday's
The Spot
Tilted Kilt Pub & Eatery
Tropical Smoothie Cafe
Vietnamese Noodles Pho-Saigon
Village Pizza
We Deliver Killeen
Whataburger
Wong's Palace Chinese

CURBSIDE

Applebee's
Ari's Italian Restaurant
Big Hoss BBQ
Black Meg 43
Bobby Lupos NY Style Pizza
Breakthrough Nutrition
Buffalo Wild Wings
Cheddar's Scratch Kitchen
Chick-fil-A Killeen
Chili's
Church's Chicken
El Taco Jalisco
Freebirds
Fuddruckers
Gatti's Pizza Killeen
Golden Chick
Grabbagreen
Harv's Sports Bar & Grill
(Inside Holiday Inn)
Jason's Deli
Jimmy's Egg
Joker's Icehouse Bar & Grill
Krab Kingz
La Clasica Taqueria
Let's Eat Texas
Lil Tex Restaurant
Little Jamaica Restaurant
Meons Mexican Grill
(Clear Creek & Stan Schlueter)
Nothing Bundt Cakes
On Point Nutrition
Paolo's Pizzeria
Papa's Cafe
Plucker's Wing Bar
Red Lobster
Red Robin Gourmet Burgers

Sansei Japan
Schlotzsky's
Sonic
Taco Bell
Taqueria Mexico #2
Texas Roadhouse
TGI Friday's
The Spot
Tropical Smoothie Cafe
Wayback Burgers
Whataburger

DRIVE-THRU

Arby's
Black Meg 43
Burger King - All Killeen Locations
C&H Hawaiian Grill
Chick-fil-A Killeen
Choice Barbeque Restaurant
Church's Chicken
Dairy Queen
Gyro Nook
Jack in the Box
KFC
Little Jamaica Restaurant
McDonald's - All Killeen Locations
Menos Mexican Grill
(Clear Creek & Stan Schlueter)
Raising Cane's
Rosa's Cafe & Tortilla Factory
Schlotzsky's Sandwich Shop
Smoothie King
Sonic
Taqueria Mexico (#2 & #3)
Tropical Smoothie Cafe
Whataburger
Zaxby's Restaurant

DELIVERY THROUGH ONLINE FOOD DELIVERY SERVICE

1 Luv Island Restaurant
Applebee's
Arby's
Ari's Italian Restaurant
Auntie Anne's
Billy Bob's Burgers
Black Meg 43
Bones Cracked Rib BBQ
Buffalo Wild Wings

DELIVERY THROUGH ONLINE FOOD DELIVERY SERVICE

Burger King (All Killeen Locations)
Butler's BBQ
C&H Hawaiian Grill
California Cravings
Chick-fil-A Killeen
Chili's
Chinese Gourmet Express
Chopstick Sushi Bar
Church's Chicken
Coffee Beanery
Costa Caribe Seafood & Grill
Denny's
Firehouse Subs
Freebirds
Fuddruckers
Gatti's Pizza Kitchen
Galaxy B&G
Golden Chick
Golden Corral
Grabbagreen
Gyro's Stop Restaurant
Hallmark Restaurant
Hangover Bar & Grill
Henderson's Family Restaurant
IHOP
I Love Sushi
Italian Cuisine
Island Place
Island Spice
Jason's Deli
Jack In The Box
Jimmy's Egg
Joe's Pizza
KFC
Kebabistan
King's Chicken
Krab Kingz
La Clasica Taqueria
Little Jamaica Restaurant
Little Tokyo
Los Burritos
McAlister's Deli
McDonald's - All Killeen Locations

Meons Mexican Grill
Nami Japanese Steakhouse
Paolo's Pizzeria
Panera Bread
Papa's Cafe
Petty's BBQ
Pho 9
Pitta de Jour
Pizza Hut
Plucker's Wing Bar
Raising Cane's
Ras Kitchen
Razoo's Harker Heights
Red Lobster
Red Robin Gourmet Burgers
Rosa's Cafe & Tortilla Factory
Rudy's BBQ
Sansei Japan
Schlotzsky's
Seoul To Go
Smoothie King
Sonic
Sports City Grill
Subway
Taco Bell
Tai Tai Place
Taj Indian Restaurant & Bar
Tam Rab Thai
Taqueria Mexico (#2 & #3)
TGI Friday's
The Spot
Tilted Kilt Pub & Eatery
Tropical Smoothie Cafe
U & I Restaurant & Bar
Vietnamese Noodles Pho-Saigon
Village Pizza
Wayback Burgers
Whataburger
Wingo
Yank Sing
Yummy's Dine In & Carryout
Zaxby's Restaurant
Zum Edelweiss

**TO SEE IF A RESTAURANT IS PARTNERING WITH A
SPECIFIC FOOD DELIVERY SERVICE, PLEASE GO TO
KILLEENCHAMBER.COM/DINE**

WHY SHOP LOCAL? 15 WAYS YOU CAN HELP LOCAL BUSINESSES



(FORBES) Local business is essential for our economy. They bring growth and innovation to our communities. They provide employment and create entrepreneurship opportunities and support the local economies, communities, and neighborhoods.

They also care about their community. They know their customers by name; they are our neighbors and friends. They are what make our town special and unique.

Most are feeling a financial strain right now, and are worried about the future. But if you need to buy something, try your local store first. If you still have an income, try ordering from your favorite local restaurant once a week. Here are 15 other ways to support your local businesses:

1. Many restaurants are offering delivery and pickup, but check for delivery options at places other than restaurants. Your local toy store, flower shop, bookstore, or clothing boutique may not have their usual storefront, but many are providing delivery or curbside pickup.

2. Buy gift cards or credit for later from your favorite restaurants, stores, hair salons, spas, childcare providers and hardware store.

3. Share local restaurant delivery menus on your social media pages.

4. Check with the businesses you frequently shop with. They may have altered their services to fit the temporary 'new normal'. For example, your local cleaners now may provide a disinfecting service, or maybe a toy store is now selling homeschool supplies.

5. If you still have steady income and the financial means to do it, continue to pay your cleaning people, hair stylist, nanny, etc. They need us and we need them.

6. Check to see which of your services/providers are now being provided online. Therapists, tutoring, yoga, personal trainers, coaches, financial planners, lawyers, music classes for kids - all of these can be continued through videos or online conferencing.

7. Tip service workers extra.

8. Keep paying your memberships and subscriptions, even if they've been temporarily suspended.

9. If you already paid for a class that was cancelled, instead of a refund, donate that money to the organization.

10. Start a local business network where people can engage with local businesses remotely.

11. Are you a website designer, developer, or social media expert? Offer your services to local businesses that don't have an

online presence to help them sell and promote online.

12. If you learn of a unique promotion or idea from a local business, share it online. Because local businesses usually don't have huge marketing efforts, their customers can help spread the word through social media.

13. Share hoarded hand sanitizer and supplies with local businesses.

14. Start an online contest for local business gift cards and services.

15. Just give a donation. Cash is always appreciated.





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Killeen Overhead Doors is your LOCALLY OWNED Central Texas garage door Head Quarters for cost-effective, reliable garage door opener repair and replacement service. From the smallest garage door repair to the largest commercial overhead door projects, Killeen Overhead Doors offers top quality repair services and products for our customers. We provide service to homes and businesses in all of Bell County, plus Lampasas, Copperas Cove and Kempner.

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than a website that may or may not be around in six months to address warranty issues on your new garage door or opener. We have a showroom with experienced staff to assist you with your door choices, help with garage door problems and provide replacement parts and accessories. We don't use contract labor like the big box stores. Our technicians are insured and have over 100 years combined experience with our company. We are family owned and operated and proud to serve Central Texas since 1991.

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WITH OVER 45 YEARS OF SERVICE, JWC CONTINUES TO PROVIDE EXCELLENT PROPERTY MANAGEMENT TO THE FORT HOOD AREA

3800 S W.S. Young Dr Ste 101, Killeen | (866) 686-5266 | www.jwcrentals.com

The Jim Wright Company (JWC), has been open for business since 1974. Located at 3800 South W.S. Young Dr., #101, in Killeen, owner Jim Wright opened his business to meet the real estate needs of the growing local economy of the Greater Killeen and Fort Hood areas. Their motto is, "Doing Business the 'Wright Way' since 1974," a motto they stand behind every day.

JWC is a full-service real estate company. They handle both the sales and leasing of residential and commercial properties, as well as handling the property management aspects of real estate. This is crucial to the area with the heavy military presence and many inevitable PCS (Permanent Change of Station) orders which are handed down to soldiers and families who have plans to return to the area at a later date.

Customers say that what they like the best about JWC is that they have the most properties to offer in the area. The company has been voted The BEST Rental and Property Management Company and The BEST Real Estate Firm by the readers of the Killeen Daily Herald for 2019, as well, showing that JWC is a company that the public can trust.

Wright has remained an active community supporter throughout his many years in the Greater Killeen-Fort Hood area. According to local author Gerald D. Skidmore, among Wright's other charitable works, he was also the founder of the area's Habitat for Humanity, which he and his business continue to support to this day.

In addition to their full range of services, JWC has a certified



Voted by the Killeen Daily Herald Readers!

staff which includes a Certified Property Manager (CPM), a Certified Commercial Investment Member (CCIM), and a highly-trained staff of over 45 others who provide the best service they can to their clients. Very much a family business, both Wright's daughter and son work on the property management side of JWC; Wright himself is also very much involved in day-to-day operations on the commercial side of the company.

Of these employees, Jim Wright and JWC feel some of their employees deserve special recognition for going above and beyond in their hard work and dedication to both the business and their clients, chief among them

JWC is a veteran-owned and operated company. A large majority of our customers are military. We strive to assist the brave individuals who serve our country by making the process of renting/owning a home much easier for soldiers and their families.

being: Kristin Sears, Controller, CPM, Associate Broker; Jacqueline Clemons-Stubbs, Sales Manager and Associate Broker; Malaloa Vaomu, Maintenance Manager; Suzanne Gilbert, Office Manager, and Craig Brown, Property Manager.

JWC is open six days a week, for the community's convenience. Their regular business hours are Monday through Friday, from 8:30 a.m. until 5:30 p.m., and Saturdays from 10:00 a.m. until 4:00 p.m. They are closed on Sundays.

For additional information, please contact JWC directly at (866)686-5266 during regular business hours, or visit their website at jwcrentals.com.



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HOW SMALL BUSINESSES CAN BOOST SALES

(BRANDPOINTPRINT) With over 30 million small businesses in the U.S., it's tough to stand out from the crowd. Successful small businesses turn first-time customers into repeat business, building momentum and growing sales.

How can you achieve this? Marketing. Finding effective, easy-to-execute marketing strategies can boost your business by helping you engage your customers while attracting new ones. Here are some proven ideas to help your business thrive:

Engage first-time customers

Show new shoppers that they matter. Send welcome emails and recommend products to complement what they bought. Offer special deals to keep them coming back.

Utilize positive customer reviews

Did you know over 60% of consumers read reviews before buying? Reviews can include ratings, testimonials, photos, videos and more.

Treat reviews as marketing gold, sharing them with customers and prospects to build trust and increase sales. You can generate and integrate them into your website, on social media and other marketing efforts.

Turn shopping carts into opportunities

Let's face it, plenty of potential customers add items to their online shopping carts and never check out. While these "abandoned carts" seem challenging, they're an opportunity.

An effective way to convert abandoned carts into sales is by drawing on the power of customer reviews. Adii Pienaar, vice president of commerce product strategy for the email marketing platform CM Commerce, says small businesses can change their fortunes with this approach.

"Our most successful small business customers don't just send a reminder email to shoppers about items left in their carts," said Pienaar. "They take

it a step further and include positive reviews and ratings about that product with the follow-up, knowing how much importance buyers place on others' experiences. By featuring personalized product reviews for abandoned cart items, there can be a recovery rate of 5-10%."

GROW YOUR PROFITS WITH THESE 5 MARKETING TIPS



Spark interest with special offers

Entice new and returning business by offering discounts, encouraging shoppers to give your business a try. Also, if you don't have one already, create a loyalty program for frequent shoppers, or a referral special for those inviting friends to your website or social media.



Personalization matters

Shoppers don't want mass emails treating them like just another number. Small businesses that tailor emails based on each customer's shopping experiences and interests are far more successful in driving sales.

Creating customized content may sound complex, but it all comes down to how you organize your customer list. For example, segment your customers by which products they've purchased, then use this information to inform them how to best use their products or remind them when it's time to re-order.

Personalization really pays off when

you incorporate dynamic content - information that changes based on a person's interests - in promotional emails. Use a customer's previous purchases and shopping interests to generate ideas on products to complement items they already bought. For example, recommend a similar flavor of cupcakes to ones they ordered before.

Get Started

These proven marketing approaches can springboard your business to success. But, how do you get started?

Marketing has greatly evolved, with

many new, easy-to-use tools. You don't need to be a marketing expert, technical whiz or creative designer to use them.

For example, CM Commerce is an email marketing platform designed for small ecommerce businesses. It can easily create professional email campaigns to enhance and grow your business.

To help small business owners, CM Commerce features pre-built email marketing recipes for everything from welcome emails and newsletters

to abandoned cart reminders and more. Business owners can follow these guidelines and put their email marketing plans in place with a single click.

"I always recommend small business owners invest in email marketing," said Pienaar. "It's a cost-effective way to establish your brand and regularly reach your customers and prospects. Most importantly, email marketing has the potential for huge returns and can truly make your business stand out."

VALUE YOUR CUSTOMERS AND THEIR BUSINESS BY SENDING THEM PERSONALIZED CONTENT



RNC Construction

103 W Ave E, Copperas Cove
(254) 542-7622

www.rnc-construction.com

Copperas Cove's RNC Construction, since 2004, has completed quality residential and commercial projects for our local community. RNC has a hard-earned reputation for its "attention to detail" that comes at a reasonable price. Which saves everyone time and money without sacrificing quality.

This should come at no surprise for RNC Construction has over 40 years of combined construction experience.

When it comes to new construction, remodeling, general maintenance, carpentry and exterior improvement demands associated with residential and commercial projects, customers can rest easy. RNC has won the Best of the Best Award in Killeen for eight years running and is a VA approved contractor.

RNC has also proudly served the Central Texas business community with a vast array of high quality services: metal

fabrication, welding, mold remediation, demolition, and even outdoor kitchens.

RNC has thrived due to a referral-based business approach. In an age of expensive television advertisement, the company has succeeded primarily due to customer satisfaction which has spread through "word of mouth".

Killeen is unique in many ways but, perhaps, the one thing that has earned RNC the reputation it enjoys, is that those in the company have a sense of duty to the local veteran community. This has led to a sense of pride in their work ethics and craftsmanship when it comes the military population.

"Our local veteran and military community were here when we needed them, so we want to be here for those who need us," a company official stated.

All jobs are insured and warranted- so there is no need to worry.

For more information, contact RNC Construction, located at 103 W Ave. E., Copperas Cove, Texas or visit <http://rnc-construction.com>. Contact Alan Procter or David Hull by phone at 254-542-7622. Monday through Friday from 8 a.m. to 4 p.m. Ask about our military discount.



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SMALL BUSINESS OWNERS SAY CONTINUAL TECH INVESTMENTS ARE CRITICAL

A new survey of small business executives reveals key insights of what it takes to stay competitive today -- and technology and attracting top talent are crucial.

(STATEPOINT) The survey, conducted by The Harris Poll and sponsored by CIT Group Inc. (NYSE:CIT), explores the intersection of technology and talent to identify small business executives' top priorities for investment and growth.

Among those surveyed, 37% plan to invest even more in their businesses during the next 12 months compared to the past 12 months, and of those planning to invest, cloud computing systems, customer relationship management tools and cyber security/data privacy are key priorities.

"...37% plan to invest even more in their businesses during the next 12 months."

"Understanding these key insights and trends can help small businesses maintain a competitive edge and also drive growth," says Ken Martin managing director of CIT's Small Business Solutions unit, which offers lending options that give small businesses the financial agility needed to

adopt advanced technology-enabled solutions.

The survey also revealed that earlier technology investments have already paid off for small businesses, with more than 40% crediting tech spending as a top driver of growth over the past 12

months. Additionally, 84% of survey respondents agreed that continuous technological investment is a business need. 79% agree that it's critical in helping to attract and retain customers.

At the same time, small business leaders recognize that their workforce will play a major role in implementing technology investments and addressing the risks that may come with them. While 82% of survey respondents say their current workforce is tech-savvy enough to keep up with the pace of digital transformation, 69% also say they



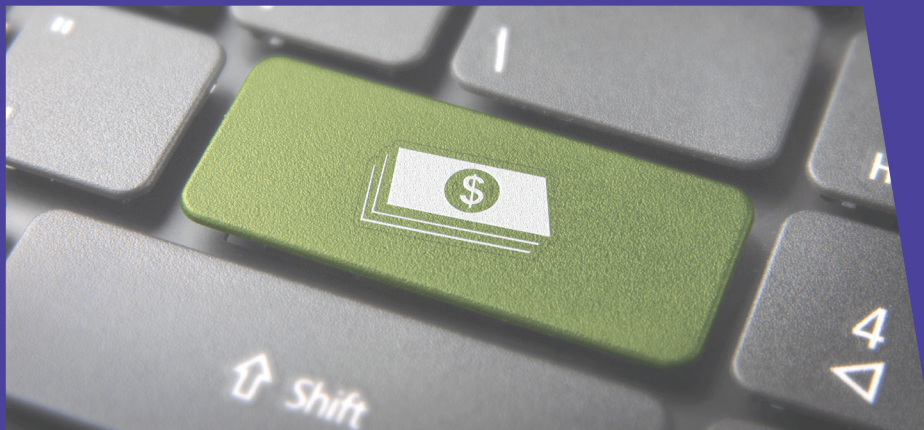
focus on hiring tech-savvy employees. "Technology is only as effective as the employees that implement it and the customers that benefit from it," says Denise Menelly, CIT executive vice president and head of Technology and Operations, "Our own successful integration of technology and talent has been instrumental in empowering both

our clients and employees." Cybersecurity and data privacy are top of mind for small business executives, as 56% say that the risk of security or data breaches are among the top concerns when it comes to technological changes. Other concerns include not knowing how new technology will work with current

tools or systems and not having enough capital to invest in the latest technology. Less than a third of small business executives are currently outsourcing financial aspects of their business, such as payroll, credit protection, talent acquisition and accounts receivables management. However, as companies add more employees, it's more likely

that they'll consider outsourcing these various services.

As small businesses beef up their investments, they are focusing on technology and talent, which experts say is a formula for success in a competitive market.



69% OF SURVEY RESPONDENTS ALSO ARE LOOKING TO HIRE TECH-SAVVY EMPLOYEES



Killeen
(254) 554-9966

Pop-A-Lock is a full-service Locksmith Company! Pop-A-Lock of Killeen is a national franchise. Larry Pietsch and Jim Fetherman opened for business 25 years ago in 1995.

"We opened as car door unlocking specialists; however, we have added roadside assistance: tire changes, jump starts, and gas delivery to our services.

Pop-A-Lock's "full service" locksmith services include: auto, home, and business. We can execute any locksmith services with expediency and fair pricing, to include:

- auto chip keys & remotes
- rekey, lock repair, door hardware,
- lockpicks
- access control & master keys.

"Our technicians and locksmiths are all FBI background checked as required by the state of Texas DPS. They are certified and licensed professionals. They are dedicated to helping people in need.

"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 25 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



LOCKED OUT? LOCKSMITH?

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Community Service

PAL SAVES KIDS

A FREE Service Saving Kids in Locked Cars



Full-Service Locksmith

"Call us for any and all of your locksmith needs!"

Locked Out Jump Start Gas Up Flat Tire Locksmith



SERVING KILLEEN, FORT HOOD, COPPERAS COVE, HARKER HEIGHTS
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STARTING A BUSINESS? WEBSITE TRENDS TO CONSIDER

(STATEPOINT) Starting a business?

One of the first things you'll need to do is build a website. Today a website is not only your brand, but it also provides the tools you need to operate your business, and is the central point for you to communicate with your customers.

Web development platform Wix recently took a look at website creation data for the U.S. in 2019 and found some interesting facts. One significant statistic found is that 38 percent of visitors stop engaging on a site with poor design. That means that if you decide to start a business, it's important to do it right.

A key website feature to keep in mind when building your site is live chat. Almost half of sites implement a live chat feature to communicate with current customers and attract potential new customers. In any business, it's important from the beginning to be responsive to customers, and doing so can be a key differentiator in growing your business.



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ANXIOUS ABOUT THE ECONOMY?

New Survey Reveals Your Next Step



(STATEPOINT) Economic analysts increasingly predict that the U.S. will soon experience a recession, and a recent survey by CFP Board/Morning Consult shows many Americans agree: 55 percent of respondents believe a recession will occur in the next year. Roughly three quarters of respondents said an economic downturn would affect their household, with more than a third projecting it would have a major impact.

Experts agree that developing and sticking with a prudent, long-term financial plan is key to protecting

yourself against market swings, and the survey findings underscored the value of partnering with a financial advisor before and during a recession. Sixty-seven percent of respondents who are working with a financial advisor said they would feel prepared if a recession began in the next 12 months, compared to 38 percent of those not working with an advisor. In addition, 77 percent of people working with an advisor said they are confident their advisor would successfully manage their finances through a down market.

A Certified Financial Planner (CFP)

professional can help you bring all of the pieces of your financial life together and provide confidence that your finances can withstand the pressures of an economic downturn. Of the survey respondents who work with a CFP professional, 73 percent reported feeling more prepared for a potential recession now than they did in 2008, during the Great Recession.

Trained to give you a “big picture” view of financial solutions and develop a plan that is tailored to your specific goals and interests, a CFP professional will help you set long- and short-term

goals and will periodically review and adjust your financial plan as needed to ensure you stay on track to reach those goals. A CFP professional will also help you understand the implications of your financial choices, providing competent and ethical advice that supports sound financial decision-making and avoids impulsive actions. To find a CFP professional near you, visit www.letsmakeaplan.org.

Partnering with a financial advisor may be one of the most important steps you can take to protect yourself and your family from feeling the effects of a dramatic market decline.

67%

OF RESPONDENTS WHO WORK WITH A FINANCIAL ADVISOR SAID THEY WOULD FEEL PREPARED IF A RECESSION BEGAN IN THE NEXT 12 MONTHS



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