

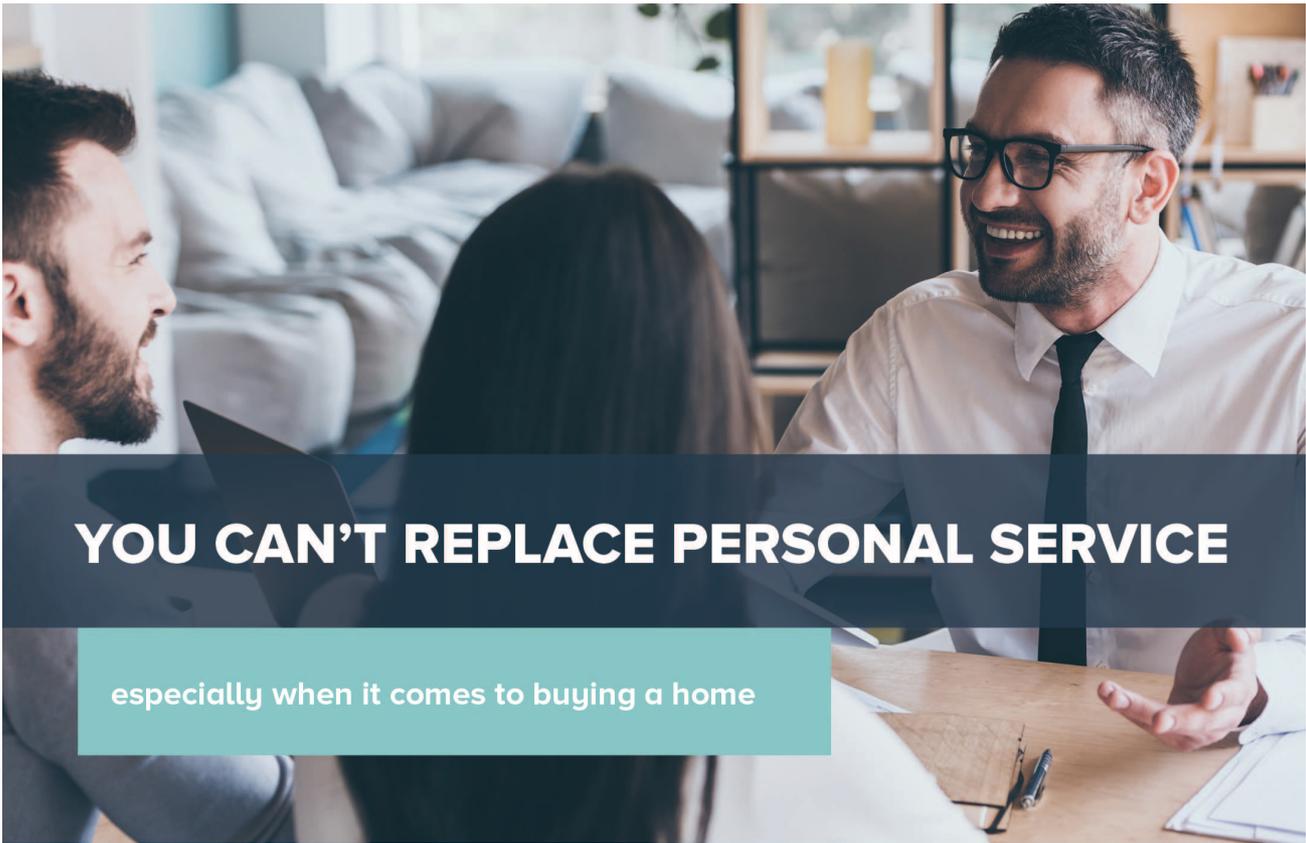
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How to Choose a MORTGAGE COMPANY

Are you hunting for the perfect mortgage lender so you can move into that long-anticipated dream house? Be cautious.

Exercising caution to make sure you find an agreeable lender is a vital step in realizing your dream. It can make a world of difference when the long term payments set in. Taking time to find the right professional will make sure getting what you need assures smooth and thorough service.

Lenders that pride themselves on excellent customer service can reduce the stress of buying a new home. They can see to it that all the financial bases are covered.

But, if you pick a lender who's only concerned with their bottom line, or making extra money on selling loan products, think twice.

The best mortgage professionals take pride in guiding you through what could be a confusing process. They are knowledgeable about their loan products. And they're willing to spend as much time as possible to explain them to you.

In short, they keep your best interests and financial priorities in mind.

It pays to do some advance research on your loan options before you meet with a mortgage lender. It will help you determine whether he or she is truly concerned about your needs.

Doing your homework and equipping yourself with some basic knowledge about the financing process is important. It will help you make a sound assessment about a mortgage lender's skills, abilities and honesty.

PURCHASER'S RIGHTS

Buying a home is intimidating on a number of levels. The mountain of forms, declarations and even financial terminology can be daunting to inexperienced homebuyers. It is always smart to exercise care during the home-buying process. Understand what you are signing and any obligations you are assuming.

A signature is a permanent com-

mitment. Some buyers may have a very short time to back out. Otherwise, they are liable for what is in the document.

Even if you back out during that short period, you will likely forfeit deposits because you broke the deal. You might also owe an additional amount based on the total of the initial mortgage payment.

Extra costs can be avoided if you take time when signing all agreements.

If a lender is rushing you through paperwork and pressuring you to sign the form, he is not doing his job properly. Your best interests will likely be neglected.

COMMUNICATE WITH YOUR LENDER

The best mortgage lenders will focus on understanding your long-range financial goals.

They will ask you how long you intend to remain in this new home. Your answers will help him find the best mortgage products to suit your needs. It is a red flag if a lender fails to ask you this type of question.

SEEK LOCAL LENDERS

Seeking out a mortgage lender in your community is the best option. Interest rates vary on a

daily basis. A local lender will know the rapid changes happening in the community's housing market. They will understand how these changes may affect you.

Local lenders can monitor your loan application closely, and will be more accessible to answer any questions you may have.

TAKE ADVANTAGE OF PERSONAL REFERRALS

Ask your friends and family about their experience with mortgage lenders. They may be comfortable recommending the same professionals they used for their home loans.

Word-of-mouth is often the best way to identify quality professionals in your area. Once you have a list of possibilities, verify their backgrounds so you can will confident in their ability to help you.



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HOW - TO GUIDE 2017

PUBLISHED BY

Frank Mayborn Enterprises, Inc.

KILLEEN DAILY HERALD

1809 Florence Rd, Killeen, TX 76540

PUBLISHER

Sue Mayborn

COVER DESIGN

Chris Ayers

LAYOUT DESIGN

Jonathan Tubbs

GRAPHIC DESIGNERS

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How to Choose a GARDEN CENTER

The Internet has become a one-stop shop for buying seeds. Throughout the world, gardeners go online in the wintertime to plan their spring gardens. The depth and variety of the Internet gives them an enormous range of choices.

But there are drawbacks to relying solely on the Internet to plan your garden.

For one thing, you can't experience any of the plants firsthand. You can only see pictures, and there's no way to touch and smell what the photos only allow you to see.

For another, the Internet is aloof. Getting personal advice isn't easy, and even when you can, there's significant distance between you and your circumstances and the person who's trying to help you at the other end.

Sometimes, you simply need personal and expert advice. And that's where garden centers step in to fill a much-needed role.

How do you go about finding the garden center that's right for your needs?

DO THE RESEARCH

Doing your homework and researching the centers in your area will help you choose the garden center that's right for you.

Check out the center's catalog or website. It should be filled with quality products, and it also should have information to help you become more successful as a gardener. Advice from the center's staff should be easy to understand and apply. Remember, they are not only retailers but also experts in their field.

Quality garden centers offer hands-on training and other classes on various gardening topics.

Your friends and neighbors may have referrals. Does someone in your social network love gardening? If so, then ask who they use.

While some garden centers stock a wide variety of brands and products, most have a few products they specialize in.

VISIT THE GARDEN CENTERS

When you have researched local garden centers, visit two or three locations before making a final decision.

Talk to a sales person. Think of a problem you experienced in the past and ask them for a solution. The sales people should be

knowledgeable about remedies. Note his or her demeanor and attitude.

Find out how long they have been in business and more about the owner. Good centers are usually in the same place, operated by the same people for a very long time.

Take a look at the plants. Do they look healthy? Are they well-maintained? Is there a decent variety?

Typically, plants grown in green houses are better quality. After all, they are produced to be grown in your area. Plants grown locally usually have fewer diseases. A plant may not appear diseased until you take it home.

Inquire about how the plants are produced. "Open pollinated" designates a seed or plant will reproduce itself purely if a seed is properly saved from the fruit of the plant. An organic seed or plant has been produced without artificial or chemical pesticides.

Genetically modified plants are created by laboratory technology that manipulates the plant's genes. For example, instead of mixing two different kinds of corn to create one that is more resistant to diseases, they may combine genes from corn and a totally unrelated tomato plant. These modifications do

not happen naturally in the breeding process.

Many people may be cautious about using genetically altered seeds and plants, but there are advantages to them. On commercial farms, this type of plant has plenty of assets over organic plants. In a backyard garden, however, genetically modified plants are usually not necessary.

When shopping at a garden center, understand the types of plants they offer. There should be a labeling system in place. If not, ask the staff for more information. Commercial crops are more likely to have genetic modification.

Once you've done your research and know what you want, head on over to your local garden center and get started improving your garden.





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How to Choose a HARDSCAPE CONTRACTOR

If you're thinking about any type of landscape paving work on your property, chances are you're looking at a big — and probably exciting — project. While some people take a do-it-yourself approach to small, decorative paving projects, it makes sense to think about hiring a contractor if you have bigger plans.

Licensed, experience contractors are ideal for work like remodeling or extensive renovation, custom building, and landscape work like installing new fences, walkways and patios.



Landscaping work is usually a substantial job; one that, when finished, can dramatically change the appearance of your home. It's also a commitment. These kinds of projects are meant to last for decades. So it's vital that you hire the right landscape contractor for the job.

As you embark on your project, you need to be confident about your plans. Have a firm and detailed idea of you will change, and what you want to stay the same. Find designs you like by looking at home improvement magazines.

In order to choose the right hardscape contractor, there are several factors to keep in mind. Your first goal should be to learn about the contractor you're considering for the work.

It's important that you learn as much as you can about the contractor's background. Ideally, the contractor you choose will have experience in all designs. This is a great indica-

tion that they'll likely do a good job on your project.

The right contractors also will have suggestions on how to use your space most effectively. Listen to their advice. With their experience, they have likely seen many successes and failures.

Your ideal contractor should be flexible. Find someone who is willing to listen to your ideas and suggestions. He may have to change his process to fit your needs. You should feel comfortable asking questions. Ultimately, it is your property. You will have to live with the results once it is finished.

Once the actual building commences, you will want to check that the contractor is precise in his work. Small details that are incorrect will have a terrible effect on the completed project. For example, walls should be measured precisely or there could be structural problems. If something

is out of place, it could prove dangerous.

Inexperienced contractors may rush through their jobs. It is important the craftsman take his time while working.

During your initial meetings with contractors, ask them about insurance. Professionals will carry injury and potential property damage policies.

Their insurance will protect you in the event something happens while they are working on your property. You could be held liable if the contractor has no insurance and an accident occurred on your property.

Also make certain that the contractor's staff is fully certified. When building large, permanent structures such as patios and porches, special training is necessary. All staff should understand local building codes and laws.

Before hiring a contractor, check

with the Better Business Bureau. Have there been any complaints against the company? If so, how were they resolved?

Once you have hired a hardscape contractor, periodically check in with the project manager about the progress of the job. It will let him know that you care about how the work is completed. It will guarantee the work is on-schedule and it will meet your expectations.

The bottom line is that you need to find a hardscape contractor who makes you feel completely comfortable. Since he is working on something that will permanently alter your home, you want to be sure the work is done to meet your specifications.



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How to Choose a TREE SERVICE



Keeping trees on your property trimmed properly can prevent costly damage and injury.

Yet tree trimming can be dangerous work and, in most cases, should be left to professionals.

Tree services use properly trained employees and specialized equipment to ensure that your trees are trimmed safely and correctly.

Tree service companies are especially useful in dealing with injured, diseased, or dead trees and those with pest infestations.

Here are a few tips to help you find a qualified, professional tree service in your area.

1. TALK TO PEOPLE YOU KNOW. Ask around with your friends, family and neighbors. Someone in your social circle may have used a tree service in the past. They can tell you who does the best work. Also, check newspaper, phone and Internet listings.

2. GET IN TOUCH WITH AT LEAST THREE TREE SERVICES. Inform them of the situation and request a site inspection. It gives you the opportunity to ask about issues and get a feel

for the experience and expertise of each company. Take notes so you can compare your results afterward.

3. ASK how long each company has been in business, their experiences, references and whether they are licensed and insured. Check with the Better Business Bureau for outstanding complaints. Even reliable companies may have a few problems. It is how they resolve the issue that counts.

4. REQUEST ESTIMATES. These figures can vary widely. Some companies are better equipped for certain jobs, so they can offer more competitive pricing. Other companies are slow or may be trying to “fill in” appointment slots with smaller jobs just to keep their crews busy. Don’t choose a company strictly by cost. Tree work is dangerous. Proper equipment, well-trained employees and insurance create high operating

costs. It is worth paying more for peace of mind and excellent service.

5. LOOK AT A COPY OF THEIR INSURANCE POLICY. Coverage should include personal liability, property damage coverage, workers’ compensation and damaged vehicles or home coverage.

6. INSPECT THEIR PREVIOUS WORK BY LOOKING AT THEIR PORTFOLIO. Each tree service company has a work style. Verify that it suits your needs. Photos of past work might also be on their website.

7. GET A DETAILED WRITTEN ESTIMATE OF ANY WORK to be performed before signing a contract. Responsible companies will provide detailed descriptions, along with the time and cost for your records. This estimate should also offer information about cleanup expectations. Are logs to be cut up or left for firewood? Will the company haul everything away or leave it for you to manage? Will leaves and twigs be raked up or run through a chipper? If they are removing an entire tree, what will happen to the stump?

8. VERIFY THE WORKERS WEAR PROPERTY SAFETY GEAR.

They should be wearing helmets at all times. In addition, they should use face shields or protective glasses and steel-toe boots. The person who climbs the tree should have arborist climbing ropes, specialized safety and climbing gear, the proper saddle, helmet and safety glasses. If you find they aren’t wearing safety gear, contact the company to discuss the matter.

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How to Choose a CHIMNEY PROFESSIONAL

A dirty chimney isn't just unpleasant; it's unsafe. Did you know that a chimney clogged by soot and creosote can catch your house on fire? A stopped-up chimney also can obstruct ventilation and force poisonous carbon monoxide gas back into your home.

In short, a dirty chimney can cost you your life. But you can prevent a worst-case scenario simply by finding a professional trained to inspect and, if necessary, clean your chimney.

A chimney maintenance professional, or chimney sweep, can be the difference between the continued enjoyment of your fireplace and disaster.

If you're in need of a chimney maintenance professional, consider these tips.

CLEANING FREQUENCY

There are two separate guidelines used to determine how often you should have your chimney cleaned.

First, there's the National Fire Protection Agency, whose standards recommend that "chimneys, fireplaces and vents shall be inspected at least once a year for soundness, freedom from deposits and correct clearances. Cleaning, maintenance and repairs shall be done if necessary."

Inspecting your chimney each year may be ideal, but not every homeowner will do it. Unfortunately, few probably will. This can expose them to ongoing risk for fire and other safety hazards.

There is a second guideline that may help homeowners remember to bring in a chimney sweep on an as-needed basis. The Chimney Safety Institute of America advises that a chimney needs to

be cleaned when there is 1/8 inch of sooty buildup. It should also be swept whenever "there is any glaze present in the system," according to the institute.

WHAT TO LOOK FOR

Finding the right chimney maintenance professional is a lot like selecting any other type of professional to work on your home. You want to pick someone who is experienced, knowledgeable, capable and great at serving their customers — but that type of professional isn't always easy to find.

Ask your friends, family and acquaintances for references. If any of your friends, family or co-workers have used chimney maintenance providers in the past, ask what they thought about the services they provided. Did they do a thorough job? Did they keep their work space neat and tidy, cleaning up any messes? Did they charge a reasonable price and show up on time to do the job?

You could also look for complaints and feedback from the Better Business Bureau or consumer-oriented websites. And you could ask the chimney cleaner if they have any certifications or current testimonials from happy customers.

INSURANCE

Something you always should do before you hire anyone to work at your house is to inquire about their insurance coverage.

Because most homeowner's insurance policies don't cover injuries

or damage that occur from people working on your property, the individual or company you hire will need to carry their own coverage. Otherwise, without a proper insurance policy, you could find yourself personally liable for any injuries or damage that happen at your home.

You don't want to be on the hook for paying the bills if a chimney sweep hurts your property — or worse, hurts himself — while doing a job on your property. Always ask about insurance coverage and verify it, just to be safe.

Our business began in 1980 after not being able to find a chimney sweep for our own chimney; due to high customer demand, we have continued in business ever since. I am Doug Ables; my wife Mary and I own and manage Ables Top Hat Chimney Sweeps with the help of our son, Micah Ables, grandchildren and other family members as well.

We clean and repair chimneys, fireplaces, stoves and most things to do with wood heat. We often are able to cure smoky fireplaces and replace faulty or leaking dampers and repair cracked chimney tops. We clean dryer vents and have also added air duct cleaning after repeated customer requests. We sell fireplaces and wood stoves as well.

I was recently named Best Chimney Sweep in Central Texas by the readers of the Killeen Daily Herald for the 5th year in a row.



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How to Choose SOLAR ENERGY COMPANY



Lower your home energy bills! The cost of a home solar system has reached all-time lows. Combined with the 30% Federal Tax credit and you can have a system that can nearly eliminate your monthly bill.

Before you purchase your new solar system, you'll need to do a little research to understand what type of system you want to go with. Most importantly, you'll also need to locate a quality provider who understand the latest in solar technology.

Some points to help you get started:

REPUTATION

Pick a solar installer with a proven multi-year track record and the industry's top certifications. In a fast-growing industry like solar energy, it's especially important to know the reputation of the company you're dealing with. New companies may be showing up in the marketplace, but that doesn't mean they'll offer the best service, technical knowledge, or be around long enough to support their product line years from now.

Check out their reviews at Solar-Reviews.com. This site is the indus-

try-standard for getting customer reviews of the companies. Be careful of sites like HomeAdvisor or Angie's list because those are actually paid-by-the-installer lead generation websites; their "approved" labels mean very little in your investment decision.

Check out their website and Facebook sites. Look for actual examples of their projects on Central Texas homes. New, unproven installers will use stock photos or pictures of work that some other company may have installed. Does their website identify and let you "meet" their leadership and installers – it should because when you select an installer, you're putting your trust and confidence with them.

Check out their industry certification. The North American Board of Energy Practitioners (NABCEP) PV Installation Professional is the GOLD Standard and can only be earned with proven project experience and passing of a rigorous codes-based exam. Demand this certification because it means you will get the very best. Equally as important, the NABCEP PV Technical Sales

certification means you're selecting a team that will deeply understand and communicate to you the real financial benefits of your system. Ask if your company is led by a NABCEP-certified professional (not "associate") and if the answer is "no" move on – your roof should not be the place where they gain experience.

Actual customer reviews – real examples of solar projects – industry leading certifications = the best investment for you.

THE SYSTEM

Too many try to differentiate their product on the wrong part of your system. Inverters are the differentiators and what you should be focusing on. Solar modules ("panels") are very similar across the industry and really are not the top variable for you.

Top installers will have experience with all inverter types and recommend the right one for your project. String ("central") inverters, DC Optimizers, and microinverters are the selections you will have and how your installer recommends will tell a lot about his experience.

String inverters are a single “box” on the side of your home. Typically these have the highest efficiency level, highest reliability, and least cost. Good installers will recommend this when appropriate and that typically means for large, unshaded roofs like a metal building. Why is this not installed by less competent installers???? Because it requires the most site-specific design elements such as “string sizing” and wire selection (remember the NABCEP certification!) But with this system comes the very highest efficiency and least cost to you. Every modern string inverter today has integrated wifi monitoring so don't let new installers tell you their more expensive selection is the only way to get this.

DC Optimizers are just as the name implies; they “optimize” the DC current from each module...still not clear? Here is the benefit for you – if you have partial or intermittent shading on your roof, this system provides the most performance and mitigates the shading that may occur on most homes from time to time. SolarEdge is undoubtedly the industry leader in

this category.

Microinverters used to be the “hot product” in the industry because it created 240-volt alternating current at each module. Undoubtedly the easiest to design and install, these are also the most costly and the least reliable. It costs a lot to miniaturize an inverter to go behind each module. Experienced installers have learned that miniaturized inverters are not reliable on hot Texas roofs. Nuisance failures can drive you crazy. Don't let inexperienced installers tell you of the great microinverter warranty as most do not reimburse for labor. Most experienced installers do not recommend these as the best value for the Texas homeowner.

Are modules important? Of course they are but in the end, this is the commodity side of the industry as all modules are using the same crystalline technology. Good installers will recommend the best “tier-1” manufacturer with proven “bankability” and the best value per watt. Warranties are now nearly the same – but company history or ability to survive downturns are not so focus on the

brand and not the wattage.

Bottom line – really listen as to why your installer is recommending the inverter type because that will enable you to know what he is talking about. Then ask about the history of the company that produces the recommended solar modules.



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How to Choose an HVAC COMPANY



Going with the right HVAC professional can make a world of difference in your long-term happiness. When your heating or air conditioning system breaks down, it can be a nightmare, especially if temperatures are extreme.

Making sure your HVAC installation or repairs are done right the first time can save you frustration, regret and discomfort — not to mention money.

Even in moderate weather, your home's HVAC system is important to your family's safety and comfort.

HVAC professionals prevent equipment failure by routinely servicing and maintaining your system. And the right qualified professional can help prolong the life of your HVAC unit.

A lot of people — many of them vulnerable — cannot tolerate extreme temperatures. The elderly and people with chronic health problems need to

be assured of a stable and consistent temperature inside their homes.

The right HVAC contractor is one who's helpful, reliable

and responsive. But a poor contractor can drain your bank account and leave you with an unresolved headache.

Talk to the people you know. Ask those in your social network for recommendations. Good word of mouth will go a long way

toward helping you find the best professionals in your area.

Come up with a list of possible candidates, then begin investigating. Start by calling the Better Business Bureau, your state's board of contractors or the builders' association to check on their reputations. Your town's building inspection office may also have information for you. Avoid companies who have many complaints on their record.

Upon narrowing the list, call the remaining ones and ask about pricing, guarantees and warranties. Also inquire about how long it would take to complete a job and the manufacturers' brands they use.

If you are purchasing new equipment, find out if you need a separate service contractor or if routine maintenance and repairs are included in the price of installation. Does the

company provide around-the-clock emergency service?

High quality HVAC companies are fully licensed, bonded and insured. If a worker is injured or causes damage to your property, that insurance should cover it. Otherwise, you could be liable for the damages. Your insurance premiums would likely increase as a result.

Reputable HVAC companies will usually belong to recognized professional and trade organizations. Some well-known organizations include the American Society of Mechanical Engineers, the Air-Conditioning and Refrigeration Institute, and the American Society of Heating, Refrigeration and Air-Conditioning Engineers. Membership in one of these organizations is not automatic. Applicants are required to have certain certifications, meet professional standards and meet or exceed other requirements before they are admitted.

Before any work begins, verify that all the required building permits are in place. Most companies will file permits on your behalf at the local building codes office. But don't assume that it has happened. Check with the permitting office first. Work done without proper permits could result in a fine and time delay.

Have a load calculation done before installing a new system in any building. The best companies perform a thorough calculation rather than estimate. Buildings change over time due to foundations cracking or settling. It will affect the efficiency of any equipment.

The HVAC company shouldn't use the old unit to determine the proper size of a new one. If your old unit was inadequate, you will want to install a unit that is a different size. Speak with your HVAC installer to determine the right size and model for you.

Ask your HVAC contractor to perform annual checkups to verify that the unit is running at peak efficiency.

With these tips, you can choose a reliable HVAC business that will help you for years to come.

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How to Choose a REAL ESTATE AGENT



A good Realtor will become a true asset to people who want to get the very best from their transaction. Not only can a Realtor help you find or sell a home, these professionals are also trained to assist you with every step — no matter how tedious.

But, as with any profession, some Realtors are better than others. Be sure you make the right choice when selecting a Realtor. The sale of a home is too momentous a decision to get wrong.

Here are some tips that can help.

REAL ESTATE AGENT VS. REALTOR

Realtors have solid knowledge of the real estate business and must follow a strict code of ethics.

While a real estate agent may or may not also be a Realtor, all Realtors are required to be licensed real estate agents.

To become a Realtor, a real estate agent has to join the National Association of Realtors (NAR). This allows him or her to attend industry meetings, get NAR newsletters, and access software and educational tools.

With their licensure and training comes an assurance that Realtors are well trained professionals, and that they will provide you with the best possible service.

WHERE TO START LOOKING

Talk to people in your social network for referrals to find out the good real estate professionals in your market. Recommendations are one

of the best ways to find a qualified real estate agent or Realtor.

In some cases, agents are good at helping clients to purchase homes, but they may not be as skilled at selling them. Remember this as you search for the right professional for your situation.

Also consider getting in touch with local brokers or searching the NAR directory online.

And no matter how you find them, always work with credible, responsible agents. It's a waste of time to settle for anything less.

COMFORT LEVEL

When you have your first consultation with a prospective real estate professional, focus on your comfort level while interacting with them.

Do you get the feeling they are genuinely concerned about your needs? Or are they focused on their commission? Do they know the current housing market? Can they negotiate a contract?

It is important that you feel comfortable with the agent. You must trust that this person can behave ethically and help you secure a good deal.

COMMUNICATION AND PLANNING

Your agent should be an effective communicator. If you are selling your home, your agent should develop an

effective marketing plan, explain it to you, and respond to any questions or concerns you have.

The marketing plan will probably involve placing advertisements and conducting open houses to invite the public for home viewings.

If you are purchasing a home, the agent should listen to your guidelines and price ranges.

Above all, your real estate agent needs to provide updates on progress. Do not work with someone who does not return phone calls or emails.

MORE RESOURCES

To get a better idea about the process of buying and selling a home, conduct some research on your own. Real estate magazines contain good information and can be a great way to start your research.

There are also a lot of good resources on the Internet, such as www.Realtor.com, which is associated with NAR and which contains free, useful information.

You may find housing statistics, market forecasts and tips, but nothing beats the power of networking. You need to find people with similar interests who will help you in your endeavor.

Upon successfully buying or selling your home, keep your real estate agent's contact information on hand.

You may want to refer other people to him or her. You may also need their services again someday.



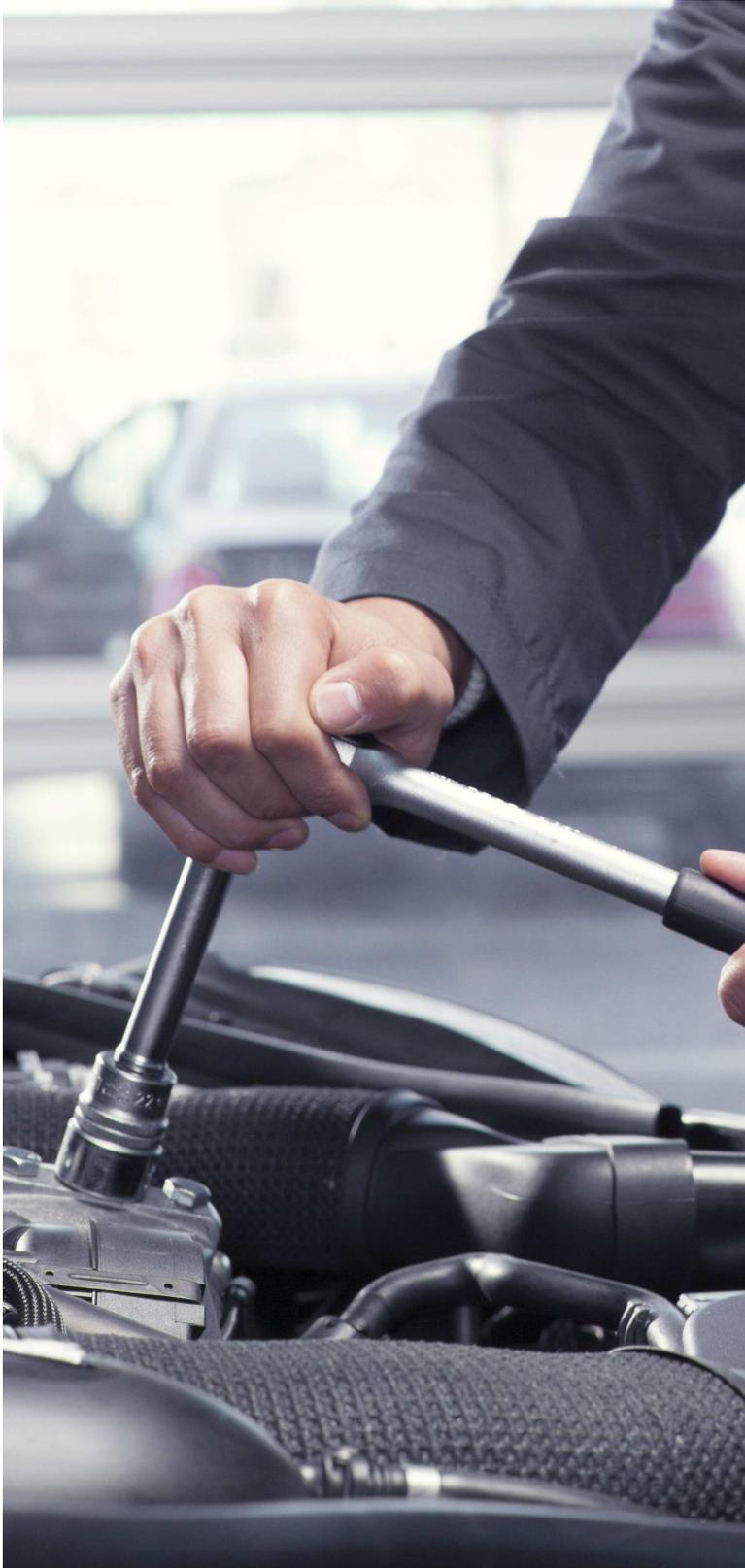


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How to Choose a TRANSMISSION REPAIR SHOP



Transmission repairs are among the most expensive any car owner can face.

That's why regular transmission service, including fluid changes and inspections, are so important to keeping your vehicle — and your budget — in good shape.

But even with excellent preventative maintenance, transmission problems can sometimes crop up.

The good news is that, if you work with a quality transmission shop to handle your maintenance needs, it'll be much less of a hassle to handle even the biggest transmission headaches. It can also save you money.

Start by looking for a shop that encourages proper maintenance. Routine maintenance is vital to ensuring your transmission has a long and useful service life. At 20,000 mile intervals, you should have it serviced or cleaned to prevent problems.

A good transmission shop will provide a power flush to remove and replace all your transmission fluid.

Some automakers recommend servicing the transmission once every 50,000 miles. Yet many car owners have discovered that it is simply not often enough. It costs so much to replace a transmission that it is often financially smarter to just buy another car instead. That is exactly what automakers are hoping you will do. Err on the side of caution and replace your transmission fluid regularly.

SEARCH FOR PROPERLY TRAINED SPECIALISTS

Search for a repair shop with a good track record and reputation. It will save you a lot of time and money. Some shops require multiple visits before the work is done correctly. Mechanics at the best repair shops are properly trained to fix a wide variety of transmissions.

Do not use a general auto repair shop or dealer service for transmission repairs. It will cost you more money because

they will have to subcontract with a transmission specialist to do the job. Save money by going to the transmission shop yourself.

CHOOSE A CREDIBLE REPAIR SHOP

AAA provides a list of qualified repair shops and their ratings. These shops have agreed to mediation through AAA in the event of a dispute.

The Better Business Bureau can also give you information about poor performing shops in your area. That organization keeps a record of complaints lodged against them. If you are considering a national chain, the Bureau of Consumer Investigations will also inform you about which stores are not reputable.

DETERMINE THE TYPE OF REPAIR WORK TO BE DONE

Transmission work is time consuming and difficult. Professionals must remove the transmission from the vehicle. That can cost about \$500 even before any other work is started. Minor transmission repairs could require the entire transmission to be rebuilt.

There are only two options for repairing a transmission: remanufacturing or rebuilding. Remanufacturing remakes the transmission from used cores and replaces all moving parts. It is the equivalent to purchasing a whole new transmission.

Rebuilding a transmission replaces worn-down parts. It is the most common transmission repair.

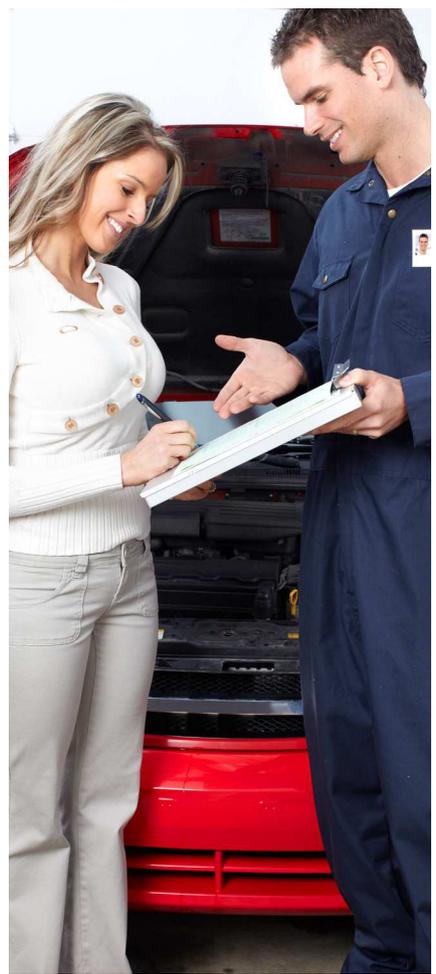
PREPARE FOR HEFTY REPAIR COSTS

Because basic labor itself is expensive, it often makes more sense to completely rebuild your transmission rather than fixing minor issues periodically.

This price will depend on the complexity and the extent of the rebuild.

Remanufactured transmissions are more dependable, but also expensive.

The standard rebuilt transmission usually offers a one-year/12,000-mile warranty. For a remanufactured transmission, the standard warranty is 100,000 miles.



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How to Choose a USED CAR DEALER

Used car dealers often get a bad rap — and some disreputable sellers certainly deserve it. But a good used car from a reputable dealer can be a great value. And with a little careful research, you can avoid getting stuck with a lemon from a dishonest dealer.

Buying a used car can be challenging, especially if it is an unexpected purchase due to a wreck or breakdown. But being well-informed will help you make smart decisions rather than impulse buys once you get on the car lot.

Most importantly, informed shopping means you'll avoid getting taken advantage of. Your goal is to find a gently used vehicle without paying more than necessary.

Here are some steps to help you choose the right dealer.

CHOOSE YOUR VEHICLE

If you know the type of vehicle you're looking for, it will save you time and effort. Even if you don't know the exact make and model, at least have an idea of the automobile type.

Are you searching for a sports car, SUV, pickup truck or van? Focusing



on the type of car will help you avoid wasting time visiting dealerships that don't sell the type of used car you need.

SEARCH "KELLY'S BLUE BOOK"

Know how much you can afford to spend. Knowing your budget ahead of time is crucial. How much do you want to pay, both upfront and in financing? Search the Kelly Blue Book (<http://kbb.com>) or the NADA Guides (<http://nada.com/>) for what you might spend on the type of car you prefer.

Search the Internet and car websites, too. They can be great resources to help you get a firm idea of the asking prices for the type of car you're looking for.

TALK TO FRIENDS AND FAMILY

Chances are, you already know someone who's knowledgeable about cars and dealers. Friends and family members who enjoy cars as a hobby will have information for you about reliable dealers. If they have recently purchased a used car, they will have experience with who treated them right - as well as who didn't. Word of mouth is one of the best indicators of a reliable business.

When you find a business that gets more than one positive review, make sure to check them out.

MAKE APPOINTMENTS

Compile a list of dealerships you want to visit. Call and make appointments with salespeople. Ask them about financing and extended warranties. Both may figure prominently in your decision-making process.

Try to speak with everyone on your list. Comparing as many people as possible will help you avoid making a hasty, uninformed decision.

VISIT THE DEALERSHIPS

See each dealership in person to look for cars that match your type. Going there will help you feel confident about doing business with them.

When you look at cars, ask about maintenance and previous owner reports.

Don't purchase a car on the first visit. Just take a business card and move on to the next dealership on your list.

Once you have seen everyone on your list, research customer reviews of the ones who impressed you the most. You will find the best dealership by considering who will give you the best deal and who has received the best customer reviews.

Finding the right used car dealer is almost as important as buying the best used vehicle. After all, you want to make sure you are doing business with reputable people who will stand behind their sales. You don't want to end up with a 'lemon' and end up having to start the search for a new used car all over again.

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How to Choose a DERMATOLOGIST

Selecting the right dermatologist isn't an off-the-shelf process. Finding the dermatologist who can address your needs means finding one who specializes in the particular area of skin care that your needs demand. It's not as simple as picking a phone number out of the directory and expecting a one-size-fits-all result.

Dermatology is multifaceted, and dermatologists focus their practice on one of many areas of treatment. Each dermatologist possesses a set of complex skills and can perform specific procedures.

In other words, not all dermatologists are the same.

If you need to consult a dermatologist, keep the following things in mind.

KNOW THEIR SPECIALTY

What does a dermatologist do? In general, a dermatologist is a doctor who specializes in treating skin conditions. But their practice can focus on one of many sub-specialties. Only some of these specialties may be an appropriate match for your health needs.

One thing all dermatologists have in common is their basic medical training. All certified dermatologists earn medical degrees, followed by three years of post-residency training in a specialty area that treats patients with conditions relating to their skin, hair and nails.

There are general practitioners: many dermatologists do have general practices, and they see patients who may have a wide variety of skin problems. Often, people with common skin conditions such as acne or wrinkles will consult a general-practice dermatologist.

Other dermatologists, though, specialize within a narrower aspect of the profession. Dermatology practices dealing with cosmetics, surgery or conditions that affect children are some examples of specialists in the field.

CONSULTATIONS

Each practice is different, but many dermatologists are willing to provide a first-visit consultation for a flat fee. They may be willing to apply this fee toward a procedure, should you decide to move

forward with it. It doesn't hurt to ask.

At your consultation, you'll want to learn more about the dermatologist, including personality, experience level and aggressiveness about procedures and treatments. Some doctors will have different plans of action, particularly for cosmetic issues, so it's a good idea to let them know your concerns and see what path they recommend for you going forward.

Listening is the most important thing you can do during a consultation. You may have interest in a particular procedure that you had read about in magazines or on the Internet, but let the doctor make a recommendation first. This will give you some insight into their style of practice.

CERTIFICATIONS

It's important for you to find out what certifications your prospective dermatologist holds. You can often find that information on the doctor's web site, and you can also double-check it with the American Academy of Dermatology (AAD) online at aad.org.

The AAD keeps a database of dermatologists who are certified to practice in the United States. You can check that your doctor is board certified and see a listing of their specialties by searching online.

PROCEDURES

If you're going to the dermatologist for a specific procedure, you should look for a doctor who has plenty of

experience in it. Some of the best dermatologists will do the same procedure several times per day, keeping their skills sharp and making them experts at performing it.

You should also ask who is going to perform the procedure. In some cases, a nurse or assistant will perform it under the doctor's supervision. In other cases, the doctor will personally perform it with their own hands.

You should know up front who will be doing the procedure so that you're comfortable with your decision.



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How to Choose a VETERINARIAN

Just as regular doctor visits can save your life, regular veterinary visits can mean the difference between life and death for your pet.

Catching an illness in its early stages means more precious time for the treatment of a serious illness. It could also save you hundreds or thousands of dollars.

We form a strong emotional bond with our animals. For most of us, pets are like members of our family. In fact, some people even refer to their pets as “fur babies” or “fur children.”

That’s why finding a good veterinarian or veterinary clinic is so important. You need to find qualified care to assure your pet’s long-term health needs are met.

In a tough economy, though pet care is often overlooked. Routine care might even seem unnecessary. Even humans sometimes skip their medical and dental check-ups if they seem like they’re in good shape.

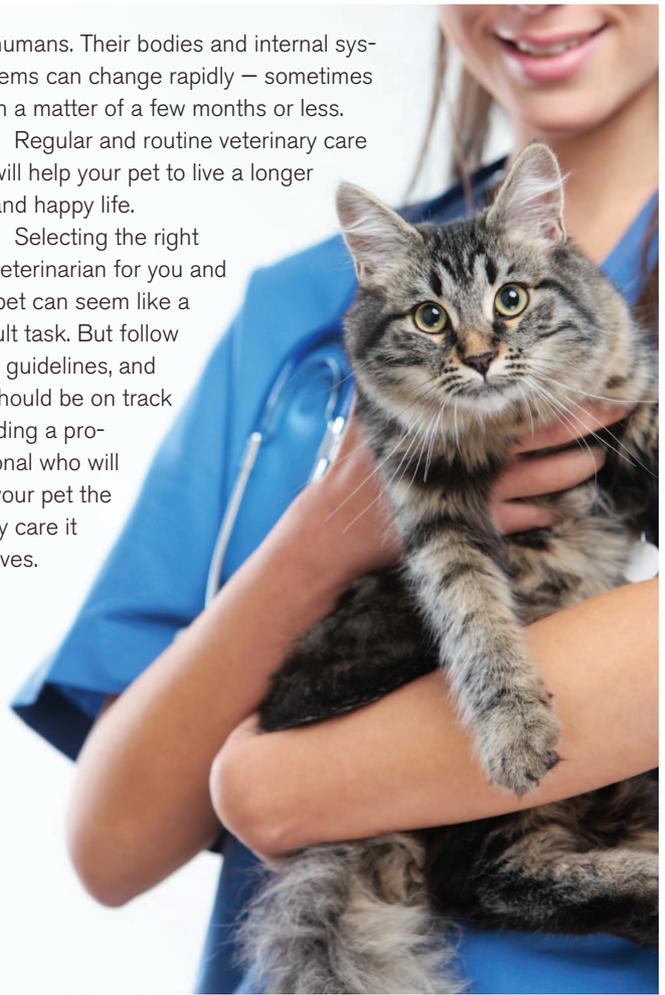
Consider, though, that pets age faster than

humans. Their bodies and internal systems can change rapidly — sometimes in a matter of a few months or less.

Regular and routine veterinary care will help your pet to live a longer and happy life.

Selecting the right veterinarian for you and

your pet can seem like a difficult task. But follow these guidelines, and you should be on track to finding a professional who will give your pet the quality care it deserves.



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ASK FOR REFERRALS

Talk to people in your social circle. Lots of people have pets, and your family and friends may already know a good veterinarian. Listen to their experiences with a critical ear. You need to find someone who is professional, compassionate and timely. Ask specific questions, such as whether the clinic staff likes animals. Do they respond to concerns in a timely manner?

Go online and research local veterinary and veterinarian clinics. Make a list of potential candidates, then check with the Better Business Bureau in your state to see if there have been any complaints against these professionals. How were the complaints resolved?

Some people need extra services, such as daycare, boarding facilities and pet training. You may also need to have your pet groomed. Find out if the prospective veterinary clinic provides these services.

MAKE A VISIT

After making a list of choices, visit the veterinary office or clinic. Call ahead and request a tour of facilities. The

staff should have the time to answer your questions.

You should see a clean and well-maintained office. Observe how the staff interacts with clients and pets. Are they warm toward the animals and owners? The employees should have an affinity for animals.

Sit in the waiting area and introduce yourself to other clients. Find out if they are happy with the services and staff. Also, inquire about prices to verify it is within your budget.

If you feel uncomfortable during your visit, consider taking your services elsewhere.

Finding the best vet for you and your pet will take time and research. You should put the same effort into finding a doctor for your animal as you would in finding one for yourself.

Your pet's health is a cooperative undertaking between you and your veterinarian. The right vet for you and your furry, scaly or feathered friend will ensure your pet is with you for years to come.

How to Select an EMPLOYMENT SERVICE

Finding a job can be tough, especially when you go it alone. Even though the economy has been on an uptick, finding employment remains difficult for many, and it only gets harder when you don't know where to look.

When you need to know where jobs are, an employment service can be a huge help.

The role of an employment service is to connect job seekers with jobs—they exist to help you find work.

Employment services work with companies to place people in a variety of positions. Regardless of whether you're looking for a seasonal job or are aiming for a top spot in a corporate office, employment services can help connect you to what's out there and improve your opportunities for landing that first paycheck.

If you're ready to go job hunting, try using an employment service—and use these tips to help you select the right one.

TYPES OF AGENCIES

Employment services aren't necessarily one size fits all. There are several kinds, and they operate at different levels and in different specialties, placing prospective job hunters in a number of different fields. Using the right agency for your needs will boost

your chances of landing the position that's best suited for your qualifications, skills, and personality.

Temporary employment agencies match qualified job seekers with companies that offer positions for short durations of time. You may be covering for someone on maternity leave, for example. Retailers who need seasonal help often use these agencies. These kinds of placements can sometimes lead to full-time employment.

The retained search firm finds highly qualified candidates for executive positions. Sometimes these employment services are also referred to as executive head hunters.

Most employment agencies are known for specializing in one or two vocations.

Make sure that your skills and interests fall within this realm so the service will be useful to you.

RESEARCH

The ideal employment service is one that will help you assess your strengths and improve on your deficiencies and weaknesses. Employment agencies often test candidates before sending them out on interviews. The results of these tests will inform you about your skill level.

Some agencies will help you create a professional resume. They will

critique your resume and tell you which format is the best for the market.

In addition, some services will offer classes to improve your interview skills. These classes may be held in person or online.

Choose an employment service that has a high success rate. They should be able to provide references of people and companies they've helped in the past. Agencies should also show you how they are actively searching for jobs that meet your skill set and interests.

CONTACT

Check the employment service's website to find out more about their process. Sometimes, agencies don't include much information, so feel free to call them. Ask about their application procedure and what services they provide. You should also know who pays when someone is hired. Some services are paid by the future employer. Others are paid by the employee. Understand how the employment service will be paid before you use them.

INTERVIEW

If the company doesn't offer to make an appointment for an in-person interview, ask for one. Prepare a list of questions to ask about their services. You may also have an opportunity to sign up for classes and resume services.

FIND A JOB

The last step is finding a great job. Be prepared when the agency calls you to go out for an interview. Finding legitimate employment should not be too difficult, provided you follow their advice.

Jobs are not easy to find these days, but an employment service will offer expert assistance to help you. Do your research before you agree to work with an agency.

Remember that finding a job is a job in and of itself! Your future success depends on you starting today.

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How to Choose a DRY CLEANER

There's a laundry list of reasons to consider a professional dry cleaner to help you care for your clothing. Lots of people hate doing laundry. Others simply don't have time to labor over time-consuming chores like ironing. You may not have the time or the know-how to make a tailoring adjustment or mend a garment.

For situations like these and more, look no further than a good professional dry cleaner. Dry cleaners provide a valuable and much-needed convenience in our busy day and time. They can help free your time so that you and your family can focus on more important things.

Dry cleaners not only help save you time, they also ensure your clothes are cleaned and in great shape.

If it's time to begin looking for a dry cleaner, a good place to start is a local newspaper. Local dry cleaners may advertise their services in a newspaper or on the Internet. Talking to people you know is also a great way to learn of a quality dry cleaner.

Make a list of potential dry cleaners. Then pay them a visit. Pay attention to what you see: their businesses should be well-organized and clean. Good lighting is also important: bright light will allow you, as well as the dry cleaning staff, to see the work adequately.

The facility should be free of chemical odors or the smell of dirty linen. Garments kept on the racks should be clean, fresh and pressed. The area should be clean and clutter free.

Find out from an employee how long the dry cleaner has been in business. If it has been around for a few years, it's likely keeping its customer happy.

Verify the history of newer businesses. Have they been in business at a previous location? Were they ever or are they now part of a chain? Sometimes a dry cleaner will have such success and develop multiple outlets.

All staff members should be friendly and professional. They should be able to inform you about common cleaning problems. Ask how they handle special fabrics.

It is important to find out how the clothes are cleaned. It is better to find a dry cleaner that cleans clothes on site. Moving clothing to a different location increases the risk

they will be lost.

Some dry cleaners automatically mend small tears when you drop off your dry cleaning. Other businesses provide alteration services. Talk to each dry cleaner to ask about special services. Again, if the person offering these services is not on location, it is much easier for your items to get lost.

You could also inquire about the procedures used to clean your clothes. Some methods are friendlier to the environment than others. Some procedures will help your clothes last longer.

How long will the service take? Some dry cleaners offer speedy service while others may take a week or more. If you need an item cleaned in a hurry, this question can make a big difference.

You may be required to sign a statement that holds the company innocent if they hurt your garment. Read it carefully before signing it.

Once you have narrowed your list to two or three possible dry cleaners, call the Better Business Bureau. If they have a bad report on file, the BBB should be able to tell you the allegation and what action the business took to close the situation.

Some dry cleaners use coupons to attract new customers. Look for these discounts. It is a great way to save money while trying out their services.

Do not take your best clothes on the first visit. Drop off only one or two items. After they have fin-

ished, evaluate the quality of their work. Do your clothes look clean and pressed? Do they smell nice?

If you are satisfied, then you may have found a new dry cleaner. If not, repeat the process until you discover a business that makes you happy.



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How to Choose a LOCKSMITH



Have you ever locked yourself out of your car or home? If you're unprepared, getting stranded may compel you to panic. You'll likely call the first locksmith you find in the phone book or online. Then you'll be held hostage to the whims of the service you choose. They can charge what they want, and you'll be in no position to argue.

If you find yourself locked out of your car or home, try not to panic. Better yet, be prepared by choosing a locksmith in advance and keeping his information available at all times.

Begin by asking your friends, family and neighbors for the names and contact information of reliable locksmiths they have used in the past.

Small businesses in your community could be another source of suggestions. They probably use locksmith services often and have a long history of a service relationship. After all, it is a common practice to change the locks and keys periodically.

After making a list of possibilities, check on each locksmith's licensing. Look specifically to see if he's licensed by the Associated Locksmiths of America, a well-known industry organization. If so, then he's met specific criteria and you will know he's a true professional.

A good way to check credentials is to ask him for his business license number. A reputable locksmith won't hesitate to give you this infor-

mation. The Associated Locksmiths of America can research this number in their database to establish his professional certifications.

The locksmith should be bonded and insured. If your car door or other property is damaged while he's performing this service, there is paperwork you can complete that will guarantee payment for any repairs. Without bonding and insurance, you would be held responsible for the repairs yourself.

Call several places and ask about their pricing. Note their quotes. Unscrupulous operations will boost their rates in times of emergency. Locking in rates before you are in trouble is a great way to save money.

Once you have narrowed your list down to a few locksmiths, request references. Reputable locksmiths are never concerned about what previous customers might say. Their track record is a point of pride with them. They are only happy to give you the names and contact information of references.

Contact each person and ask about prices and quality of service. How long did each person have to wait? Were the prices fair? These two aspects will help you find the best professional for the job.



Before making your final selection, perform a background check on your choice. Contact the local chamber of commerce, the police department or the Better Business Bureau for information on prior complaints. Good locksmiths don't mind if you do this because their good record speaks for itself.

Memberships in professional trade associations are a good sign. These associations encourage their members to stay current on trends, technologies and other aspects of their profession. The groups also offer continuing educational opportunities.

Do your homework and find a reputable locksmith before you need him. That way, if you ever fall victim to frozen locks, lost or broken keys, you will be well prepared to handle the emergency.

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How to Choose a BOWLING CENTER

Bowling centers today are all about family appeal: they're modern, clean, and smoke free. More than just a place to go bowling, they feature high-tech appointments and amenities. Their lighting schemes are colorful and bright, and they exude an air of energy and excitement.

Best of all, modern bowling centers are safe and fun places for friends or families to enjoy a memorable night out.

And while a night of bowling can be a fun family outing, it can even be good for you: it's a fun way to work in a little exercise.

Whether you're a longtime bowler or you're just now starting to think about taking up bowling as a pastime, check out these tips when you start to look for a good bowling center.

TECHNOLOGY

Like other pastimes, bowling has its own rules, equipment and specialized vocabulary. Newcomers

can be intimidated by the scoring system and terminology, but a good bowling center will make it easy for first-timers to jump right in. Today's bowling centers typically use high-tech, computerized scoring systems so you don't have to worry about keeping track of things.

Find a bowling center that features an easy-to-use scoring system. At a good bowling center, you won't have to spend a lot of time teaching yourself how to keep score just to begin a game. There should be instructions on how to keep score. If not, the employee working at the desk should be able to help you.

A good scoring system is one that will help you improve your game. The scoring system is like a virtual coach. Taking its advice will help you turn a split into a spare.

SERVICE

Select a bowling center where the customer service is excellent. The way the staff interacts with you and other guests will have an impact on your overall experience.

Fast, friendly service means you will get your shoes and lane without much of a wait time.

Many bowling centers have extra services for birthday parties, corporate events or fundraisers. The best bowling alleys have top-grade facilities and entertainment packages to host events of all sizes.

Bowling alleys are a great place to hold a child's birthday party. Most alleys have a room you can reserve to gather and have cake and ice cream. They usually offer discounts for groups to bowl.

FOOD

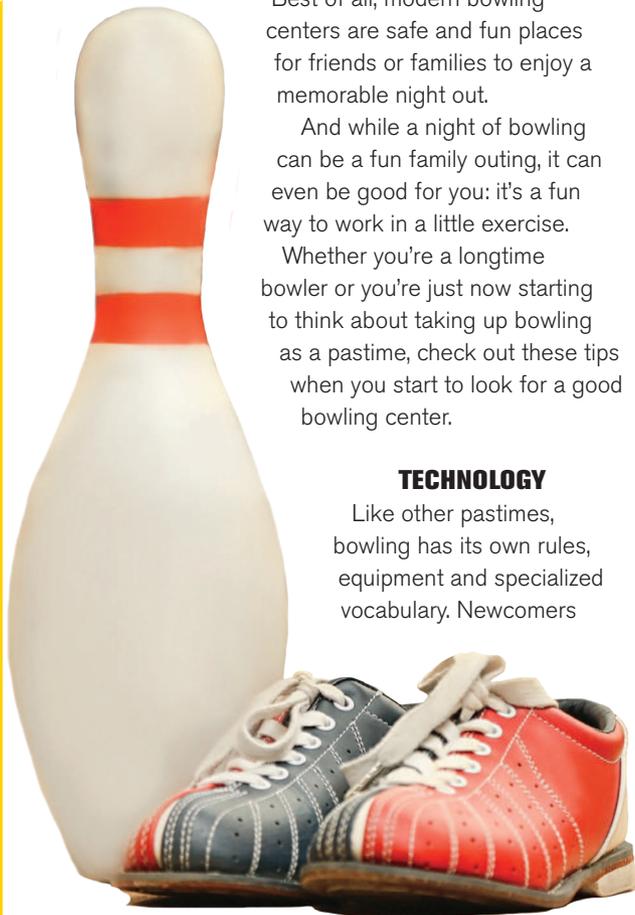
A good modern bowling center often will give casual bowlers a place to just hang out and spend time with friends. Today's bowling centers offer comfortable spaces for bowlers to relax and enjoy a good meal.

You can find more than a cup of soda and hot dog at a bowling alley. Your neighborhood bowling center could have a wide selection of foods, more than you would find at a simple concession stand.

ENTERTAINMENT

After your game, you might want to stick around. Modern bowling centers offer entertainment options, such as live bands, karaoke, billiards and pool tables. These activities can provide fun for the whole family.

Bowling centers are a great way to spend an entire evening with your friends and family without breaking your budget. You get to have fun, socialize and get some exercise all at one place.



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Hotels have come a long way. Over the years, they've evolved from mere necessities to lavish, amenity-filled escapes.

Staying at a nice hotel is a terrific way to retreat from the hustle and bustle of everyday life. Hotels are designed to impress, as well as to accommodate, and at a good one, it shows. Tastefully appointed decor, plush furnishings and friendly staff can make your stay unforgettable. And quality amenities, such as room service, spa and concierge can be the icing on the cake

Perhaps you simply need somewhere to stay during a business trip or family vacation. Or maybe you are in the midst of a move, and need a temporary place to stay.

But no matter the reason why you need a hotel, use caution as you choose one. Select a hotel that has a perfect combination of cleanliness, superior customer service and fun amenities.

Think about these tips as you look for the right hotel.

SEARCH

Go online. Conduct an Internet search for all the hotels that are close to where you'll be traveling, or to resting points along your journey.

When you are simply looking for a vacation hotel, be sure to look for a facility in a central area.

It is likely that there will be many hotels in your desired area. Choose the five closest hotels. That way, you will not have to drive or walk far to reach your ultimate destination.

AMENITIES

Consider the hotel's amenities. Visit the websites of each hotel you have chosen and look at the features and services.

If you are staying for one-night, you might be looking for a quiet spot to sleep. But

every hotel offers different amenities. If you are staying for several days, you might want free access to a fitness center. Other places have a continental breakfast at no extra charge. Look for free services, such as cable television with movie channels, kitchenettes, refrigerators and gaming consoles. And of course, free Wi-Fi is a must.

PRICES

Your budget will play a huge part in your decision. Research a few locations to see which hotels offer the services you want for the least amount of money.

You might be qualified for a discount. Hotels and resorts often offer discounts to people who are in the military, have AAA memberships or are senior citizens. If you are on a business trip, your employer may have an arrangement with selected hotels to provide a discount for employees. Larger brands offer discounts by being a brand member as well as by booking directly with the brand.

Either way, booking online is also likely to be cheaper than calling the front desk directly. However booking on the hotels website is usually the best price rather than third party sites. As well there are a couple of brands that guarantee your satisfaction, why would you book anywhere else?

How to Choose a HOTEL

REVIEWS

Customer reviews will give you important insight on specific locations. Let the reviews give you some insight as to what other hotel guests experienced.

The more reviews you read, the better. It will give you a balanced assessment of a hotel. Previous customers can answer questions about the friendliness of the staff and the condition of the rooms. Former hotel guests are typically unafraid of talking about negative experiences at an establishment. As well read the response from the hotel management. These reviews could serve as a prediction of how the hotel staff will treat you and how they will respond and resolved concerns brought to their attention.

SELECTION

Pick the top two hotels from your list. If possible, visit them so you can get a feel for the establishment. If they are part of a chain, you could visit another branch facility and ask questions. The concierge and staff should be happy to talk to you. Some of them may have even stayed at the hotel on your list.

After you have taken all the necessary steps, make an informed decision. The extra time and effort will ensure a pleasant and fun stay. After all, your hotel serves as your home away from home.

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How to Choose a FUNERAL HOME

When a loved one passes away, it is a difficult and emotional time for family and friends alike. For family, everyone must deal with the sense of loss; the emotional pain and suffering that accompanies the death of a loved one. Yet someone in the family will also have the difficult task of handling the practical side of things.

Handling funeral arrangements is one such task. Often, the biggest part of that task is choosing the right funeral home.

It's never easy to take on the burden of selecting a funeral home for a loved one. But there are some ways to make the process easier for yourself, as well as for your family.

If you are in need of finding the best



funeral home for a family member, consider these tips. They can help make the burden of choosing the right funeral home a little less stressful.

COMPARE PRICES

Convenience and familiarity play a role for many when it comes to choosing a funeral home. And, if you've been involved in the process before, it might be tempting simply to opt for the funeral home that's most familiar to you. In some cases, this is a fine approach, but for many, it's not the best option.

It is always wise to consider the financial cost of a funeral, and to investigate different options. Depending on how much time has passed since you last made funeral arrangements for a family member, the cost of the funeral home you've used may have increased.

So it's vital that you shop around, and be willing to compare the prices of the various funeral homes in your community.

ASK FOR REFERENCES FROM FRIENDS

Everyone, at some point, comes into contact with a funeral home. And even if you've never been in that position yourself, it's likely that

you have a friend or two who has. Talk to the people you know. Ask your friends if they would recommend the services provided at the funeral homes they have used.

They may be able to share valuable information about the staff, facility and prices of a specific funeral home.

ASK ABOUT PACKAGES

It is important that you ask a potential funeral home what types of packages they offer. This applies whether your deceased loved one had a specific list for their final wishes, or you have to make these decisions for yourself.

You will find that not all funeral homes are created equal, and each offers their own different ways of handling a service. No matter what type of requirements you have, it is best to choose a funeral home that will cater to your specific needs in order to make this difficult situation a little less daunting.

CARING STAFF

When visiting a potential funeral home, the funeral director can be a major deciding factor when you choose whether or not to use this particular company to handle the funeral of your loved one.

A caring and professional funeral director and staff will take the time to explain all your options in an empathetic way so you can make a better choice when choosing a funeral home.

If the director seems short or uninterested in your needs or makes you feel like you and your deceased loved one aren't important, you won't want to choose this facility to handle the funeral of your loved one.

While dealing with the death of a loved one is hard, choosing the right funeral home can help relieve you of some stress.

If you want your loved one to receive the proper funeral he or she deserves, following the above listed tips should help you make the right choice.

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Less than 20 years ago, the world was aflutter with the arrival of a new century. Experts on all manner of topics made predictions about the future.

While it certainly wasn't center stage to the extent technology, economy and geo-political uncertainty were, higher education was not spared analysis amid the conjecture.

The iconic campus, some predicted, would become a thing of the past in favor of online learning options. Others pointed out what wasn't working: soaring tuition, rising student loan debt, and an uncertain economy that made people wonder:

Was getting a degree worth it? Could anyone expect a return on their educational investment? Were some people simply priced out of the market if they weren't already?

Someone would find an alternative, the pundits said, a less expensive way to deliver on the promise of a quality undergraduate degree.

What none of the professional prognosticators knew at the time was that a viable alternative would be found on a 672 acre campus on the outskirts of Killeen, Texas, and that it would proudly rise up as part of the storied past of the largest systems of higher education in Texas and around the world.

No doubt about it; A&M-Central Texas, one of the 12 exceptional universities governed by The Texas A&M University System, is providing an innovative solution: a purposefully

accessible -- and far less costly -- high quality undergraduate degree.

Inaugural President, Dr. Marc Nigliazzo, acknowledges the amount of time he and university staffers spend helping community leaders and potential students digest the university's unique mission and its advantages: affordability, accessibility, and quality.

Simultaneously steeped in the traditions of The Texas A&M University System while patiently carving out its new identity, A&M-Central Texas delivers on the promise of higher education, offering the option of attaining an undergraduate degree for under \$20,000, about half the cost of average mandatory tuition and fees at a four year, public university in Texas. But how is it possible?

University officials stress two important factors: partnerships with the region's community colleges and its own rate for mandatory tuition and fees, second lowest of all the State's public universities.

Simultaneously steeped in the traditions of The Texas A&M University System while patiently carving out its new identity, A&M-Central Texas delivers on the promise of higher education, offering the option of attaining an undergraduate degree for under \$20,000, about half the cost of average mandatory tuition and fees at a four-year education cited by state officials.

Need to see the math? Mandato-

How to Choose a UNIVERSITY

ry tuition and fees at Central Texas College is \$2,700 per year. Presuming two years of coursework prior to transfer, the cost of attendance is \$5,400.

Average mandatory tuition and fees at A&M-Central Texas is \$6,386 per year. Two years of study is \$12,772.

Adding the two together equals \$18,172, an amount for a four-year degree more easily within reach to most families and about one-half the statewide average of \$35,500 for a public Texas university cited on The Higher Education Coordinating Board website www.collegeforalltexas.com.

Even better than the affordability are the twin advantages of quality and accessibility. A&M-Central Texas admissions requirements open the door as wide as possible for students seeking degree completion, asking for a minimum of 30 credit hours of college-level coursework and a 2.0 grade point average.

"Our community benefits tremendously from a university educated population," says Nigliazzo, adding, "The vast majority of our students are already in the workforce, looking for a degree to fulfill their career goals. Many are the first in their family to earn a degree. Many are military affiliated by virtue of active or reserve duty or veteran status. Not only

does a degree change the economic trajectory of that person, but it changes the economic future of generations to come, as well."

A&M-Central Texas offers 15 graduate and 24 undergraduate degrees offered via the College of Business Administration, the College of Education, and the College of Liberal Arts and Studies. Visit www.tamuct.edu or contact at 254.519.5438 for more information.



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How to Choose an ATTORNEY



Selecting the right attorney is an immensely important endeavor. For those who face criminal accusations, it can make all the difference in whether they avoid a conviction or surrender their freedom. People negotiating civil disputes will find that having the right lawyer can keep them from losing money, property and creditworthiness to divorce or lawsuits. And it's crucial to have the right attorney to safeguard your interests if you're embarking on a business venture.

Choosing an attorney is one decision where you definitely don't want to cut corners to save a few dollars.

Similarly, if your goal is to avoid an attorney's expense altogether by representing yourself at law, you may end up paying more in fines, in jail time, or a damaged reputation.

Choose a good lawyer to defend your interests. They're trained professionals who know the law and can navigate the legal and procedural loopholes that can help or hinder your case. Good lawyers routinely communicate with others in their profession as a matter of course, and they know how to pinpoint and recommend the best legal strategy for you. An attorney's service also includes the assurance that any paperwork that affects your legal fate will be filed correctly and on time.

Regardless of what legal matter you encounter, there's a lawyer whose training and expertise matches your needs. Often, when you

secure the services of the right attorney, you've automatically secured the resources of that attorney's entire law firm. That's a powerful benefit — one that's available at precisely the moment when you're most in need of a strong advocate.

When the time comes to choose an attorney, consider these factors:

AFFORDABILITY

When it comes to legal representation, quality trumps all.

If you are facing a criminal case and cannot afford an attorney, ask for a court-appointed lawyer. Taxpayers pay these representatives to help people in need. A court-appointed lawyer can provide you with valuable assistance.

Never hire an attorney who has been disbarred in any state. And be wary of those who have been sanctioned by their state bar.

RELEVANT ISSUES

The legal matter you are facing is a decisive factor in identifying the type of attorney you need.

Many lawyers specialize in a variety of legal issues. It is vital that you hire a lawyer that practices in the type of law you need.

REFERENCES

Here's where it helps to talk to people. Sometimes, finding a great attorney can be as simple as asking your family or friends for referrals. If you are getting a divorce, look for people in your social network who have been through a divorce and were pleased with their attorney.

You can also ask attorneys for references. A quality professional should

be able to provide you with recommendations from previous clients.

CASE HISTORY

A lawyer's case history may help you gauge that attorney's competency. Websites will help you determine a lawyer's success rate. You can also find out if an attorney you are considering has a high settlement rate.

Ask attorneys directly about their case histories. Any lawyer with a good track record will readily provide the information.

ONLINE RATINGS

Other websites rate attorneys. Don't give positive or negative reviews much credence, however. They can be incredibly subjective. Focus on comments about a lawyer's availability, personality and results. You should not have to struggle to get in contact with your attorney.

Always keep in mind that gruff lawyers are sometimes the best ones. While no attorney should treat you rudely, remember that you are paying for their services. Tough, even-handed attorneys can be an asset. A personable attorney is great, but if that person has a terrible success rate, move on.

CONSULTATION

Take advantage of any free consultations. The meeting will allow you to discover if the lawyers is a good match for you.

If you feel discomfort during the meeting, do not hire the attorney.

Ask questions during your free consultation. Expect forthright answers. If you don't feel satisfied, find another person to represent you. There are plenty of qualified local attorneys who will be willing to help.

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How to Select the Best FINANCIAL PLANNER



If you want to enjoy the retirement you've pictured for yourself one day, it's important to get an early start.

What if you've waited, though? Is it too late to start?

No! If you're far down a career path, or even if you already have retired from a career, consulting with a financial planner can still help you manage your finances and earn dividends from your investments. In short, they can help you get the most out of your money.

Even when the economy is in good shape, financial planning is a crucial tool that you can put to work for you. Now more than ever before, having a skilled financial planner is a sound way to protect your assets and help them grow.

Financial planning professionals are there to educate clients, guiding them to avoid cash-flow problems. They can help with routine tasks like budgeting, while also teaching you principles of money management and helping you come up with investment strategies that fit your personality and goals. A

good financial planner even can help you avoid bankruptcy down the road.

Do your research and know what questions to ask, and you'll be able to find a financial planner you can trust.

Talk to people you know. Ask for referrals from trusted colleagues, friends and family; people who have grown and nourished their own financial portfolios. If they have increased their financial status over time, find out whether a good financial planner has helped them get there.

Consider the educational and professional background of the planners other people recommend. Try to discover whether they have worked with others in similar financial circumstances as your own. Financial planners who have undergraduate degrees in finance or business demonstrate a commitment to their profession.

Verify that each prospect has the right certifications. Financial planners must have specific certifications in order to legally practice in the field. Credentials vary according to the

location and advising type, but all must have formal training.

Once you are ready, meet with several financial planners to gauge their trustworthiness. Integrity is one of the key qualities in a good financial planner.

During the meeting, honestly explain your financial goals. Wealth building should be a goal. Minimizing risk and maximizing returns will help grow your resources.

Whether your desired outcome is to launch a small business or send your kids to college, share these thoughts with your financial planner.

Also, don't be shy about detailing your debt level. It is essential that the professional understands all aspects of your financial situation. It could motivate the planner to make your money work harder so you can break free from debt.

Finally, discuss compensation with any financial planner. Sometimes professionals are paid a flat rate, while others will receive a percentage from any profits made on investments.

These matters must be openly discussed, so you can understand how his or her compensation may affect his investment recommendations. Some unscrupulous experts could advocate risky investment strategies for their own financial gain.

Taking the time to research will help you select the best financial planner in your area. You will be on your way to a healthier financial future.

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Selecting the Right BANK

Finding the right bank can help you protect your hard-earned money while giving your overall financial security an extra boost.

It stands to reason that you should apply the same effort and care to finding the right financial institution that you'd use to earn your money in the first place. Money is one of our society's stabilizing forces, and controlling how your money is handled is one of the chief factors in determining whether your life is easy or hard.

When it comes to banks, the one-size-fits-all rule does not apply. Not all banks provide the same types of financial services and programs, nor do they offer the same returns. While plenty of people use convenience as their main guide in selecting a bank, settling for a bank just for its location might cost you some significant benefits.

There are many other factors to consider besides convenience. While convenience is important, it shouldn't be your only guide.

Think about these tips when you begin looking for a bank.

INTEREST RATES AND FEES CHARGED

Banks operate in a competitive market. They're constantly competing with other financial service providers to earn your business.

One way banks lure new customers is to offer appealing interest rates. While it's typical for savings account interest rates to vary widely, a majority of institutions make adjustments according to changes in the federal funds rate.

Those little numbers on a bank's interest rate listing may look insig-

nificant, but they add up dramatically when applied to large deposits over time. When substantial deposit amounts are involved, a slightly higher rate can make a big difference.

Banks are also famous for charging fees for particular transactions. For example, a checking account may only allow a certain number of checks to be written each month before a fee is assessed. Sometimes, a minimum balance is required to keep the account active.

But there are banks that offer free services, like free checking accounts and other options. Make sure, though, that the free checking is really free. There may be stipulations such as being required to keep a minimum balance in the account at all times.

Look at a fee schedule to determine if it is acceptable to you.

PERSONAL CONVENIENCE

Convenience will be a significant factor when selecting a bank, and for good reason. Banks with multiple locations in convenient areas are important.

If you travel frequently, make sure your local or regional financial institution is a member of a national network.

Also, ask about their online banking policies. Is their website easy to navigate and secure? Online banking can be a great way to pay bills and transfer money between accounts.

OVERDRAFT SAFEGUARDS

Everyone makes mistakes. Accidental overdrafts happen occasionally. Each financial institution has a different policy about these matters.

Some banks might offer overdraft

coverage in the form of a high-interest credit line. Other banks charge fees each time an overdraft occurs.

Sometimes, banks provide no coverage. Be sure to research overdraft policies before making a final decision.

INSTITUTIONAL STABILITY

It's always important to consider a bank's stability. Before you entrust your money to an institution, check its history and financial condition.

Typically, banks invest deposited funds under a fractional reserve banking system. Any bank with a strong balance sheet should be able to weather any turbulence caused by market corrections.

The majority of banks are insured by the Federal Deposit Insurance Corporation for up to \$250,000 per depositor. This value can vary depending on the type and number of accounts held by a customer.

Provided you understand and act within these safeguards, your money will likely be safe in a bank. That is not to say that failures are impossible. A solid bank will limit exposure to toxic assets that put its balance sheet at risk.

SERVICES YOU NEED

Most banks offer a variety of services. Whether you need to get a loan or open a checking account, choose a bank that fulfills your needs with the fewest fees. It should offer the maximum conveniences possible.

Careful and vigilant shoppers will have positive experiences by making an effort to choose a trustworthy commercial bank.





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