...Lifeskills for Today's Family By Sharon L. Benedict MS



Looking for a career in a small town?

(published in Boerne Star, Friday, March 6, 2015)

In the April 2014 issue of The Smithsonian Magazine twenty best small towns were listed to visit and definitely considered them "...cultural gems worth mining."

Smithsonian voted these towns, population under 15,000, to be the most vibrant examples of small town America. "They are America's Best Small Towns to visit, and for this, our third annual search-and-enjoy mission, we've singled out communities for particular strengths in history, music, visual arts, learning, food, theater and science. It's not solitude we're seeking—the fruits of human creativity are best shared—but, rather, enrichments unbothered by the growl of our increasingly urban lives."

Are you looking to plant yourself in a small town, particularly in the Texas Hill Country, and have a career or business that thrives too? Most of us Hill Country residents know in 2012 Boerne was listed as #4 in the top 10 small towns (under 25,000 population) by Livability.com. Yet, does that guarantee you can actually make a living right in your own backyard? Or does it mean you may have to commute some distance? And is commuting ok with you?

Wonder what businesses most small towns need to not just survive but possibly get on the top ten list? Jeff Rose, Good Financial Cents Financial Advisor offers 15 business ideas he feels every small town should have

(http://www.goodfinancialcents.com/small-town-business-ideas-to-start/). "The importance of understanding a community means that not every business venture will fit in every small town. However, every town has some needs in common." Although we know that any town or city needs to have the essentials of a bank, grocery store, pharmacy, utility services, post office, fire & police entities, plus a few others. Yet, there are others that definitely help you call your small town your home.

Let's start off with a "Bakery" of course! Who doesn't want a hometown bakery with those scrumptious fresh-baked fragrances flowing through the neighborhood air?

Does your small town have one?

The next one is a "**Bed and Breakfast**." Have you stayed in one lately? Rose considers these small inns to be "...a great business idea for any historic homeowner. And while B&Bs do best in areas that have tourism, it's important to remember that the definition of tourism does not mean that you have to have traditional sightseeing in your small town. For example, small towns located in or near colleges always need accommodations for visiting professors, parents, prospective students, alumni, and speakers. And who wouldn't prefer to stay in a cozy and beautifully kept historic home where a delicious breakfast is provided?"

Then comes #3, a "**Bookstore**." We all know that a 21st century bookstore is much more than what it used to be. However, Rose agrees with Jennifer Streisand, Lafayette Magazine, that "there is one reading activity that no device can take away: the joy of browsing in an eclectic bookstore." With this digital age and online shopping, bookstores and libraries are moving with the times, along with offering readers the opportunity to discover unexpected treasures, poetry readings, book clubs, and other

activities. It also gives the reader a chance to talk with a well-versed bookseller. You can even find an enthusiastic librarian to share in the mysteries down the book isles of your local library. Bookstores can certainly team up with their local library to specialize in genres and recommend books and other materials not easily found in a library. No matter the size of the library, a bookstore partnership is a win-win for both.

Now this next business, #4, may be on the top of your kids list . . . "Candy Store." Just about every small town has many children and adults who love to try out some new sweet or find their favorites within their local candy store. Rose suggests that a candy store "...can offer any number of opportunities for entrepreneurs: they can include a soda fountain and ice cream parlor, they can showcase a candy artisan's homemade work, they can offer sugar free, organic, gluten free, or other diet sensitive treats, they can offer coffee treats for those who prefer a little caffeine with their sugar, or they can share space with an old-fashioned lunch counter. The possibilities are nearly endless."

A "Dry Cleaner" is a must #5 for any small town. Rose says "Even the most rural of small towns has citizens who need their clothes professionally cleaned. In fact, opening the first dry cleaning business in a small town means you don't have to compete with a saturated market. Considering the fact that the U.S. Census Bureau estimates that the industry grosses \$23 billion per year, this is definitely a stable industry for a new small business owner."

The other businesses any small town needs will be covered in the next couple articles. What businesses or career do you see as essential for your small town? What

other businesses and quality of life services are needed in a small town to be on the top ten list? Stay tuned small town folk, fellow entrepreneurs, and businesses owners!

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...Lifeskills for Today's Family By Sharon L. Benedict MS



Looking for a career in a small town? part2

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As we continue to ponder what businesses most small towns need to not just survive but possibly get on the top ten list. let's see what businesses are next in line. As you recall, Jeff Rose, Good Financial Cents Financial Advisor offers 15 business ideas he feels every small town should have (http://www.goodfinancialcents.com/small-town-business-ideas-to-start/). "The importance of understanding a community means that not every business venture will fit in every small town. However, every town has some needs in common."

We all know every town needs those essential businesses and services, such as grocery stores, pharmacies, police/fire/utility services, medical facilities, just to name a few. Yet, there are other businesses that offer needed amenities but also increase the quality of life of any community.

The first five businesses were a Bakery, Bed & Breakfast, Bookstore, Candy Store, and a Dry Cleaner. The next five businesses include a "Florist" business that definitely fills the need for special occasions such as weddings, funerals, high school dances, along with birthdays, anniversaries, and the traditional holidays, such as Mother's Day and Easter. Even "please forgive me" floral arrangements can do the job for any rocky relationship.

Now here comes #7, the "Frame Shop." Rose believes that "Even if your local community is not known for its art collections, it probably could still use a custom frame shop. Whether or not your community buys original artwork, there are still diplomas, photographs, and keepsakes to frame. A smart framer would also take advantage of local pride by offering frames, posters, and gifts related to nearby colleges, schools, monuments, parks, or other points of interest in the area. This kind of stock will not only give locals something to buy to show off their hometown pride, but it will also provides excellent souvenirs for tourists and visitors."

Number 8 businesses are **Franchises.** Again, Rose thinks the benefits are obvious for anyone wanting to invest in a franchise. ". . . you can rely on the national marketing and advertising budget behind your brand and your customers are already familiar with your product. You may think that a franchise would not be interested in your small town, but that's not necessarily the case. According to Greg Tanner of the International Franchise Association, 'instead of focusing on larger cities for leads being fought over by multiple franchises, many franchisors have found great success by researching and identifying smaller communities across the nation in which their franchise concepts would thrive."

For any small community this is sometimes a thorny topic to bring up. Many family-owned businesses feel threatened by any number of franchises. They are rightly concerned that no matter how loyal their customers may be they will be left in the dust. And family-owned, local businesses often have a very difficult time changing with the times, products, and economy. Each community will need to give serious thought and

planning to how they want to preserve the heritage of their town while trying to manage

growth and the attraction that franchises bring to a city or community.

The next business is a **Gift Shop.** This #9 business plays an important role

within any town's retail district, offering unique gifts for special occasions. Shops like

these give the owner an opportunity to get to know people at some of the happiest

moments of their lives, such as weddings, births, holidays. Those relationships builds

the business. One business, Rose used as an example, says "It is my goal to help them

find solutions. For example, much of my business is custom personalized products, like

brides who are looking for custom wedding invitations. Those customers need to know

that my selections are wide and my service is excellent."

Number 10 business is **House Cleaning.** Whether it's a small town or a big one,

house cleaning is an industry that will always have customers. Rose feels that "Handling

the types of regular cleaning jobs that the average homeowner doesn't have the time or

inclination to do is one end of the cleaning spectrum..." Other very specific jobs expand

to window cleaning, industrial or office cleaning, and estate cleanups.

In the next article, part three will cover the final five businesses. What do you

think they could be? Think about what small town business ideas you see thriving in

your community?

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...Lifeskills for Today's Family By Sharon L. Benedict MS



Looking for a career in a small town? part3

(published in Boerne Star, Friday, March 20, 2015)

As covered in previous articles this month, Jeff Rose, Good Financial Cents
Financial Advisor offers 15 business ideas he feels every small town should have
(http://www.goodfinancialcents.com/small-town-business-ideas-to-start/). We all know every town needs certain essential businesses and services, such as grocery stores, pharmacies, police/fire/utility services, medical facilities, just to name a few. Yet, there are other businesses with needed amenities that also increase the quality of life of any community.

The first five businesses were a Bakery, Bed & Breakfast, Bookstore, Candy Store, and a Dry Cleaner. The next five businesses covered in the previous article were Florist, Frame Shop, Franchises, Gift Shop, and House Cleaning. The last five businesses that improve the quality of life in your community include **Coin Laundromat**, as #11. We think most everyone has their own washer and dryer at home or apartment complex. Yet, there is still a need for a public Laundromat, particularly for small towns. On one hand the IBIS World's Laundromats market research reported (April 2014) a steady decline of growth in this industry with only a projected rise at an average annual rate of 0.2% over the 10 years to 2020. By contrast, GDP is projected to rise 2.5% per year over the same period.

The Laudromat-Business.com considers their industry is doing just fine. "The Laundromat or coin laundry industry started in the 1930's in Forth Worth, Texas by Andrew Clein at a time when electric washer machines were starting to become common in the United States...Today the Laundromat industry is a \$5 billion dollar industry with about 35,000 Laundromat businesses in the United States alone. And while there have been attempts to create national chains in the Laundromat industry, all of them have failed due to nature of the business. Where the traditional economics of scale usually applied in other industries do not work in the Laundromat industry. Therefore, most operators of Laundromats are small business owners."

Rose agrees that "...Laundromats are great small businesses for small town entrepreneurs. Not only are these businesses fairly low maintenance with a relatively high ROI—according to Laundromat Business, some coin laundries return up to 25%—they're very recession proof since clothes always need to be cleaned." Many Laundromats are often part of a dry cleaning business as well, serving individuals, families, as well as businesses with their cleaning needs.

Number 12 business is a **Salon.** Beauty salon have morphed from a simple women's hair salon to a multiple service business attracting both men and women with a variety of needs. In the past, according to Rose, salons "used to be that a manicure and pedicure were only luxuries for the rich. These days, however, the cost is low enough that nearly anyone can afford a weekly date with their favorite nail technician."

Today's salons cover just about any personal care service, including hair styling, massage, waxing, tanning, and many other high-end procedures for a more spa-like salon. These salons serve both men and women today. There are even salons

specifically designed for "no frills" men who want more. Whether a man or woman, upon entering and being greeted, you will be offered a favorable herb tea, even a glass of wine or beer on tap while you are served. Then add a complimentary hand massage to tempt you to try out a full body massage. Welcome to the 21st century salon to be found in many small communities and big cities alike.

The next business you hopefully will find in your small community is a **Gym.**Need some added motivation to get and stay in shape? Well, a fitness center or gym may just be the ticket for you. We all know we need to give priority to fitness and the highest wellness potential. Rose says, "the trick is creating a gym that best suits local interest." Like with any business startup, do your homework on your community's needs and competition, if any. Even if you end up with competition later, think outside the box and create a fitness themed environment that draws them in. Gyms can be outfitted with the latest workout equipment for every part of your body, alongside the latest training videos and genre of classes. You may also find your gym offers a "healthy" bar counter of power drinks, snacks, even a meal. Team up with another store, such as a local health food store.

Our #14 business is **Photographer.** Rose believes "People will always be getting married, having babies, and wanting to capture all those memories in the form of a photograph." Even with the available technologies for us "amateurs," from digital cameras, computers and printers that can print off quality prints, there is something very different about those photos done by a professional photographer. Photographers are gifted and trained to know how to make the most of any memory you want to capture forever. They also have specialized equipment that few of us can find. Also, we really

don't want to spend the money on such equipment when it may only be used once or

twice in our lifetime.

The final business #15 is an **Electrician**. It really doesn't matter how small your

community is when it comes to needing a qualified electrician. Every community needs

one they can trust. Rose gives an example of an electrician who definitely decided to

think outside the box, Electrical Detectives, in order to serve his customers and his

community. The bottom line is if you want electricity, you will need a licensed electrician.

And you can bet residents of any small town are looking for someone qualified and can

be trusted with the safety of their family.

With these 15 businesses, small towns are a great place for local entrepreneurs

to establish themselves and thrive. When you know your community, your market, and

are willing to be "out-of-the box" creative, you should be able to do very well. In the next

article, we will finish out this topic by hearing from a few Texas Hill Country community

leaders on what is up and coming in their small towns. What do you think is needed?

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...Lifeskills for Today's Family By Sharon L. Benedict MS



Looking for a career in a small town? part4

(published in Boerne Star, Friday, March 27, 2015)

Throughout this month's lifeskill on Career/Money Management, we covered 15 businesses needed for small town communities to improve their quality of life and even thrive economically. Jeff Rose, Good Financial Cents Financial Advisor offered those 15 business ideas he feels every small town should have

(http://www.goodfinancialcents.com/small-town-business-ideas-to-start/). We all know every town needs certain essential businesses and services, such as grocery stores, pharmacies, police/fire/utility services, medical facilities, just to name a few. Yet, there are other businesses with needed amenities that also increase the quality of life of any community.

The first five businesses were a Bakery, Bed & Breakfast, Bookstore, Candy Store, and a Dry Cleaner. The next five businesses were Florist, Frame Shop, Franchises, Gift Shop, and House Cleaning. The last five businesses that improve the quality of life in your community include Coin Laundromat, Salon, Gym, Photographer, and Electrician.

Now that all 15 businesses have been discussed, helping a small town shine, let's ask some Texas Hill Country community leaders what they think.

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Knowing each county and community has its own unique character, heritage and needs, a few questions were asked of three Texas Hill Country community leaders for economic development. These community leader included Dan Rogers, President, Kendall County Economic Development Corporation (www.kendallcountyedc.com/), Tim Lehmberg, Executive Director, Gillespie County Economic Development Commission (www.gillespiecountyedc.com/), and Jonas Titas, Executive Director, Kerr Economic Development Corporation (www.kerr-edc.com/).

1. Now that you have seen Rose's 15 businesses that will help a small town shine, as a Texas Hill Country community leader what do you want to see and envision in your small towns within your County?

Dan (Kendall County EDC): "Most Texas small towns will continue to grow, especially those within the areas of major metro areas. These towns need to manage their growth by protecting their small businesses and yet allowing franchise businesses and national chains to assist in providing goods and services to the growing population. Small businesses have and always will be a part of small town America, but those businesses must be unique or niche themselves into the market place. The 15 small town businesses in the previous articles are perfect examples of businesses being successful in today's market place."

Tim (Gillespie County EDC): "Very fortunately, I think Fredericksburg gets to check all eleven of those boxes; some like bed & breakfasts get checked more times than others. Fredericksburg is unique in that because of our well-established tourism, we have numbers of business interests, particularly dining and shopping, that a town of 11,000 people would not otherwise have, or be able to support. Like many small towns,

we're not full of standardized, corporate businesses. Fredericksburg is mostly made up of independent mom and pop-type businesses."

Jonas (Kerr County EDC): "We feel all of the small towns in Kerr County and Kerrville are primed for growth that will result in the creation and support of many more small businesses in the Hill Country. This past year, KEDC worked with three companies (James Avery Craftsmen, Mooney International and Bending Branch Winery) that will create 650 new primary jobs with wages of \$20 million per year. That's wealth and a customer base to support a multitude of new and small business development."

2. What small town business ideas do you see thriving in your own local community?

Dan (Kendall County EDC): "The one business missing in our small town is a shoe and leather repair shop. We were very fortunate to have one in the past, but when you lose your cobbler, it is a loss to the community."

Tim (Gillespie County EDC): "Regarding my vision for Gillespie County, I think continued growth in the Hill Country is inevitable. I think a priority should be managing that growth so communities like Fredericksburg don't lose what has made us such an appealing place to live, namely our quality of life and the sense of community that comes from living and making a career in a small town. I think community leaders need to be mindful and attempt to cultivate those business opportunities that are a good fit their respective communities, and have the courage to pass on those deals that aren't.

The biggest challenge facing Fredericksburg right now is a labor shortage.

Recent unemployment has been as low as 2.5 percent, and we simply don't have sufficient numbers of employees to fill the jobs that are being created by what I would

consider to be moderate growth. One contributing factor that we have identified and need more of is day care. I don't know if that warrants inclusion on Mr. Rose's list or not, but it is definitely something that we could use more of here."

Jonas (Kerr County EDC): "Right now, our community needs more people and more housing options to support the many jobs that are being created by the business community in the Hill Country, particularly those businesses mentioned in my response to the first question."

3. What up and coming businesses are coming to your small town. What does your community need in the future?

Dan (Kendall County EDC): "As Boerne continues to grow, we will leave the "small town" in population. We will see all types of retail growth occur. To keep an attitude of "small town" also means to keep a small town quality of life. Keeping the arts, both visual and performing a prominent part of the community is key to keeping that quality of life. All of the events that are downtown week after week also preserves that quality of life. in preserving the quality of life in a small town also means preserving the small town business because the are the backbone of the town."

Tim (Gillespie County EDC): "What's up and coming – simply put, more wineries and more lodging. Gillespie County seems to be the epicenter of the emerging and growing Texas wine industry and there is no indication that growth will be slowing down anytime soon."

Jonas (Kerr County EDC): "Our larger employers are growing and that is spurring many new up and coming businesses coming to our community. We are working with several retail developers that are looking to establish more amenities and outlets for our local population. We also see explosive growth in the wine and grape industry. Kerr County adopted a tax incentive for craft agricultural enterprises in 2014 that makes our area attractive to this growing tourism driving industry."

From the responses of these three economic development community leaders, it's no wonder people are moving to Texas, particularly the Texas Hill Country. Their efforts include to not only build an economic base for their county, but also keep the essential needs for small businesses and quality of life at the center of their communities. This is no small task for this fasting growing part of Texas.

So, if you are looking to move your family to the Texas Hill Country, maybe it's time to check out these communities to raise your family and build a thriving small business. Be sure to bring with you a heart to serve your community and preserve the quality of life that has attracted you to settle down in a small town in Texas.

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