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Certain businesses are found only on the border: casas de cambio, international bridges, and ropas usadas.



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RGV Cities Growing Together

Unity knows no division. From one city to another, boundaries are disappearing. You may be immune to this fact, but drive a different route this week. Take a look at the shrinkage of space between our communities, and you will agree that we're growing... we're growing together.

For example, McAllen and Edinburg are literally across the street from one another. While that is not a secret to most, don't blink – Mission and McAllen are rubbing elbows also. For doubters, drive Expressway 83 from Ware Road to Shary Road. What separates the two cities? Exactly. This is a huge sign of economic development, and it's happening everywhere across the Rio Grande Valley. Harlingen is bursting out of the seams (in a good way) with economic development from downtown to the outskirts. New commerce in north Brownsville is bridging the gap between Brownsville and San Benito.

Joining hands with our neighbor

is more than a cliché. It's a reality. We are one Valley. We have much more to gain as a group than we can achieve separately. Sure, competition exists and it should. Competition causes us to constantly improve, never settling for complacency and becoming arrogant about our position in the marketplace. We must always stay hungry – hungry for perfection but understanding that is an unobtainable plateau. That's what keeps us on our toes, reaching for a higher level.

The days of battling one another as if we're in the Coliseum need to be totally eradicated. We're well on our way, but there's still work to be done. While this joining of forces, the cooperation of cities for the common good, may happen with some resistance from a minority, a majority of business leaders, city and county officials have recognized the opportunities we have as a unified community. If you're not already, now is the time to get on board with a business partnership mentality!

Certainly towns and municipalities, much like the private sector, have strengths that

overlap with neighboring cities, and this competition can also enhance teamwork. While one city may be more suited for a certain new store, a neighboring community could greatly benefit the entire region (and of course, itself) with the addition of a complementary business. We all have our strengths, and we all think "we do it best!" This attitude is healthy as long as the intent is ethical.

We are in this together. Geography made us neighbors, but it's up to us to unite and grow as one region... one Valley.

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Only on the Border

By Eileen Mattei

Being on the Texas-Mexico border presents entrepreneurs with business opportunities not found elsewhere. From ropas usadas (used clothing traders), duty-free stores and customs brokerages to casas de cambio, foreign trade zones and dealers in used heavy duty machinery, numerous Valley companies are business that could function only on the border. Two of the Valley's international bridges are privately owned, providing income from tolls, parking and leases. Transmigrante expeditors at the Free Trade Bridge prepare the necessary documents for vehicles and goods to pass through Mexico to Central America. Clustered around many bridges are manifesto offices which enable small Mexican shops to import American goods to their country along with Mexican travel insurance offices serving Americans heading to Mexico.

The most visible and colorful of border-only businesses may be the ropas usadas, which buy clothes from across Texas, sort them and resell them. More than 25 ropas usadas are clustered around the McAllen-Hidalgo International Bridge while Brownsville hosts numerous others.

Textile World, housed in what looks like an old cotton warehouse, is a recycling facility that has baling machines which wrap 100 pound (and larger) bales of rags and graded clothing.

Textile World buys from schools and organizations raising money through clothing drives. "Everyone has extras clothes in their closet," said Jacob Lawaini, who has run the ropa usada business for 11 years. "We initiate the connection, they collect the clothing, and we send a truck to collect it."

Each run brings at least four to five thousands pounds of clothing and Textile World is able to recycle 95 percent of that. The company sometimes buys excess clothing from Goodwill and Salvation Army.



Jacob Lawaini presides over truckloads of used clothing that arrive at Textile World, about 30 million pounds annually. (Mattei)



Buying unsorted clothing by the pound is an inexpensive way to stock a small shop. (Mattei)



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“We try to salvage the most we can. We do sorting and grading from first to third quality grades,” Lawaini said. About 50 percent of the volume—everything is sold by the pound—is bought by wholesalers for flea markets and second hand shops or is destined for vintage shops in the U.S., Europe or Japan. Some goes into Textile World’s adjacent retail thrift shop. Mechanized scissors cut another 45 percent, unsuitable as clothing, into wiper rags for automotive shops and industries. Only an unrecyclable five percent ends in the garbage.

Surrounded by bins brimming with girls’ sweaters and baby clothes, Lawaini said recycling clothes helps groups raise money on one hand and on the other lets low income people stretch their clothing dollars. “But it’s changing like any business. It used to be so much easier when people would just come across from Mexico and pick up bales.” Like every business, Textile World is on the lookout for new customers and has found an appropriate tool in the Internet to reach around the world.

Across the Valley in Hidalgo, Tres

Hermanos is celebrating its 13th anniversary in a spacious, custom-built facility next to a cabbage field. Bales of brand-new clothing with tags still on them entice customers near the entrance to the popular ropa usada owned by Mina Thornton, profiled last year in *Texas Monthly*. Tres Hermanos sources clothing from around the country and provides both mayoreo (wholesale, separated into categories such as work clothes, maternity, women’s blouses) and menudeo (retail on hangers) under one roof. Thornton moves over 300,000 pounds weekly, much of it going to Mexico and flea markets. Winter Texans are enthusiastic ropa usada shoppers, too, buying coats and clothing that they donate to needy families. Some RV parks stage fashion shows featuring recycled clothes.

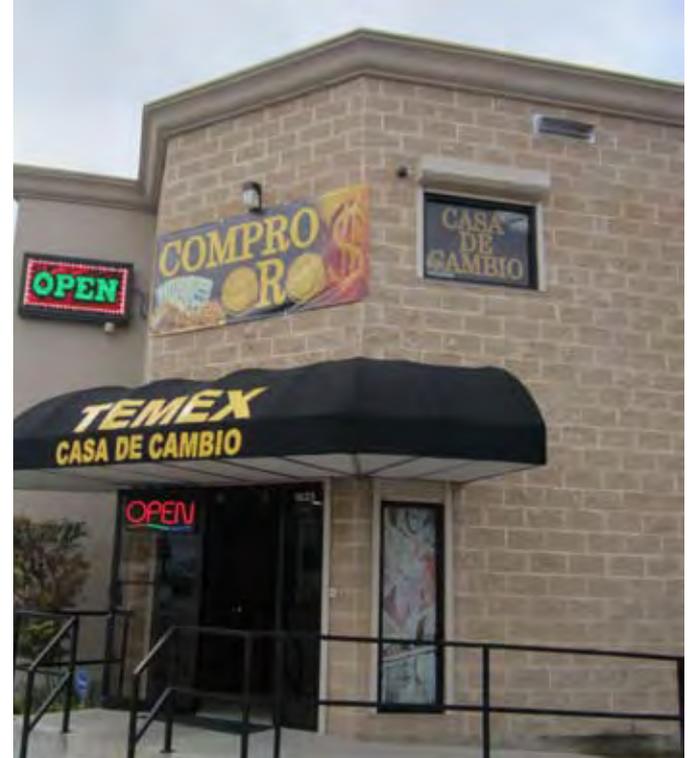
Foreign Exchange

Cuellar Casa de Cambio opened in Brownsville 10 years ago next door to several other money changers. “People are used to coming this way if they go across the bridge. They come back because of customer service, the way we treat them,” said the owner. During the recent holiday season, normally the busiest time of the year, paisanos returning to Mexico opted to carry much less cash than previous years, wary of lawlessness. Cuellar closed a second office due to decreased demand. Yet money exchanging balances out: some days more dollars are traded, and other days pesos predominate. Persons who change more than \$1,000 in cash must present a photo ID, their Social Security Number and date of birth as required by the Texas Department of Banking.

Fewer Americans are going into Mexico to shop, but duty-free store customers do not have to cross fully into Mexico. “They simply go to the turnaround past the middle of the bridge,” said Arturo Garza of RBT Duty-Free, which has duty-free stores at the bridges in Hidalgo, Pharr, Mission, Rio Grande City and Laredo. “Sales to American customers have remained steady. But most of our customers are from Mexico. They cross over to buy American liquors and cigarettes.”

Years ago, customs brokerages focused strictly on paperwork, compiling and checking the mountains of documents required to get the goods of one country into another country. That requires knowledge of the complex web of

Upscale money exchange shops are replacing the traditional ones that crowd near the international bridges. (Mattei)



regulations, tariff issues, product classifications and valuations as well as collaborations with Mexican counterparts, the FDA and USDA.

The customs house Parker & Company expanded beyond that limited scope to vertically integrated services. Maquilas source their raw materials from around the world, explained manager Steve Muschenheim. The company saw the need to have warehouses on the border for their customers. Parker & Company added an in-house ocean freight forwarder. “We became truckers because we had to get ocean freight coming in from China down to Brownsville. When a container arrived at the Port of Houston, it behooved us to pick it up with our own truck and driver, and clear customs at Houston, so we didn’t have to use a bonded carrier.” Using a Brownsville-based truck driver also gave the freight line more time to unload.

“Business seems to be picking up since the first of the year. Manufacturers are now more diversified,” Muschenheim said.

From clothing to cash exchange, machinery to manifestos, a diversified range of products and services specifically for the border trade occupies an essential niche in the Valley economy.

 A red-bordered advertisement for Allegra Design, Marketing, and Print. At the top is a stylized logo with the letters 'A' and 'G' intertwined in yellow and blue. Below the logo, the text reads "ALLEGRA DESIGN • MARKETING • PRINT". A QR code is positioned in the center. Below the QR code, it says "TAKE ADVANTAGE OF THE NEW SERVICES AT: www.AllegraRGV.com". At the bottom, there is a circular seal with "1984" and "Texas" inside. Contact information is listed for two locations:

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Seeds of Change in Brownsville

By Eileen Mattei

Until recently, sesame seeds, sesame oil and tahini were strictly ethnic ingredients and sold primarily through Asian and Middle Eastern markets and to bakeries. With the growing emphasis on healthier ingredients, sesame has gone mainstream with national food processors and upscale restaurants alike adding sesame to a mind-boggling array of dishes and products. Now hummus, salads, breads, desserts and entrees are part of the mix.

“Sesame always makes everything taste better. It has a nutty flavor and it’s crunchy,” said Leopoldo Cruz, managing director of Dipasa USA. After 26 years in Brownsville, the company which imports, processes, packages and distributes sesame seeds, sesame oils and related products, is positioned to handle the surge in demand for all forms of sesame. Beyond flavor, its sesame seeds’ attributes that have spurred its popularity. It’s an anti-inflammatory that is rich in vitamins, minerals, protein and folic acid plus unsaturated oil that helps lower bad cholesterol.

“We have grown significantly,” Cruz said. “We have been working hard to expand our customer base, focusing on food manufacturing and incorporating new products.” With the completion of a new building in February, Dipasa will have doubled the size of its production and warehouse space. The Coffeepoint Road plant does value-added processing, such as roasting sesame seeds, preparing tahini and packaging sesame oil shipped in bulk from its Mexico plant. Products go out under the Dipasa label and private labels, including one printed in Arabic.

“One of the key elements of our success, a foundation of our growth, is the trust and confidence our customers have in Dipasa,” said Garry Lowder, vice president for marketing. In the food industry, being reliably consistent in the product and food safety is paramount. “That’s what Dipasa offers as a brand. One of the compliments we often get is, ‘It’s always nice to do business with you because Dipasa delivers what you say you will.’”

Fifteen years ago, the food industry

didn’t know much about sesame and the supply chain was weak, other than for bakeries. “Over time, we as an industry have educated consumers and manufacturers,” Lowder said. Sesame oils are now used not only in foods, but in cosmetics and pharmaceuticals for sun screens and massage therapies.

Cruz said major players like Nestlé and Conagra are revamping their product lines to incorporate healthier ingredients, such as sesame. Cruz and



Garry Lowder and Leopoldo Cruz import, process and distribute in-demand Dipasa USA’s sesame seed products. (Mattei)



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Lowder travel to corporate R&D departments to help them understand the properties of sesame flour and how to make it work better in their bakery blends.

“We teach them how to use our product, to understand what different temperatures do. Sometimes we go to a new prospect and offer new recipes and new ideas,” said Cruz. “We get inside their plants and do formulations and help them make a new hummus preparation in their kitchen.”

“We are not chefs, but it’s fun to work with the chefs,” Lowder added. Dipasa works with food technologists as well to help the sesame ingredient blend into the manufacturing process and come out tasting good. Dipasa distributes to food service and industries, and it retails through its online store. Typical web buyers can’t find quality sesame products locally. “And they like our prices which include shipping.”

Value-added processing has been limited by floor space in Brownsville. Palletized sesame oil and tahini in food service buckets and drums were being stored in an

external warehouse. First of all they had to get space, Cruz explained. With the new warehouse completed, Dipasa will be able to hold more stock for rapid delivery. “We feel expansion will open opportunities for us,” he said. Next comes the upgrade of the manufacturing line: reengineering and retrofitting that will increase production capacity, “because we see continuing growth in demand for all the ingredients we offer.”

With growth comes the need to get more sophisticated. “We were very modest starting off, and now because of growth in volume and number of ingredients, we have more people. So you start looking for tools to improve consistency and quality,” Lowder said. Dipasa has already tweaked the production line to increase yield. They have upgraded material control and quality control through ongoing health and food safety training.

Dipasa has brought another product into its mix, agave

nectar. The high quality sweetener is increasingly popular and only grown in Mexico.

Dipasa also makes the tiny delicious sesame cookies. Someday, get downwind of Dipasa when sesame seeds are being roasted. The aroma which seems to come from a fabulous bakery will make you consider a career change.



Dipasa’s warehouse is brimming with barrels and buckets of food quality sesame oils and tahini. (Mattei)

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Outsourcing Billing Lets Doctors Focus

By Eileen Mattei

The building that looks like a New Age cotton gin in east Harlingen may reflect the region's agricultural past, but inside it embodies the border's future: healthcare services. Valley Physician Services, occupying the 8,000 square foot space since 2005, lets doctors' offices outsource the complex billing procedures that stand between their medical services and receiving payment for those services.

In 1980 Anne Flory began handling the billing for her father, Valley Baptist Hospital pathologist Dr. David Flory, under the name Valley Physician Services. In 1997, she bought the business from him and took on small medical practices as clients.

"My clients have all come to me because they have been in trouble with billing," Flory said. The medical practices continue on with VPS once they realize it's more efficient and cheaper for them to concentrate on providing medical service and

procedures, and to outsource their billing to experts in that field.

"Medical billing is complicated," Flory acknowledged, and it can be a veritable minefield as well. "Medicare and Medicaid audits and fines can be enormous and devastating to a practice. Medicare guidelines change all the time. We have a whole department that does nothing but research billing codes." VPS prepares a bell curve for each of its doctors, comparing their procedure rates to national standards for that specialty. "Some of our doctors want to know every three to six months, because if you're out of the curve at the top or bottom, that can trigger an audit."

Flory's company works



Anne Flory's Valley Physician Services is poised to expand as new medical billing regulations come into effect. (Mattei)

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to help the medical practices' bottom line. "We monitor payments and make sure the doctors are getting paid what they should be, as in their contracts with PPOs and Medicare and Medicaid. We follow up on claims that were denied or rejected and need to be appealed," she said. VPS finds out that some procedures cannot be used on a patient with certain conditions or that there is a limit on the repetitions of a procedure in a month and informs the doctor. "We spend a lot of time with our doctors explaining the importance of these changes in Medicare and Medicaid. We tell them, 'you have to play by these rules.'"

Valley Physician Services' fee is a set percentage of the billings they collect. "When you put a pencil to it, we more than cover their costs. The doctors will see an increase (in revenue) from having all their accounts worked, including the ones that weren't paid or followed up on," Flory said. The doctors' offices save the salaries, benefits, computers and office space that would have been dedicated to billing and collections.

For Flory, the most important thing is that the billing is being done correctly. "Our accounting department accounts down to the penny." Only the rare physician declines to accept Medicare and Medicaid patients. She said Medicaid pays within seven days and Medicare within three weeks. Private insurance companies pay much more slowly.

Valley Physician Services advises its clients when they are considering buying diagnostic equipment for their office. They inform the doctors what charges Medicare approves for the equipment, the limitations on its use and how long it would take for a return on investment.

Over the next few years, huge changes are coming to medical offices with the Electronic Medical Records (EMR) mandate and new coding systems. Flory's company is primed to help her clients transition to that even more complex world. While the EMR mandate subsidizes doctors' purchase of EMR systems, Flory believes doctors are no different than other offices which have to train staff on new software. "They will say they cannot teach their staff the new EMR and a new billing system." She has heard comments that some doctors will opt to retire rather than switch

to the new system. For more than 20 years, she has worked with the CERNER billing software (cloud-based system popular in Austin) because of its reliability, accuracy and cost.

In the beginning, Flory said, her only requirement for new hires was typing skills. "That's all changed now. My employees have been with me forever. We take good care of them. It's a good environment, a fun place to work, but they take it seriously." Flory's brother, an architect, designed VPS' spacious building with a courtyard, and she enjoys its funky, Austin appeal. "I felt this staff deserved a better place to work."

An office re-organization has made the company more efficient and on the verge of expanding beyond the 30 doctors it now handles. "We have never marketed ourselves. We have tried very hard not to get overgrown. We won't take clients we can't serve efficiently," Flory said. "We are running a very tight machine now." She anticipates an influx of clients as the new coding changes are required.



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Q&A with Tip Johnston

Tip Johnston, owner of CENTURY 21 Johnston Company, has been in real estate for over 30 years and is a member of the Board of Realtors in McAllen, Harlingen and Brownsville-South Padre Island. He talked with VBR's editor about the unprecedented, unnerving real estate market including REOs, the property held by lending institutions.

Q *What is going on with the housing market in the Valley?*

A The real estate market has never gone through a time like this with record-low interest rates, high inventory, low demand and government intervention at same time. We've been fortunate in the Valley that we haven't suffered like Arizona, Florida, or California where prices were much higher and inventories were huge. Our smaller local banks generally don't have the huge real estate inventories that mortgage banks and national banks do. Overall, Texas is in much better condition than other states

and starting to stabilize. Valley home sales (units) in 2011 were up 12% from 2010 and the inventory of unsold homes has gone down slightly.

Q *But has the Valley been immune from the crisis?*

A Four months ago, I pulled information on home sales from three Valley MLS (multiple listing services) data bases. Between 50 and 60 percent of the home sold had been in some form of foreclosure or were bank-owned. In most cases, Valley foreclosures have been spread across numerous neighborhoods. Between 2000 and 2006, Valley real estate was growing in value by about five to eight percent a year. Since then, I would say across the board we have had about a 20 to 25 percent decrease in residential value.

Q *Why is the market still in turmoil?*

A There are between four and five million homes that are six months to

two years delinquent that haven't been foreclosed on by lenders. Large lending institutions don't want the expense of inventory; they don't want to own houses. If they were to foreclose on everything with delinquencies, they would torpedo all the property values in those neighborhoods with a large number of delinquencies, maybe even put-



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 A person dressed as a silent movie character, wearing a blue and black striped long-sleeved shirt, a blue cap with the Rio Bank logo, and white gloves. They are pointing towards the camera with a serious expression.

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ting good mortgages underwater. This policy keeps the market from crashing to the bottom, but it also drags out the agony with the steady trickle of foreclosed homes onto the market.

Q *Is anyone taking advantage of the housing collapse?*

A Serious buyers are in the marketplace. Last year, 28 percent of homes sold were bought by individual and investors paying cash for a house. They used their cash because they were not getting a good return on their money in banks or stocks. They wanted an investment that paid off through rental income and appreciation in value. Here and around the country, people are buying homes and fixing them up to rent or re-sell and renting them. We have several investors who buy sound homes in good neighborhoods in distress situations, where the houses need only cosmetic upgrades like flooring or paint. They look for a payoff in seven to ten years from cash flow. If you have to finance, it's a different story. Once prices begin to stabilize, the

deals available today will not be there.

Q *What is the status of foreclosed homes in the local market?*

A Our office alone listed 70 HUD homes last year. Other Valley agencies did about the same, totaling maybe 300 to 400 homes. I expect that to be the same in 2012. This is just one source of the REO inventory. Most of the HUD sales are to owner occupants at prices slightly below the FHA appraisal.

Q *Are any innovative approaches being used?*

A The short sale is one that keeps the bank from going through the lengthy, expensive foreclosure procedure. A property owner, still trying to make payments on a house that has lost value, negotiates with his lenders to take less than the principal balance. It's complex and not everybody can qualify for a short sale. The homeowner gets out with no equity, but his credit status is not destroyed by a foreclosure.

Q *Can business and individuals get real estate loans for commercial property?*

A Two years ago, no one would talk to you

about a commercial real estate loan. Now local banks are offering commercial loans to owner-operators, people who will run their business on the property. They look for good equity positions, good credit and positive operations.

Q *What's the worst case scenario?*

A What I don't want to see happen is the government deciding to take the huge inventory of foreclosed homes and setting them up as subsidized or Federal housing.

Q *What is the outlook for real estate?*

A People who know the economics say it will be at least three years before we see any type of significant value increases. Consumer confidence has not been good, but it is not going down now. I do believe the Valley has stabilized for the moment. If priced right for the market, properties are selling. Some Mexican nationals are buying second homes here, too.

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Five Things to do BEFORE You Lose It

By Edward Lugo

Tablet-style computers and smartphones provide convenient access to your information and to the internet, from wherever you are. Unfortunately, the downside to their portable nature is that they don't stay within the secure confines of your office. They can be easily left at another location by mistake or even stolen. So, this month we look at the five things that you should do before you lose your gadget.



Add Identification

If you found someone's tablet or phone, you'd look for any identification that told you whose it was, so you could return it. Just as parents label their children's clothing, add some form of identification to your device. This could consist of a business card in your tablet case, a power-on message with your contact phone number or even engraving your phone number or business name on the device.

Password Protect

Most portable devices allow you to set a password or number that must be entered when the device is on. This will help prevent a stranger from gaining access to the information you have stored on it. You may also be able to set a 'time out period', which will automatically lock your device with the password after a period of time of inactivity.

Sync

Most tablets and smartphones copy (or 'synchronize') their information to another computer or to an internet-based service. Check that your synchronization is configured and working correctly, with no errors. Then if you do lose your device, you'll have somewhere else where you can

log in and access a copy of your information.

Backup

Not everything on your tablet or smartphone may 'sync' to another location. A great example of this is contact information that is only stored on your phone's SIM card, or information that you have entered into an application that only exists on your portable device (such as notes). Make sure you have a plan for regularly taking a snapshot of this information too and storing it in a secure place, just as you should for your office-bound computers.

Add Remote Control & Tracking

For tablets and smartphones that have a GPS function, applications have been developed that will show you where your device is located, based on its GPS data. Most of these applications need to be installed or configured before you lose your device. In addition to locating your device, some services will allow you to remotely lock your device or even remotely wipe all of the infor-

mation on it. Check out Find my iPhone, Find my iPad, Where's My Droid and Samsung's DIVE. Security software manufacturers are also starting to release anti-virus software for portable devices with remote locate and remote wipe features.

Edward Lugo is the owner of Computer Troubleshooters, the world's largest IT franchise. With certified IT techs and over 450 franchise owners, their main focus is to aid small businesses with computer networking, troubleshooting, training and technology upgrades. Contact him at elugo@comptroub.com or 956-284-0885 or see www.CT-RGV.com



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Dune Tunes Writes Music that Sells

By Eileen Mattei

The hook in the jingle—the phrase people remember—must be simple, according to Ben McCampbell, owner of Dune Tunes. He writes music and lyrics for advertising jingles and knows the elements that make a commercial immediately memorable. “The catch phrase needs to be simple: eight words is too verbose.” Merging words and music has been McCampbell’s forte for almost 30 years.

A 30 second commercial should not be a list of products or services, or, worse yet, a company’s mission statement, McCampbell said. “The commercial’s job is to catch people’s interest and get them into the store or to the website. It’s a vehicle to create interest, not to sell product. A lot of people don’t get that. But it’s silly to try and put everything into a 30-second spot. People can get the details when they go to the store.” The sole exception to that, he added, may be the local car market where the main selling point is the monthly payment.

Ben McCampbell developed Dune Tunes: Music and Other Stuff for Advertising from a short-lived partnership with a session musician that began in 1982. Today, in his studio overlooking the Laguna Madre, McCampbell creates jingles, writes scripts for commercials, does voice-over work, lines up singers and produces commercials.

While the songwriter is steeped in music, one of his indispensable instruments is a calculator. “It boils down to mathematics,” McCampbell said. “When I get the tempos and phrasing, usually set in 4/4 time, I sit down with a calculator. We have 29 seconds, so how many beats do I have at this tempo? how many measures? If it’s an odd number, I really have to massage the song.” He has modified existing slogans to make them work in a jingle. He adds more beats to speed up the tempo. But whatever he does, he has to make a complete song in 29 seconds.

When writing slogans that become catchy jingles, McCampbell prefers to emphasize what people are looking for in a product, whether it’s safety or convenience or fun. He is often given

a list of the company products and services as a starting point. Your company does not have to be the only one with this feature, he explained. “But it’s more effective if you are the first one to say it.” One of his jingles,



Ben McCampbell creates commercial jingles in his bayside studio. (Mattei)



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“We’re on your way,” is used statewide by Speedy Stop convenience stores.

Lyrics form the image that remains after the visual and audio has clicked off. Lyrics make a jingle stand out. The term earworm denotes a catchy phrase that keeps popping into your head.

McC Campbell normally presents two different song ideas to his clients, who are either broadcast entities, advertising agencies or the advertiser himself. “I will come up with the idea of a song for them.” Actually, it is usually two pieces, each going in a different direction and the client chooses between the two. One may be a hard-driving, high energy piece and the second may be more relaxed.

“The projects are really interesting. Most of the time it is original music,” McC Campbell said. Adapting popular songs is expensive due to copyrights. In contrast, very old songs, in the public domain are legally accessible and free. He has written Jimmy Buffet-style pieces, Christmas promotional songs and added vocals to packaged melodies. He has even written 800 numbers into a jingle when the client insisted on it.

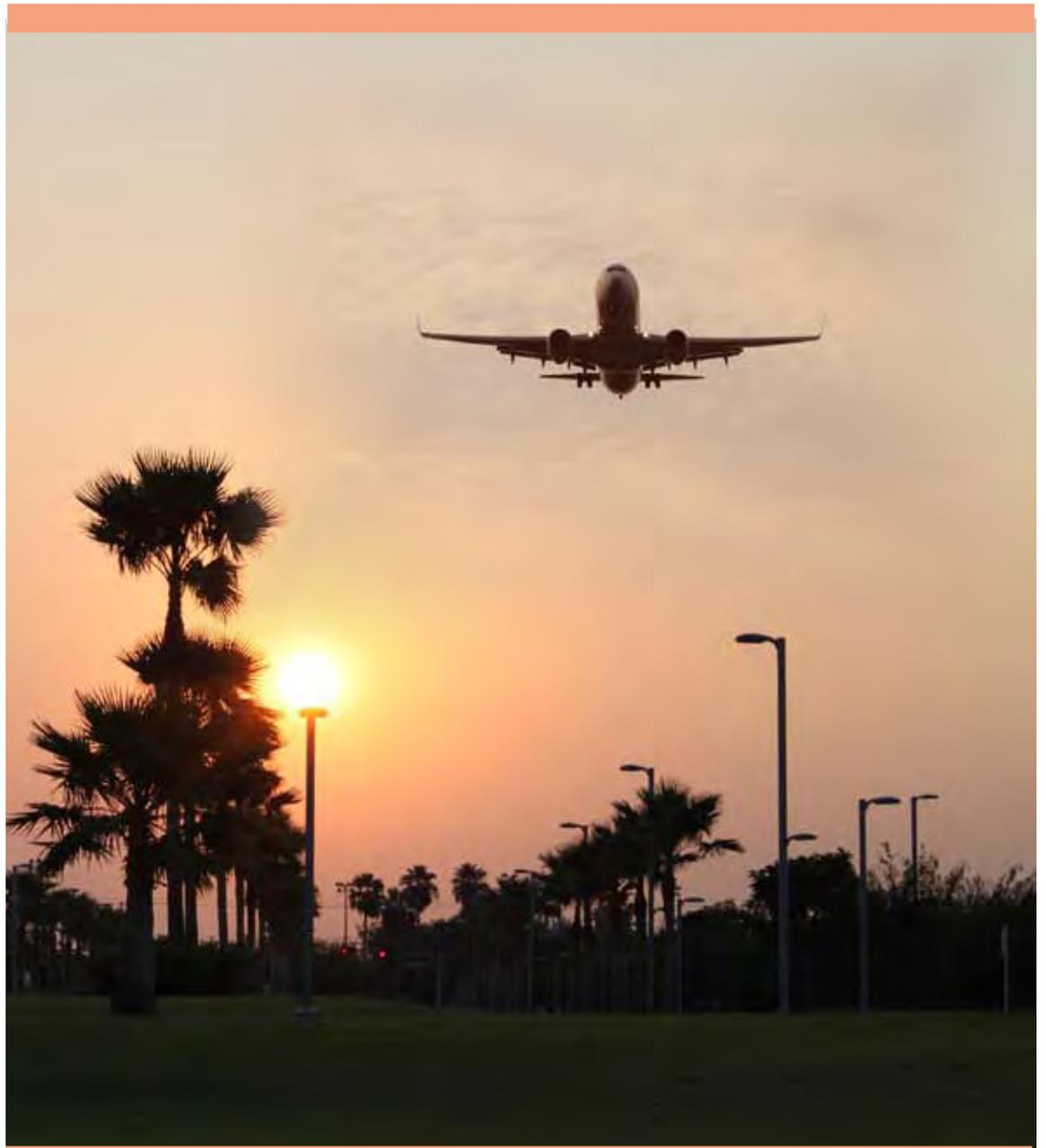
McC Campbell frequently works with different Spanish translators for his radio scripts and his jingles, which have to rhyme. He noted that Spanish requires about 30 percent more syllables to say a jingle and make it rhyme. “That means you have to modify and pare down your words.” He relies on the translators to work with him when an English phrase translates into a double entendre or obscenity in Spanish.

Dune Tunes gets more contracts out of the Valley than along the border. “That frustrates me,” said McC Campbell who does work for companies throughout the south and west.” But local broadcasters and marketing agencies assume the best professional talent is out of town.”

Music permeates McC Campbell’s life. He is a tenor who sang with the South Texas Chorale for many years and wrote and arranged pieces for them. He plays drums with a rock group called The Agency. And in his spare time, the avid sports fan writes articles for the Texas Sports Hall of Fame magazine and other publications.

Contact McC Campbell at ben@du-netunes.com.

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SHRM - Not Just for Big Businesses

By Susan LeMiles Holmes



Preparation courses for professional certifications aren't cheap.....usually. The Society for Human Resources Management (SHRM) has grant opportunities for owners and employees of small businesses to attend a \$725.00 human resources course for free. This service is provided in conjunction with the Texas Workforce Commission and will qualify the participant to take either of two professional HR certification examinations.

The Professional in Human Resources (PHR) and the Senior Professional in Human Resources (SPHR) are both highly valuable certifications in the HR

profession. The designations are awarded by the Human Resources Certification Institute and recognized world-wide.

So many small businesses have an HR person who wears many hats during the day - great generalists who also function as office managers, accountants or plant supervisors. Many times they have never had the opportunity to receive the HR training, education and exposure that SHRM can provide.

If your company has 100 employees or less and you would like to take advantage of SHRM's free training offer, call Stella Garcia at 956-364-4530. The courses will be held on six Saturdays, beginning in March at the new University Center on the TSTC campus in Harlingen. The grant covers the costs of the course and books; if you choose to take the exams, there will be a charge at the testing site. The knowledge is invaluable and actually taking the exams is not a requirement. You will be just as smart after the course; you just won't have the alphabet after your name.

SHRM is an organization devoted to advancing the professionalism and the interests of

HR personnel and the strategic interests of the companies they serve. Its scope of business and political influence is truly global. Their presence is felt as close as your state legislature and as far away as China.

Since fifty per cent of SHRM membership comes from companies of five hundred employees or more, most business people think of the organization as something for "the big guys." Not so. Although SHRM is big (250,000 members in 149 countries), membership has tremendous value for small companies too.

For a business big on need and short on resources, the \$180.00 national membership fee provides more return on investment than any other \$180.00 you will spend. The legal resources that help keep employers out of trouble in our regulatory environment are trustworthy and detailed.

The customizable forms and policies provide a library of time-savers and the employee training material is invaluable. There are thoroughly researched "best practices" handbooks, job descriptions and understandable explanations of legislative issues that will affect your profit margin. SHRM's website has a fast search field that allows you to identify and handle tricky HR questions while you are still on the phone with your boss.

You want to talk directly with an HR advisor specializing in a specific area? No problem. Just pick up the phone and call the national office, join an on-line chat session or email a request for assistance. There is even a how-to-guide with step-by-step instructions for completing day-to-day HR tasks.

We have two local chapters of SHRM in the Rio Grande Valley, RGV Chapter 390 in McAllen and Lower RGV Chapter 313 that meets in Brownsville or Harlingen. Stella Garcia, of Texas State Technical College, is coordinating the activities of the two chapters and explains, "SHRM provides specific support for small businesses like the grant opportunity for training and is very interested in participation from companies of all sizes. In addition to the wonderful national resources, the local chapters provide educational pro-

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grams, networking opportunities for HR professionals and a problem solving group of people to share solutions to every day issues.”

If you are interested in local membership, contact the Lower RGV chapter through Alejandra Juarez at 956-831-4209 or attend the February 8th meeting at Texas State Technical College’s School of Culinary Arts. All local SHRM meetings are open to the public for \$20.00 which includes a very nice lunch. The February program sounds fun too, “Humor in the Workplace.”

If the upper Valley chapter is better for you, contact VP of Membership, Leo Vargas at 956-664-96775. For more information on either chapter, check out these websites lvcshrm313.org or shrmrgv.shrm.org.

Susan LeMiles Holmes is Director of Career Services at Texas State Technical College and a published novelist. You can inquire about hiring TSTC graduates by emailing susan.holmes@harlingen.tstc.edu or learn about Susan’s novel set in The Valley, Touch the Mayan Moon at www.susanlemiles.com.

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Even Death and Taxes are Shifting

By Eileen Mattei

At 16, John Kreidler was driving an ambulance, actually a 1956 Pontiac hearse with a single cherry red light on top. That duty was a given in the family that started Kreidler Undertaking in 1912 in the back-room of McAllen's Western Union office.

In the 1960s, the teenaged Kreidler decided he was not going to become a funeral director, primarily because of the round-the-clock demands of the ambulance service, a common adjunct of funeral homes in the days before towns developed EMS. "We lived across from the funeral home, and the phone extension was at our house. Dad (Maynard Kreidler) would get a call at lunch, at Thanksgiving dinner, and run to get the ambulance. He hardly ever took a vacation, so I made the decision if he had the ambulance service, I wouldn't come in." But when the senior Kreidler announced he was closing down the funeral home if his son didn't want it, the ambulance business was gone. So John Kreidler separated

from the Air Force in 1972 and returned as the fourth generation running Kreidler Funeral home.

"It's a business where you have to enjoy helping people. Families that go for generations (in the business) see themselves providing services to families and the community," John Kreidler said. While nationally only two percent or so of family businesses endure for three generations, funeral homes exceed the norm. "It's not uncommon for them to go past three generations. We're blessed to go with five so far. I learned a lot from my father." Likewise his son William, who became a funeral director in 2002, is learning from his father and bringing his own generational input.

With June marking 100 years of the family business, John Kreidler reflected on the traditions that have changed through the years. In the early days, Kreidler Undertaking took folding chairs to the family's house for the wake and gathering. Before the funeral home concept, undertakers took their equipment and embalmed bodies at the homes of the deceased.



In 1961, Maynard Kreidler bought a house on what had been the Jones farm on Tenth Street. His wife chose the powder blue color for the distinctive hearses. The pale blue lightens people's spirits amid the somberness of a funeral, Kreidler said. Blocks of ice were used to cool the Kreidler chapel before air conditioning was installed. And the paying of respects was more universal years ago, too. "My dad told us if he ever saw us not pulling over for anybody's

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funeral procession, we'd lose our license for a while."

Just-in-time logistics managers could learn from Kreidler. The usual time from death to burial is only three to four days. "I want the logistics to work as close to perfect as possible, no matter the funeral they elect for us to help them with," he said.

Because death is an uncomfortable topic for most, Kreidler works to educate people ahead of time, giving presentations. "That way they have the information to make intelligent decisions at a difficult time when their minds are turned to mush," by a death, he said.

At the funeral home, a filing cabinet holds the plans for 500 to 600 prepaid funerals. "It gives a person the opportunity to select what they want – flowers, music, readings - and it freezes the prices," Kreidler said. In Texas, when you prepay a contract the price can't go up and the funding is overseen by the Texas Department of Banking.

While few things are as immutable as death and taxes, seismic changes are underway even there. Sixty-five percent of his business is cremations now, said Kreidler, who owns part of Val Verde Memorial Gardens. In this the Valley is far ahead of the national average of 23 to 28 percent direct cremation with no service. "When I first started, hardly anyone was cremated, but by 1984, we could read the writing on wall." The switch to cremations, Kreidler acknowledged, has been prompted by the soaring costs of burial sites, particularly since many local cemeteries have been taken over by a national corporation.

"I seriously doubt if it (Kreidler) will go past five generations. We have to have this building to have traditional funerals," which are a shrinking part of the business, Kreidler explained. The size of the staff has been reduced, accordingly. Funeral homes also face issues with insurers who don't want to deal with them because of exposure to blood-borne pathogens and cancer-causing chemicals as well as the liability for funeral processions.

Cell phones have interrupted many funerals. Our Lady of Perpetual Help has a sign that Kreidler endorses: "God is going to call you when it's your turn. Turn off your cell phone here."

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Indie Bookstore Becomes Local Magnet

By Eileen Mattei

As winter Texans, Joni Montover and Griff Mangan wished for a South Padre Island bookstore that offered a full range of reading material. And then they did something about it: bought an island lot, hired an architect, and built Paragraphs on Padre Boulevard, an independent book store.

The couple opened the small, full-service, pet-friendly book store in February 2009. Although the book industry appears

dominated by mammoth chains and online sellers, Montover believed Paragraphs could hold its own in a changing world. "This was something the island needed. I think the mainstream is going back to the independent book store," she said. "We offer something the big stores can't: service." Besides Montover had always wanted to own a book store, a dream, she has learned, shared by many of their customers.

The retired CPA and her husband, also a retired business owner, slowly built up their inventory, as they learned the reading preferences of their seasonal and resident customers. "When we started, there were days we wouldn't have any customers. Now there's always somebody here, so I can't read," joked Mangan, who identifies himself as the sales clerk.

Paragraphs customer differ greatly, according to Montover. "Winter Texans like

certain kinds of books and our birders looking for reference guides. We see more summer customers and kids than I had expected." And Brownsville readers, without a local bookstore, head to the island for new reads. Others head to the selection of books in Spanish.

The owners hand pick all of the books, including the used books mixed in the new. Some might consider the tidy shop's groupings of books haphazard—and so unlike a CPA. But Montover and Mangan know what's where and have a good idea of how the business is doing. "It's do as I say and not do as I do, but we are paying our bills," she said. "This is the right size for us." They have the time to get to know their customers and neighbors.

A tide of book buyers and browsers flow in and out of the light-filled shop that has plentiful seating and nooks. Greeted by the proprietors, enthusiastic book buyers rave to visitors over the friendly welcome and range of books at Paragraphs. "We are Tattered Cover book people," Montover said, referring to the famous independent book store in Denver. In that mode, they take pleasure in talking to everyone who comes in the store.

Originally Paragraphs was going to be closed on Mondays, but the owners, who live only a courtyard away from the business, decided South Padre was too much of a tourist destination to be closed a full day. Occasionally they will hang a sign on the front door for customer to call them if the door is closed. "It works for us," Montover said.

Paragraphs markets itself as Books and more, and the more is about being a vital part of the community. The courtyard is gathering point, weather permitting, for weekly store events which now include author receptions and a weekly literary mercado. "Our Winter Texan season is better for our authors," said Montover, who is starting a children's story hour and fostering a writers group, the latter a labor of love. The store has also hosted Surfriders Foundation meetings and Sea Turtle teas. Montover found time to write a review for a nationally known author, who is scheduled to appear at Paragraphs in October.



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“If you don’t want to get dirty, you don’t want to run a books store. And you don’t get as much time to read as you think you would,” Montover said wistfully. So many books, so little time.



Paragraphs’ friendly sales clerks welcome book lovers. (Mattei)

Speed Dating for Business

Special to VBR

Speed dating may strike you as superficial, but it is useful for introducing you to a wide range of personalities with no strings attached. Some of the new people warrant more of your time and the possibility of a relationship. The same applies to speed networking, a business-to-business event modeled on the rapid elevator pitch.

The Brownsville Chamber of Commerce has held quarterly networking events since 2005. CEO Angela Burton said connecting businesses is part of the Chamber’s mission, and the speed networking events, which have a limit of 49 participants, always sell out. “This allows people to make 48 contacts in an hour. We’ve always had a great response to them. The new participants are not really sure what it is about, but they catch on fast.”

So, is speed dating appropriate for your company? Who should you send? What can you expect?

The Brownsville event in January drew banks, restaurants, a specialty bakery, HR and staffing services, non-profits, publications, an IT

franchise, a tae kwon do and exercise center, building contractors, retailers, hotels and companies that offered storage, career training, document management, printing, promotional items, event supplies and payroll and bookkeeping services. A Chevrolet dealership and the National Weather Service were represented, too.

Few of the 49 participants, who had a median age around 35, admitted to prior speed dating experience although a handful had tried speed networking. Business owners and managers were seated next to marketing and sales directors, and then the musical chairs aspect of speed networking began.

The logistics requires moving seven people between seven tables so no one sits with anyone else more than once. Each person at a table has one timed minute to give the elevator pitch for their business: what we do and what we can do for you. Then, after a door prize drawing, everyone but the timekeepers moves to the next table

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on their list. It's a lot like rushing to the next class in high school. After a brief flurry of getting settled and passing out business cards and promotional material, the speed networking begins another round.

Edna Garcia, service center manager for Security Services Federal Credit Union, had signed up for speed networking after hearing "nothing but good things" from a co-worker who had attended one. "This was an excellent way to let other businesses know you're here and what you're doing," she agreed. "It was awesome and it didn't take up much time. You feel like you have made some good contacts." The next day, Garcia recommended speed networking to three Upper Valley business people who had never heard of the concept. "You do have to follow through on your contacts, she said. "I

have some things lined up already with Southern Career Institute about financial literacy."

Beef O'Brady's, open for only four months, hosted the Brownville event. Manager Alejandra Cano was enthusiastic about introducing potential customers to the family restaurant with a sports angle. The vast majority of participants had never been there. "My boss said this is going to help us," she said. "It was everything I had been looking for, all right here."

Valerie Ornelas of Southern Career Institute went to the event to promote SCI students as screened candidates for part-time jobs in general office and medical office settings.

Speed networking offers more contacts in a short period of time than is available any other way. A few other Valley chambers provide speed networking for their members.



Alejandro Guerrero came to promote his family's Mi Pueblito restaurant, formerly of Matamoros. (Mattei)



Speed networking participants listen to a one-minute presentation. (Mattei)

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It's Here: Medicaid Managed Care

By Javier Vasquez

On March 1st, the Rio Grande Valley is expected to become a part of the largest Medicaid managed care (MMC) expansion in Texas history. The implemented changes are the result of this year's State budget battles that culminated with the Texas Health & Human Services Commission (HHSC) recommending that the delivery of health services under Medicaid be switched from a fee-for-service (FFS) model to managed care. That would bring the State coffers millions in savings and additional revenue via premium taxing.

The expansion is by no means a small endeavor. In total, 880,000 individuals will be affected by this transition. Our area will become a part of the 10-county region that will be referred to as the Hidalgo Service Area (HAS.)

Under the STAR and STAR+PLUS programs, the state contracts with managed care companies (MCOs) to develop health care service networks that include doctors and hospitals. The State pays these MCOs a set rate for each Medicaid member/patient enrolled in their health plan, and the health plan becomes responsible for managing their health benefits through their provider networks by monitoring utilization, promoting preventive care and focusing on quality measures.

In 2003, a Texas Legislative moratorium was passed that excluded the Valley from previous expansion efforts. Legislators, doctors and hospitals argued that the Valley's traditional socioeconomic indices presented an environment that would not easily adapt to a managed care model and result in access issues for those receiving their care through Medicaid. Many still maintain these factors have not improved since 2003 and that this transition process has too many variables to assure a smooth implementation.

HHSC, however, points to the successes of previous expansions in other parts of the State where the goals of providing access to care and realizing savings were met. Many health providers have participated in the State CHIP program since 1997 and have been administered via managed care organizations and their networks. Medi-

care Advantage Plans are becoming a logical choice for Medicare age patients that have caused medical providers to adhere to managed care principles like pre-authorization for imaging studies such as MRIs and prescribing medications from approved formulary lists. Local school districts and municipalities as well as countless employers offer their employees health benefits through managed care plans that administer their benefits via a managed care model.

From a benefit standpoint, Medicaid patients do not stand to lose access to any of their medically necessary benefits. However, the transition's insistence on each patient's establishing a Medical Home may seem burdensome to some individuals. Patients are required to select one of the MCOs to manage their benefits and a doctor within that MCO network to provide and coordinate all of their care. This selection process began in December 2011 and will continue through this month after which time if an individual has not made a choice, the State will place that individual in a plan based on their previous visit history. This default process does not guarantee

a patient will end up with his established doctor. At no time does the patient lose his Medicaid benefits or is at risk of not accessing the care he needs.

The anxiety in the health care community is valid from the standpoint that Medicaid accounts for a large percent of monthly revenues, as high as 80% for some offices. The Hidalgo-Starr Medical Society and the Cameron-Willacy County Medical Society are staying in constant communication with HHSC and the selected managed care plans – United Health, Driscoll Children's Health Plan, Molina Healthcare, Superior Health Plan and Health Spring to deal with issues such as payment cycles and sensitivity to traditional challenges. Health care delivery in the Rio Grande Valley must be provided the priority attention and sustained focus in order for this expansion project to be a success.

Javier Vasquez is the director of the Cameron-Willacy Medical Society.

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The Potential for Business on the Banks

By Eileen Mattei

Forty years ago, Chattanooga, Tennessee, was called the nation's dirtiest city by Walter Cronkite on national news. To-

day it is hard to believe that this lovely and livable city once shunned and trashed its greatest natural asset: the Tennessee River that winds through the city, separating north and south shores.

Pittsburgh and San Antonio are among the cities that have transformed problematic waterways flowing through their midst into sources of pride and spurs of economic development and tourism. Is the Valley ignoring the potential to develop those segments along the Rio Grande still visible through the border wall? Can the Arroyo Colorado and the resacas become our communal front porch rather than the neglected and avoided backyard?

Chattanooga's economic turnaround and clean up of its waterfront did not happen overnight. Citizens

and businesses got together and instituted air pollution controls early on, but the downtown was unpopulated after 5 p.m. A consensus to improve the quality of life led to the formation of a public-private non-profit in 1992 which focused on downtown redevelopment. The first project was creating a river walk, despite the fact that a major highway separated the river and downtown. City, county and state governments, property and business owners, individuals and foundations worked together, investing \$120 million. Now the riverfront highway is a parkway with a low speed limit, which prompts heavy trucks to take alternate routes and encourages people to walk along the river through parks and under bridges. After the first river walk segment came the Tennessee Aquarium, downtown public art, and the Hunter Museum of Art on the bluffs above the river, a 1890 bridge restored as popular pedestrian bridge over the Tennessee, as well as downtown shops, restaurants and hotels. The river walk now stretches for 10 miles with active plans for its extension.

The Chattanooga Chamber has a 40-year plan and a philosophy of approaching each proposal by asking "Is this right for the community? Is this the best use of the land?" The "anything for growth" viewpoint has been shelved in order to create a vibrant community that has seen tourism soar and new companies locate there in large part because Chattanooga is seen as a good place to live and work.

The French company Alstom invested \$300 million in 2007 to manufacture turbines in high-wage jobs. VW invested \$1 billion after July 2008, hired 2,000 people and produces the Passat. Jed Marston of the Chamber said quality of life was very significant in attracting these and other companies as was the city's record of public-private cooperation and the infrastructure that was in place for growth.

The Valley has taken a few steps to improve the quality of life by using its waterways. McAllen has created hike and bike ways along its canals. Hidalgo has the Historic Pumphouse above a river channel. Friends of the LRGV Wildlife Corridor offer canoe trips down the river. The walking path around Harlingen's City Lake



The Chattanooga panorama at the Visitors' Center shows how the Tennessee River wraps around the city. (Mattei)

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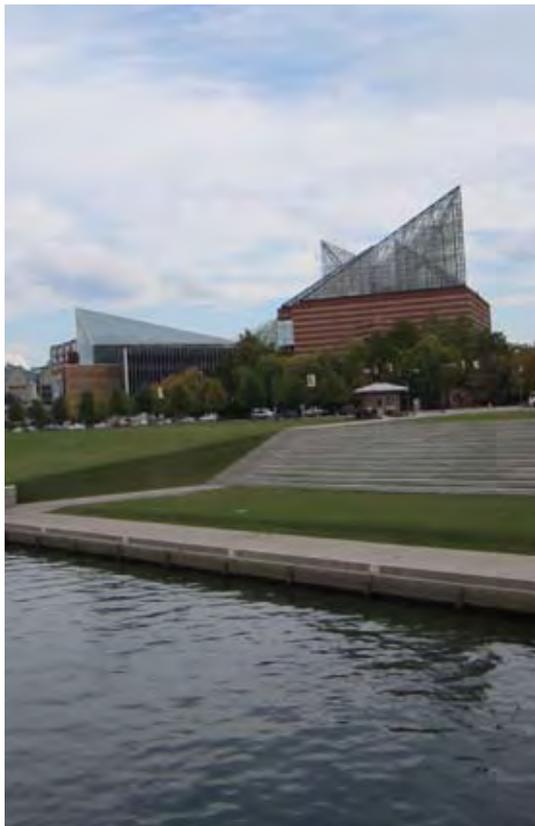
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gets jam-packed, and the city is extending its hike and bike paths along the Arroyo Colorado. Puesta del Sol, a luxury-ranch-style party venue, perches above the Arroyo with great vistas. San Benito has a resaca park and trail. In Brownsville, resacas are integral parts of Gladys Porter Zoo and the Mitte Cultural District.

In this arid land, water is a strong attractant. Yet the Valley's underappreciated waterways, the Rio Grande and the Arroyo Colorado, are the 800-pound gorillas of the region. Yes, rivers flood occasionally. All rivers flood. Yes, Mission's Pepe's on the River became Pepe's In the River last year. So plan for overflow onto the flood plain: build higher up or use easily replaceable structures or install concrete amphitheater steps that can be reclaimed when the water goes down. Boat ramps on the river may not be likely bets in the near future, but bars and grills along the Arroyo sound enticing.

Water draws wildlife, birds and birders, canoe and kayak enthusiasts, anglers and hikers and people out for a meal in a relaxing cafe. Waterways that are taken care of draw businesses and customers who contribute to the preservation of a valuable natural resource.



Chattanooga's waterfront has been transformed into a popular, attractive park that flanks the river. (Mattei)



Valley Baptist receives top awards for stroke care and heart failure treatment

Physicians, nurses and staff nationally recognized for providing life-saving care for heart & stroke patients

Valley Baptist Health System is an 866-bed regional health system located in the Rio Grande Valley of Texas. It is focused on helping people achieve health for life through compassionate service inspired by faith.



Life-saving care provided by Valley Baptist physicians and employees has made Valley Baptist-Brownsville and Valley Baptist-Harlingen the only hospitals in the Rio Grande Valley – and two of only five hospitals in the state of Texas – to receive a “Gold Plus” award for care of stroke patients and a “Gold” award for care of heart failure patients from the American Heart Association and American Stroke Association for 2011.

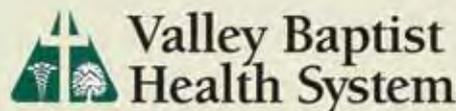
Valley Baptist-Harlingen has also received a third award for care of coronary artery disease patients from the American College of Cardiology. The hospital is one of 167 hospitals nationwide to receive the Gold Performance Achievement Award.

In addition, Valley Baptist-Brownsville was one of only seven hospitals in Texas to achieve “Target Stroke Honor Roll” status for fast response in treating patients who come to the hospital with life-threatening symptoms of stroke.

“Quality patient care is foremost in all that we do,” commented Leslie Bingham, Chief Executive Officer for Valley Baptist Medical Center – Brownsville.

Valley Baptist-Brownsville and Valley Baptist-Harlingen are the only two Primary Stroke Centers in Cameron County certified by the Joint Commission.

“These achievements reflect the physicians’ and employees’ commitment to providing Valley Baptist patients with a level of care that not only saves lives, but also helps improve the quality of patients’ lives once they leave our hospital.” said Bill Adams, CEO for Valley Baptist Medical Center-Harlingen.



**Valley Baptist
Health System**

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In the **Spotlight**



The University of Phoenix celebrated their Grand Opening January 12th with great success and a large turnout from business leaders, chamber members, and supportive community members alike. (Breland)



Edna de Saro (Lone Star National Bank), Sonia Falcon (IBC), and Alonzo Cantu (Lone Star National Bank) all came together along with numerous board members to present AACT (Advocacy Alliance Center of Texas) a non-partisan organization dedicated to increasing voter awareness and turnout throughout the Rio Grande Valley. (Walters)



U.S. Representative Ruben Hinojosa makes a presentation to IBC President & CEO David Guerra during the Re-Grand Opening of the IBC Nolana branch on January 19th. (Breland)

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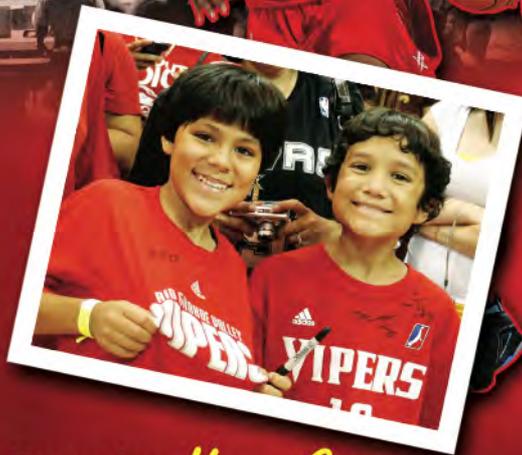


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Sat.	Feb. 18	Canton	at RGV-7:00 pm
Sun.	Feb. 19	Texas	at RGV-7:00 pm
Wed.	Feb. 22	Maine	at RGV-7:00 pm
Mon.	Mar. 12	Texas	at RGV-3:00 pm
Thu.	Mar. 22	Los Angeles	at RGV-7:00 pm
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