

Volume IV, Issue 5  
January 2013

# Valley Business Report

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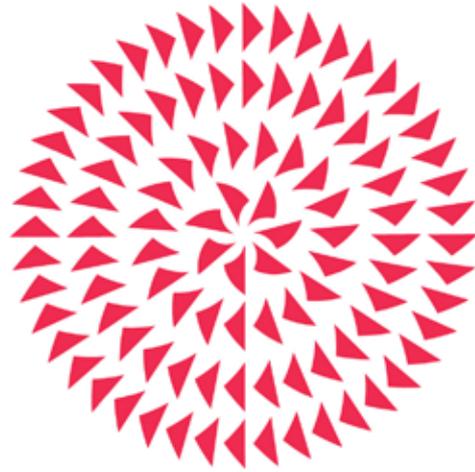
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# What's the Value of Service

"We have the best customer service. No one matches our customer service. At our company, customer service is better than the other guys."

Are words cheap? What exactly is excellent customer service? It starts with listening – listening to what the customer wants, and then doing it. Wait! Does that mean satisfying a customer even if it means putting myself out? Absolutely.

Let's look at the definition of service. True service is giving up something so another gains. Years ago a former employer instructed me, "When a customer pays you \$500 for a service, give him a \$1,000 value." When the return for the customer's investment is more than the price, he comes back. And he sends friends. And those friends send more.

We all know retention of current cus-

tomers is much more valuable than always looking for brand new customers. The best case scenario of course is keeping the customers you have and always adding new ones. How does that happen? From giving customers what they really want: value greater than price paid. Customer service begins with how your potential customer is greeted, a willingness to find what he is looking for, when it's needed and at a price that fits his budget. If a "sales presentation" is made before CNA (Customer Needs Analysis) questions are asked, customer service problems already exist. You must find out what the potential customer is looking for before you try to sell anything.

After listening to the answers, delivering what he wants to buy versus what you might want to sell, and then following through with 100 percent of what you promised in the "sales pitch," only then does true customer service exist. Let the customer buy; don't sell. The difference is your name, company and prod-

uct or service being sold for you by happy customers' testimonials. You've heard this many times: work smart, not hard. When you create exceptional value, your smart work is rewarded by an always-growing network of client referrals.

As we embark on a new year, let's examine our company's "excellent customer service" and take it to a new level - always improving, never getting complacent.

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## Customer Service Tips

1. Always tell your customer what you CAN do for them. Don't begin your conversation by telling them what you CAN'T do.
2. Make certain that your "solution" to the customer's problem is acceptable to them. Get their approval and agreement.
3. Always conclude each call with a "Thank you" or a verbal message of appreciation for their business.
4. Make certain that your tone of voice is in sync with your words. Remember, your tone of voice can completely contradict your message.
5. Listen attentively! There is nothing worse than asking an irate or troubled customer to REPEAT what they have just said.
6. Go the extra step by following up with the customer to make sure that everything has been handled in a satisfactory manner, and they are pleased with the result.
7. Remember to ask if there is anything else that you can do. Asking this question often results in increased business and a more committed customer.

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Philosophy: We are a pro-business publication providing in-depth perspectives on business trends and creating a forum in which business leaders can exchange ideas and information affecting the local community's economy.

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# The New Kids on the Block

By Eileen Mattei

Some of the youngest, next-generation business owners got their start the old-fashioned way: their parents were business owners. These young hotshots decided to form their own companies, too. A few as youngsters became intrigued with the idea of running their own business, while others as young adults wanted greater control of their income. From retail to real estate, computer apps to computers systems, an energetic cohort of under-40 individuals have followed their dreams to independence.

When Monique Ramirez was in the seventh grade, her mother, who works in economic

development, brought home business plan forms and instructions. Intrigued, Monique filled out the forms with her idea for a pet store. Last fall, the senior at McAllen High School tweaked her original business plan and opened Monique's General Pet Store & Feed Supply in downtown Edinburg. "My parents helped me get started, but it's my business," said the slender 18-year-old, jeans-and-boots wearing girl. Monique gladly loads 50 pound bags of deer corn, bird seed and pet food for customers and admits she loves dealing with animals and people as well as the planning and organizing side.

"I love the business part of it. You get to meet a lot of people from ranches and find out what they want," she said. Her school contacts brought in droves of FFA and 4H members for livestock feed, accessories and bunnies. Monique arrives at her store at 2 p.m. on school days and keeps the business open on Saturdays and Sundays. "On Sundays we get the most business, when everyone else is closed." She expects to major in business management at UTPA this coming fall. Her plans are to stay in the pet and feed business for the long haul and expand it.

On the other hand, Chris Tagle, 39, has just launched his second business, RGVEvents, an offshoot of TagleRock Technologies which he opened in 2001. His first company, which provides outsourced IT services for 2,000 local small business clients, evolved from his job as UTPA computer lab supervisor and his desire to combat

the perception that the Valley had no good computer technicians. While Tagle had managed Popeye stores in his 20s, he found running his own computer services company quite different.

"What helped me was that businesses knew who I was from giving seminars and fielding their calls for help. There were hiccups in beginning. It was a trial by fire. We learned from our mistakes," he said. Selling the idea of outsourcing IT was TagleRock's biggest obstacle. "The hurdle was to educate business owners that they save money by outsourcing to us. It has not been easy."

Five years ago, TagleRock built a registration website for a client's three-day event and included tracking and follow-up functions. "It was like a light bulb over my head," Tagle said. "The

Valley is 50 small cities but there is no central source of information on what's going on in every place." RGVEvents, an event management platform that also provides registration, ticketing and tracking, now has 6,500 users who want to find out what's going on in the whole valley. "Everybody loves the idea. It's so easy to use and cheaper than any other."

"Managing two businesses business is hard. I

Not yet 40, Chris Tagle has founded two companies, Tagle Rock Technologies and RGVEvents. (Courtesy)



have to put one hat on and then the other one," said Tagle who clocks up 70-hour work weeks. "Luckily I have a good group that run TagleRock, so I have time to develop RGV Events."

Dalinda Gonzalez-Alcantar, 32, developed the mobile app called Kinex that is designed to increase a family's participation and communication with their children's schools. "The smart phone is the most affordable device

**"The freedom to staff and run it the way I want has been great. It has been profitable each year, but it was scary at first."**

**--Sam Alvarez**



Monique Ramirez began operating her pet and feed store while a senior in high school. (VBR)



Besides loading 50 pound bags of feed, Monique Ramirez cares for the pets she stocks at her store. (VBR)

for people with limited resources,” said the founder of EJucomm. “It’s about bringing in families we hadn’t been able to reach because they didn’t have internet access.”

School districts in the Valley, California and Colorado have purchased the app which is then provided free to parents as a tool to connect them to school information about events, homework assignments, due dates and athletics schedules. “The most important function for me is that the teacher and family communicate,” said the educator, who is currently working from home to be with her young children. “When families participate, it makes a world of difference to the success of child.” She is also involved in the Encore program and teaching mid-Valley middle school students how to develop their own apps.

### Family Footsteps

Roland Villarreal, 29, owns Villarreal Builders and Villarreal Investors with his brother Roman, 26. Their grandfather started a Farmers Insurance agency 30 years ago, and Villarreal grew up in the insurance biz. While getting a UTPA Finance degree, he sold insurance in school. Taking the risk of a non-salaried insurance job was a big but essential career step. “That’s why I’m comfortable dealing with seven figure numbers now. You don’t get paid to sit in a chair. I realized I wanted to do my own thing.”

When the economy tanked, Villarreal bought a construction company and spent the first year in bidding wars until he tried a different tack. “Instead of being out there bidding, I’m building relationships,” said Villarreal who has the only south Texas Rigid (metal building) franchise. He formed an informal partnership with realtor Nick Cantu, 28, whose family has



Shannon Fetters is a stay-at-home mom who sells products from Thirty-One. (VBR)

*In four years, Sam Alvarez has moved his Max Muscle store into the top 10 biggest stores in the U.S. for the franchise. (VBR)*



it was scary at first,” Alvarez said. “I can remember days during my first three months when no one came in.” So Alvarez handed out sample bags to introduce people to the dietary supplements. “We have very good customer retention and loyalty. Customers become friends and employees. It’s a lifestyle for them. They believe in the products.” Now Alvarez has five employees and intends to expand in the near future, remaining a hands-on owner.

Shannon Feters, 32, is among the many micro-business owners who sell through home shows. As the mother of three little children, the independent director for the Thirty-one line of totes and gifts admitted she was “ready to get out of the house a little bit. I missed contributing to the household income. Thirty-one is a way to make money. It has really taken off.” The faith-based company is all about celebrating and encouraging women through online and catalog sales, she said.

Young entrepreneurs like Feters, Ramirez, Chanin, Alvarez, Tagle and others are shaping the future of the Valley as they go into business for themselves.

been in property development. Together, they are creating turnkey real estate investments. They count on their families’ experience to provide them with guidance, support and contacts. “Without them, it would be difficult to succeed. But things are not just handed to us. We work hard. They make us stronger,” Villarreal said. “We are in this for the long run, not for a quick buck. Reputation is everything.”

Three years ago, Claudia Chanin opened her design studio NOMA. “I couldn’t be where I wanted to be working for someone else,” said Chanin, 34, who has a Mexican architectural license. “Now I can choose clients based on the freedom to design, to do what I like to do.” Currently on maternity leave, Chanin as owner is able to work half-days at the

NOMA office and half days at home. “It means more working hours being your own boss, but it’s challenging.” Her husband Miguel, 34 is a structural engineer and has his own business as well, Chanin Engineering LLC.

**Strong Retail**

After 10 years of managing a nutrition store, Sam Alvarez realized he needed to be his own boss. His parents suggested a franchise, encouraging him to do what he loved. Alvarez, 34, opened his Max Muscle Sports Nutrition Store in 2008, and it ranks among the 10 top selling Max Muscle stores in the nation.

“The freedom to staff and run it the way I want has been great. It has been profitable each year. But

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- 3937 SW. McColl Edinburg*
- EJucomm.com 512-787-2516*
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- RGVEvents.net and TagleRock Technologies*
- 1-888-618-5170*
- NOMA Design Studio 956-843-9595*



*Above: Claudia Chanin, 34, NOMA design studio owner. Left: Chanin’s NOMA design studio created this building. (Both VBR)*

# Dressed for Success by Dickies

By Eileen Mattei

“Work clothes make the man and woman. It allows them to look professional,” said Barbara Bennett, Texas State Technical College’s Assistant Vice President for Student Learning. Bennett introduced the “Tomorrow’s Workers, Sponsored by Dickies” program which contributed \$18,000 of new work clothes to TSTC technology students.

Dickies, the performance work wear leader, celebrated its 90th anniversary by selecting TSTC’s Air Conditioning Technology program as the first group nationwide to receive professional work clothing free of charge. The 56 ACT students and their instructors were each given \$300 worth of Dickies clothing: five work shirts, five Dickies pants and a pair of Dickies boots. Bennett, who said she has worn Dickies scrubs and shoes as Director of TSTC’s Health Technology Division, pointed out that the whole country needs skilled workers. While those future workers are being trained, it reduces their stress if they don’t have to worry about finding money for durable work clothes yet they can look professional.

“This is the next generation of workers. Our goal is to find out what they are looking for on the job in comfort, fit and durability,” said Misty Otto, the Dickies representative who supervised the distribution of the Dickies occupational wear and core consumer wear in the Air Conditioning and Refrigeration laboratory. “We wanted to start our pilot program with a school that had strong and renowned

program. We’re excited about what will come out of this.” Beyond making the students be comfortable, safe and professional-looking, Dickies expects to gain valuable feedback, via a dedicated website, surveys and periodic visits. “We want them to feel there is a dialog. We do not just hand out clothing and leave. It’s a great learning experience for everyone involved. We have the opportunity to talk to our consumers and will gain valuable knowledge about serving them as best we can.”

“This program is near and dear to my heart because I grew up in the Valley,” Otto added. Dickies for many years had a production facility and outlet in Weslaco. Currently the Dickies product lines include eye wear, safety and protective wear, and licensed categories.

Ruben de la Rosa, ACT Dept chair, had hoped to start a dress code for his students several years ago, but, since most of them received financial aid and had little spare cash, he realized he couldn’t in good conscience enforce a uniform requirement. De la Rosa said he began working with Dickies early in 2012 to bring the Tomorrow’s Workers idea to fruition. “Uniforms will make the program standout. On campus, the students will see themselves as pro-

*ACT student Tara Mendez, with Dickies rep Misty Otto, models her new Dickies work clothing. (VBR)*



professionals and act more professionally.”

First year ACT students Tara Mendez, Israel Vasquez and Santos Canales tried on their new work wear and felt their image and that of their program was going to shift in a major way. “I not only look sharp, I already feel sharp,” Canales said. Tomorrow’s workers program will look like the professionals they are.



*Two Air Conditioning Technology students picked up their free work wear--shirts, pants and boots- provided by Dickies. (VBR)*



*Barbara Bennett, TSTC Vice President of Student Learning, and Misty Otto, Dickies representative, briefed ACT students on the free Dickies work clothes they received. (VBR)*

# Designing Woman

By Eileen Mattei

Statuesque with purple streaks in the red hair tumbling across her shoulders, Sheri Graner Ray does not look like an award-winning video game designer. But the 1979 McAllen High School graduate is now the Senior Designer at Schell Games and admits, "I eat, sleep, breathe game design." She designed titles such as Star War Galaxies, Nancy Drew and Wizard 101. In 2005, she received the "Game Developer's Choice Award" from the International Game Developer's Association.

Graner Ray, who attended UTPA and graduated from St. Edwards with a degree in English, talked to UTPA STEM students about her 22 years in the male-dominated gaming business. She challenged them to enter the industry which lacks female and Hispanic designers.

An avid Dungeons and Dragon player, Sheri Graner Ray was running a D&D game when game developer Origin Studios offered her a job. "I started as a writer because nobody had the name game designer then," she said. Artists didn't know how to write dialog or to design adventures.

"When I started we had no documentation, no design records. You can't produce anything when you don't know what the game

is going to look like," she recalled. Forced to use old computers "as big as closets," then 286s and 386s, she noted that a single thumb drive has more storage than the entire company had back then.

In her career, Graner Ray has designed interactive games for theme parks like Sea World, Sony Online Entertainment and the Cartoon Network. She has worked on games such as Call of Duty 2 and Daniel Tiger. Currently she leads 10 designers from the Austin office of Schell Games, which has created Pirates of the Caribbean, Pixie Hollow, Tunnel Tail and Mechatars.

"I'm not really a programmer. I don't do art," Graner Ray said. "I'm a cross between a director and a choreographer. The tools I use are Microsoft Word and Excel. You have to love spreadsheets and track it all. I can write html and script, but, more important, I understand what computers can and cannot do. We write the blueprints used to develop games." Passionate about her work, she sees herself as the person "running the holo deck" in the Star Trek series. ... and having a very good time doing it.

Graner Ray headed game development at the first company that created games for girls and has become the gaming industry's leading expert on putting females into games and getting them to play. The second edition of her book "Gender Inclusive Game Design: Expanding the Market" will be published in 2013. She co-founded Women in Games International and started mentor.net, connecting women who want to be in the industry.

The transformative power of serious educational games—for interactive museums or to help troubled children cope—has Graner Ray excited. "Industries outside of the game industry are realizing the power of games to transmit information," she said. Halliburton for example has been hiring game people to make their training programs more appealing. "One of the most exciting areas is games for health," she said. At the Burn Center in San Antonio, it was discovered that Wounded Warriors who played virtual reality games during the debridement process had a 70 percent reduction in pain. A similar positive effect was seen in vets with PTSD.

Encouraging the next generation of game designers is part of Graner Ray's mission. "I see this as an incredible opportunity for everyone in this audience. It's not a place for slackers; it's tough. But if you have a passion for making digital entertainment..." She described the importance of creating the story behind the game: the quest, the characters, the player's avatar, the bad guys, the time line, the economy. That spectrum explains her fondness for hiring liberal arts graduates with a strong foundation in economics, philosophy, military history (battles), history, astronomy, psychology and architecture. To build and run an entire world, a system designer needs a strong background in math, statistics and

Sheri Graner Ray, formerly of McAllen. (VBR)



probability. "It's a great place for a very broad education. I want synthesizing thinkers."

Gaming is entering an explosive era thanks to social media and new devices, she predicted. "We are going to see the gamification of everything. I consider games art. You are creating emotional experiences. I don't work. I love what I do."

## Networking and Gaming

*Sheri Graner Ray recommends networking your way into the gaming industry.*

1. It's a small world of geeks, stitched together by Facebook and Twitter. Clean up your Facebook page. It's part of your resume.
2. Put your real name on your Twitter account; it's how you make connections. Twitter is the break room of the game industry, your way to say hello. Occasionally reply or retweet what we said. We all look at that.
3. Volunteer at industry conferences. The best job is handing out name tags.
4. I like to friend students, so friend me. Tweet. Your job is establishing your network.
5. Drop me intelligent email notes every month or so. Do not expect an answer. The more people I get from the Valley, the happier I am. You have to make the step.
6. Grow your network. Never give up. Keep your eye on that star.

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# Fantasy Destination

By Lori Vermaas

"I'm a dreamer. I'm a visionary," said Bob Harris, owner of Bobz World, where dramatic sights and sounds have sparked visitors' imaginations for the past six years. "We have entertainment; we have fun; we have food; we have gifts," Harris said. "I don't know how else to describe it."

Perhaps the Valley's most unique adventure experience, Bobz World is the three-acre complex located along Hwy 100 just east of Los Fresnos that combines Disney World-like attractions with an enormous shell shop. Numerous colossal dinosaurs, sharks, pink roller conchs, a King Kong-like gorilla and a volcano tower over visitors who enter the gift shop by walking through a shark's jaws. The visceral thrill testifies to the owner's fascination with natural history.

"God has given me tons of ideas. I've had these dreams for many, many years. If I told you all the dreams, you'd think I was crazy," Harris said.

By the time Harris opened the original Seven Seas shell shop and Dino Deli in 2000—"in the middle of a cow pasture, with

nothing around"—he was well on his way to owning the world's largest wholesale sea-shell company. Today, his company, which includes three warehouses (in Tampa, Myrtle Beach, SC and San Benito), will soon include four others (Galveston, Panama City, Fort Lauderdale and Puerto Rico.) He also supplies large retail chains, such as Michaels, Pottery Barn and Hobby Lobby.

"You cannot go to a shopping center and not find our shell product," Harris said. Countless shells of all sizes, colors and shapes fill the many bins and shelves in the Seven Seas gift shop, along with starfish, barnacles, sponges and other unique gifts made from seashells or

*Bob Harris not only sells sea shells near the Gulf shore. He's developed a destination. (VBR)*



other collectible sea creatures, like shell-framed mirrors or oyster wind chimes. His store also sells jewelry, beachwear and related items.

But Harris's obsession is the adventure experiences he has designed. Currently, there are two of them, offering thirty-minute tours for ten dollars each. Bobz World, which opened in 2006, offers a whimsical mix of human history and natural history. Pirates, large sea creatures illuminated by black lighting, cowboys and Indians, Harris' "infinity tunnel," African tikis, an Egyptian crypt, dinosaur skeletons and scenes of Christ's nativity and resurrection are just some of the exhibits drawing in customers of all ages. Thrown into the mix are a tour guide, stirring adventure music and sound effects, and occasional animatronics.

"I have so many regulars who come again and again and again," Harris said. He also offers discounted packages for groups and birthday parties. He recalled that on one occasion "up to 200 kids" filled the dinosaur section as part of a longer tour program.

Harris' other venue is Jungle Bobz, which opened this past June. Surrounded by the soothing sights and sounds of a lush tropical environment, visitors explore a botanical garden via winding paths and a footbridge. Eventually the tour will include live animals like iguanas and peacocks to intensify the tropical experience, but Harris also intends it as a playful space. For instance, the garden will soon become part of a miniature golf course. A second-floor snack bar area (the Gorilla Grill) will occupy the torso of a gargantuan ape that presides over the jungle. The walk path currently



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leads into and through another of the large jungle creatures, a two-hundred-foot-long alligator. Visitors exit by coming out of its mouth, its large teeth hanging over them.

“I love to be able to be creative,” Harris said. “And I go to such extremes and overkill on detail and quality. I don’t want people to feel they got ripped off. Like that alligator: every one of its scales is hand carved. That took months to put that together. But that makes a difference to me.”

Attendance is high, even though he doesn’t advertise. In fact, last summer around 40,000 people took tours. Harris anticipates the audience figures will nearly double this coming year.

Ever eager to design more imaginative spaces, Harris plans to begin developing the 106 acres that surround the complex. He envisions installing a live animal park, plus a dinosaur park with a mile-and-a-half-long lagoon on which visitors will operate a paddleboat to navigate through caves and tunnels, where they’ll encounter fossils, pirates and a large T. Rex.

Harris also wants to overhaul the current complex, filling it with live entertainment (illusionists and jugglers), a 360° balcony with snack bars and game rooms, a dinner theatre, mirror maze and 5D theatre (includes scent, motion and water spraying). The breathless renovation is ambitious, but, as his son-in-law, Michael Thompson, who is also the store manager, aptly summed it up, “We want to be more than just a store. We want to be a destination.”

*Bobz World can be reached at 956-238-6000 or bobzworld.com*

*Bobz World offers tours of two growing theme parks. (VBR)*



*As the Bobz World slogan goes, “U Gotta See It to Believe It!” You will see large as life exhibits including: Apes, Dinosaurs, Space Aliens, Movie Stars, Pirates, Medieval Knights, Creatures of the Sea and much, much more. (VBR)*

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# ERMC Opens Senior ER



Jason Change, Edinburg Regional Medical Center Chief of Operations, and Jennifer Garza, ERMC CEO, posed in one of the six hostial treatment rooms remodeled to suit the needs of senior patients in the Emergency Department (VBR)

By Eileen Mattei

The graying of America and the Valley has created an opportunity for Edinburg Regional Medical Center. In November Edinburg Regional, part of South Texas Health System, opened Senior Care, the region's first Emergency Room for seniors, as an alternative to its existing ER for adults of all ages.

Consider that 30 percent of local residents are over 65 years of age, and there is a seasonal, regional influx of 144,000 Winter Texans. This population segment consumes more medical care per capita than other sectors. The Edinburg hospital typically sees winter admissions of those ages 55 and over rise 14 percent above summer admissions.

"We want to be known as the senior friendly hospital," said Jennifer Garza, CEO of the ERMC and the adjacent Edinburg's Children Hospital, which has its own ER and is also part of STHS. While the expanded focus on seniors has prompted the purchase of some new equipment, implementing the new service is more about paying attention to details, attitudes and the commitment of time and resources at the hospital level.

"It's about meeting the baby boomer population's needs as they age, to provide amenities and an environment that make them feel more comfortable. Little things make a big difference. People remember the little things," Garza said Senior Care has its forms made with larger type for easier reading and it has reading glasses to loan out. The new ER provides brighter lightning, hearing amplification, pressure-reducing mattresses and warming blankets. ER treatment rooms designated for seniors are farther from the nurses' station so patients are less disturbed by noise and activity.

The Senior Care staff underwent special training, emphasizing that seniors often need more time to understand the medications, treatments, symptoms and follow-up instructions. Staff members are prepared to devote more time to explaining what's going on. Winter Texans parks have adopted and decorated each of the six treatment rooms with nostalgic or regional themes. "It's a neat way to connect our senior population to our campus," said the CEO who is proud of the hospital's accessibility and user friendliness.

Senior Care strives to create a positive patient experience. It's a fact of life that hospitals are scored by Medicare on patient satisfaction surveys, which track the consistency of levels of service, such as nursing, pain control, food and other parameters. Garza acknowledged the Senior Care service is something that will positively impact their HCAP score, but that isn't why they have instituted the program. "First and foremost, it's the right thing to do, providing excellent customer service and the things that make the patient experience that much better."

Outreach to the Valley's senior population goes back to 1990 when McAllen Heart Hospital, now part of STHS, began Senior Sundays, holding seminars at Winter Texan parks. Physi-

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cians and hospital staff would talk about medical issues that seniors confront. The program still goes with programs on diabetes, weight loss and heart health, for example, and visits about 10 parks per year, depending on requests from park managers.

“Those we’ve spoken with are so very engaged with their health. It is a big concern for them,” Garza said. “They have the motivation to learn about their health. We are partners in their care.”

**“It’s about meeting the baby boomer population’s needs as they age...Little things make a big difference.”**

**--Jennifer Garza**

In partnership with Welcome Home RGV, Edinburg Regional Medical Center is expanding its First Responder program, which trains selected RV park residents on basic first aid for chest pain, stroke symptoms, and the like.

Many Winter Texans get much of their medical care in the Valley instead of back home, perhaps because of better support networks in their Winter Texan communities, said Jason Chang, COO at ERMC. “The ER

was the perfect place to start (Senior Care.) We think we are going to encompass all our service lines into the senior care line,” addressing conditions such as urinary incontinence, osteoarthritis and deep brain stimulation for Parkinson’s and other diseases. “We want to expand senior care to other services, but we are not going to get there overnight. Our expectations are that we are going to grow.” He noted patients have gone out of their way to return the reading glasses and other items they borrowed.

No ER turns anyone away. “We need to get and keep patients who appreciate the care we provide. They are our biggest advocates,” Garza said. With Senior Care, ERMC expects to foster a large population of satisfied advocates.



*Edinburg Regional Medical Center has opened the Valley’s first Emergency Room that caters to the growing senior population. (VBR)*







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# For The Love of Salsa Dancing

By Nydia Tapia-Gonzales

Salsa music entered the mainstream in the late 1980s and by the 1990s, thousands of fans outside of Latin communities caused a salsa explosion throughout the United States. Salsa dance fever ensnared Israel and Rosie Coronado, the owners of Sabor Vallero Latin Dance Company, who recently celebrated the tenth anniversary of teaching and promoting salsa throughout the Rio Grande Valley.

“Salsa can really get in your blood,” said Israel Coronado, who first heard it at a local Latin dance hall with a Puerto Rican friend. “When I saw how salsa was danced, I was blown away. I knew then I had to learn how to dance.” Rosie was already dancing cumbias, when in 1988 in San Antonio, she watched a couple dancing to the salsa beat. The variety of synchronized moves, the togetherness and the sexiness of salsa captivated her. “Cumbia has very limited steps, and couples don’t really dance together,” she said.

The love of salsa music brought Rosie and Israel together. “I met Rosie at a local salsa club, and asked if she could teach me how to dance. She agreed and gave me her phone number which I lost, so I never called,” said Israel. They found each other again when Rosie was scouting for a dance partner to participate in a dance competition. Israel accepted her invitation and became her student. “Forget everything you know and let’s start from scratch,” I said to him. He has been my best student so far,” said Rosie, with a loving glance at her husband.

Once they began dancing together, they knew they wanted to promote salsa. They formed Sabor Vallero Dance Company, which loosely translates to the Flavor of the Valley. In the beginning, their love for salsa led them to perform for free. Sometimes they obtained financial support from local businesses as they persevered to promote Latin music and dance.

Today they are considered the best dance company in the Rio Grande Valley by the dance fans who flock to weekly dance lessons they offer in Brownsville, Harlingen, Mission and Weslaco. “We do not have a single studio because we do not want to limit ourselves,” said Is-

rael. “We want to have a presence in every Valley city.” Private lessons are also available.

Sabor Vallero’s lessons are not limited to salsa dance, but extend to a variety of Latin rhythms. Mambo, merengue, bachata and even cha-cha-cha are part of their repertoire. Lessons are not limited to any age group either. “We’ve had four-year-old students all the way up to an enthusiastic 92-year-old dancer,” both said.

The Coronados are talented dancers as well as compatible business partners. Rosie is the administrator and marketing person, while Israel is the creative director and choreographer. They have performed in the United States, Mexico and in Puerto Rico where their Matrix-inspired choreography earned them rave reviews in their first appearance.

Between performances and dance lessons, Rosie and Israel married and are the proud parents of two young children, Yahir and Yadiel. Rosie’s second pregnancy was the inspiration for their new DVD series titled Prenatal Latin Dance Volume 1 and 2.

“One of my pet peeves has always been that women are treated like they are sick when pregnant: they are not to exercise and they must eat for two. That is simply not true,” said Israel, who is also a Certified Nurse-Anesthetist.

“Salsa dance is a good alternative to prenatal yoga,” Rosie added. “The best thing about dancing is

that you develop a strong bond with your dancing partner who can be your husband, your sister, your mother or a close friend. Even better is that after the baby is born, the knowledge stays with you and you can keep dancing.”

Prior to the prenatal DVD series, Sabor Vallero Dance Company produced two instructional dance DVDs titled Cumbia con Sabor Level 1 and 2. These DVDs have sold in Spain, Germany and the Netherlands. All DVDs are available online at [saborvallero.com](http://saborvallero.com).

One of Sabor Vallero’s goals is to inject diversity and establish a presence in the region. “The Valley is rich in culture but more should be added. We don’t want people to travel outside the Valley to enjoy this form of art,” said Israel. Both are aware of the importance of representing the Rio Grande Valley everywhere they go. “When we travel, we are promoting our Valley. We are extending an invitation to come to the Valley and dance.”

The couple is currently seeking 18 to 25-year-old dancers to rebuild a professional performing group. “We need people who are willing to give time and practice hard. This is a lot of work,” said Israel. With their 10th anniversary behind them, Sabor Vallero is ready for a new era.



Sabor Vallero owners Rosie and Israel Coronada and Omar Oropeza and dancer Lizzy de la Garza celebrated the company’s 10th anniversary with a performance at the RGV Salsa Heat Wave. (Che Ibarra)

# ObamaCare and Business, Part II

By Eileen Mattei

A provision in ObamaCare provides an average \$2,700 tax credit to businesses with less than 25 employees and average salaries below \$50,000. As many as four million companies are eligible for this reward for providing health insurance to their workforce. According to CPA Chris Wright, only 170,300 businesses have applied for the tax credit, possibly due to the complex, onerous documentation required. "It's not intuitive. You could easily end up paying your tax professional or CPA that much money to prepare the paperwork for the tax credit."

Navigating the quagmire that is ObamaCare will not be easy for businesses. Changes in healthcare insurance are already having an impact on companies large and small and their employees.

Lifetime limits on coverage have been eliminated; policies can't be cancelled because of medical conditions; children can't be denied coverage because of pre-existing conditions; dependents can stay on their parents' health insurance until age 26.

Exactly one year from now, businesses with 50 or more employees will be required to

provide health insurance for their employees. Different rules apply for low wage jobs. Determining how seasonal or part-time employees translate into full time equivalents is another question.

"The big issue is the minimum acceptable coverage and essential benefits. It has not yet been established. How much is this going to cost your business? The answer is we don't know," Wright said. Uncertainty about the ultimate parameters of coverage will continue for months. "But by January 1, 2014, everyone must purchase some sort of health insurance. At companies with fewer than 50 workers, that responsibility falls on the employees themselves."

Some companies are already considering paying the penalty for not providing health insurance. "The penalty is not tax deductible," Wright noted, "so opting to pay the fine may not be the cheapest way out." To avoid different penalties it is critical that businesses perform the related calculations ahead of time.

Other ObamaCare changes for 2013 have been more clearly spelled out. Employers will no longer be able to deduct their payments for their senior employees' Medicare Part D prescription drug plans. Contributions to Health Flexible Savings Account have been limited to \$2,500 per year. A 2.3 percent excise (luxury) tax is in effect on the sale of medical

devices, excluding only eye glasses, contact lenses, hearing aids and retail consumer devices.

In addition a hospital insurance tax for "high wage workers" will be applied to individuals with income over \$200,000. Many middle class, sole proprietor business owners who fall in this category, will be burdened by this .9 percent tax. They will also have to prepare to pay a new 3.8 percent tax on net investment, rent and dividend income. Concurrently, the threshold for claiming itemized deductions for medical expenses has risen to 10 percent from 7.5 percent.

Another provision links hospital payments to Quality Outcomes by establishing a hospital value-based purchasing program to incentivize enhanced outcomes for acute care facilities. Home health and nursing home providers should be gearing up to move into a similar a value-based purchasing payment system. Businesses and non-profits are expected (but not required) to include on W-2s the value of the health insurance provided for employees.

In 2013, stay tuned for interpretations and changes in your healthcare insurance outlook.



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# To the Stars, via Economic Development

By Eileen Mattei

The first image your eyes register at Spaceport America is the Starship Enterprise-shape of Virgin Galactic's Gateway to Space passenger terminal, hugging the New Mexico desert like a camouflaged flying-saucer. The world's first purpose-built commercial aerospace port has already completed 17 unmanned launches.

This is rocket science, after all, so the situation is complex. Some people assume a commercial spaceport is developed by outside companies that come in with mega-millions, but that is not the case at this \$209 million facility. Set on 18,000 acres tucked into the edge of White Sands Missile Range with its 100-mile stretch of protected air space north of Las Cruces, Spaceport America has been built solely with state and county funding.

"It's all about improving the local economy," said New Mexico Spaceport Authority (NMSA) spokesman Aaron Prescott. The agency, a division of New Mexico Economic Development, is building and will operate Spaceport America for space industry tenants. "The reason New Mexico has invested in Spaceport America

is not the dream of space. It's about jobs and bringing in a new industry. The aerospace industry is young and there is enough to go around."

While NMSA and state coffers have provided two-thirds of the construction funding, the residents of Dona Ana and Sierra Counties voted to take on a sales tax that will channel over \$51 million to the spaceport. "That's because they believe in the promise of economic development. Right now we have three customers: Virgin Galactic, UP Aerospace and Armadillo Aerospace," Prescott explained, although Boeing and other companies have conducted tests at the facility. Spaceport America aims to attract additional high tech companies as it simultaneously nurtures a home-grown, aerospace-skilled workforce. One-quarter of the tax collected goes to the two counties' school systems for STEM (Science, Technology, Engineering and Math) classes, paving the way for entry into good-paying jobs.

Commercial aerospace is one of the few industries where the U.S. is the world leader, Prescott added. Las Cruces had been a finalist in the 1960 race for a manned space facility, losing out to Cape Canaveral. But it has been recognized since then as a great place to do space, in part because of its altitude above 4,000 feet. "We like to say the first mile to space is free," Prescott joked, but he is serious about the importance of southern latitude and the region's 340 sunny days. The higher the elevation, the lower the cost to get into space, a fact which translates into either more payload that can be carried on the launch vehicle or simply a reduction in overall cost.

New Mexico got involved in the post-NASA space race in 2005. "If you will build a spaceport, I will build a spaceship and base it there," Sir Richard Branson told New Mexico authorities in a deal sealed with a handshake, according to Prescott. Branson created Virgin Galactic which began developing the world's largest hybrid motor and started promoting space flights for the amateur astronaut, usually wealthy individuals who have been nicknamed thrillionaires.

Spaceport construction began in 2008 and in the first two years provided 564 jobs. Virgin Galactic, the anchor tenant, has signed a 20-year NMSA lease, valued between \$150 and \$250 million, for the "Gateway to Space" building, which was completed in 2012. The recently completed, domed Spaceport Operations Center, which coordinates air space traffic and ground traffic and safety, will be the nerve center of the Spaceport's customers -- the ship launchers. Additional aerospace companies will build their hangars up and down the 12,000-foot-long flight line (the horizontal launch area) as is seen at standard airports.

In its first five years of operation, the spaceport workforce is slated to approach 2,000, not including tour operations. An off-site Welcome Center and a vast on-site visitors center will be completed in 2013. Currently the only way to access Spaceport America is through Follow the Sun tours out of Albuquerque.

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In 2014, the Gateway to Space, the passenger terminal that Virgin Galactic has leased for 20 years, will be the training site and departure terminal for the first amateur astronauts at Spaceport America. (VBR)

Land-bound space tourism is projected to soar with the completion of Spaceport America's Visitors Center in 2013. (VBR)



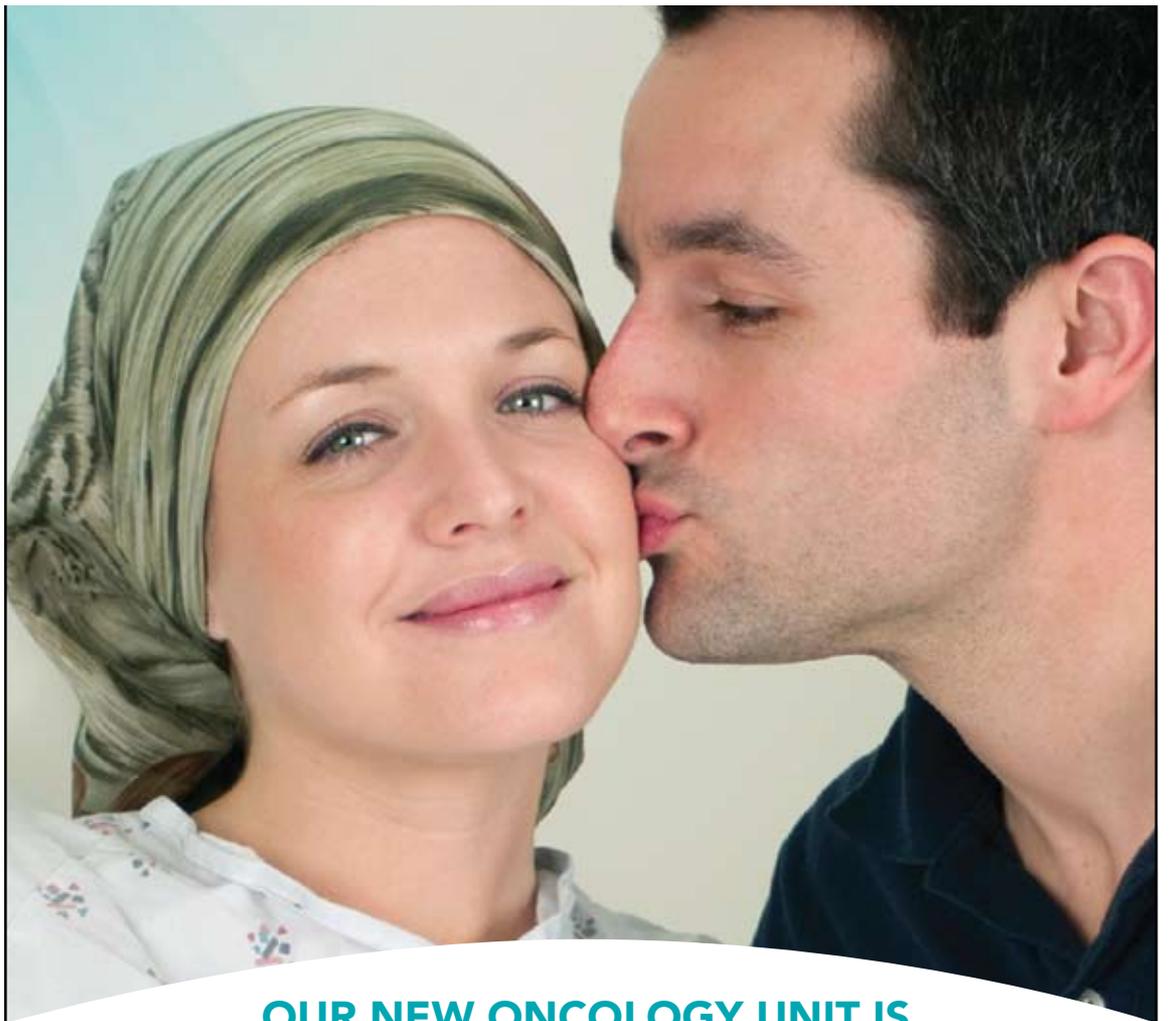
By late 2012, more than 585 individuals had paid \$250,000 for a round-trip flight into sub-orbital space while over 85,000 had put their names on a waiting list. The idea is to make space travel more like air travel (minus the TSA pat downs), democratizing space by lowering the price over time.

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"The customer experience is paramount," Prescott said. To meet customers' expectations, Spaceport America intends to offer universe class facilities, from the Star Trek-style flight deck and space simulators to the space-suit dressing rooms and exclusive Astronaut lounge. The Visitors Center is being designed as a destination itself, with interactive displays that have strong entertainment and educational elements. He predicted five hour-stays in the center could be the norm.

FAA recently licensed the facility that new and established aerospace companies are eager to use.



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# Mixing Beauty and Business

By Eileen Mattei

The 2012 Chevy Malibu in Angela Rodriguez-Bricker's driveway is not the first free car embellished with Mary Kay logos that the McAllen woman has received. As



Angie Rodriguez-Bricker left teaching after she found her niche as a independent sales director with Mary Kay cosmetics. (VBR)

a successful Mary Kay Independent Sales Director, Bricker has 45 women working with her and intends to double the size of her team within a year.

In 1999, teacher Angie Rodriguez-Bricker had her first Mary Kay facial, and it changed her life. "I have an entrepreneurial spirit. I love marketing," she said. "My mentor asked me, 'Is there any reason you wouldn't do what I am doing?' I signed up then and there. I like the product. It's very recognizable." She invited women she knew to have a complimentary facial and asked them to hostess beauty parties.

"After my first year with Mary Kay, I decided to leave teaching. I had a customer base that I felt confident about," she said. "I decided to do more facials and beauty parties with four to six women per show and three parties a week. At least 12 women got to try the products without obligation. Put the product on people's faces, and they fall in love with it. I do my best to have the products on hand so they can take

them home that evening."

"You form a very special bond with your customers, so they seek you to service their needs. I have had women tell me, 'you saved my life,' and I'm not in the medical field. But, they only feel comfortable with their makeup on." Mary Kay, she said, teaches "deep and wide. You show the customers the product line and slowly introduce other products. I love knowing that people love what we have."

"This is a helping career," explained Rodriguez-Bricker, 43. "My goal is to be an influence on more women, enriching women's lives. I come across people who need this opportunity. They can do it while caring for their family and small children." She goes to career days, health fairs and community shows to interact with women and men who might be interested in the career and the products. The Mary Kay poster invites women to 'Be your own success story.' The starter kit is \$100 and comes with a mentor.

"I'm always trying to be in front of people," said the effervescent Rodriguez-Bricker. "It's always best to personally build your team. You're the role model." Whenever she recruits a new team member, she takes her to a skin care party. "There is nothing more educational than a live party. The new consultant sees the interaction, sees the customers trying and selecting skin care products. After, I sit down and go over what we did. This is a very simple business. Mary Kay Ash said, "Keep It Simple, Sweetie."

"The beauty of Mary Kay is that the consultant can do the level of businesses that suits her level, and that can fluctuate. As an independent, there is no one to say you have to make a certain quota. I value that," Rodriguez-Bricker said. "We've got lots of women with different personality styles who are very successful, but they have talents in certain areas that make them succeed. They go in business for themselves, but they are not alone." The two fastest growing groups to sign on as Mary Kay consultants are Hispanic women and college age girls, each initially pursuing part-time career opportunities.

Rodriguez-Bricker, who views the

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*A new car was one of the perks Angie Rodriguez-Bricker earned selling Mary Kay and mentoring others. (VBR)*



Valley as a sales region and has customers across the area, noted that Mary Kay has enabled other Valley women to have very fruitful careers, also. One is a national sales director, the highest level which is reached by bringing in team sales commissions of over \$50,000 monthly. Yes, monthly.

As Mary Kay celebrates its 50th anniversary this year, the Dallas-based business has kept up with changes in technology as well as in beauty products and the literature and tools to promote them. Consultants now have their own websites and get trained in time management. Friends and families can host an online Mary Kay show and invite friends to visit the website for a limited period. "People don't have time anymore, so online shows work, plus you don't have to clean the house," Rodriguez Bricker said. Orders can be placed online and customers can arrange for delivery directly to their home, instead of going through their consultant. Yet the product is still nestled in pink tissue paper beneath the greeting of "Hello, gorgeous. Hola, bella."

Other companies have recognized Rodriguez-Bricker's skills and asked her to work for them. "I've chosen not to. I love what I do; it helps people feel good about themselves. It's work but it doesn't feel like it," she said. "It's flexible. Your sales earnings are limitless. You should dream big and then double it."

Contact: 956-630-4832 or [arodriguez-bricker@marykay.com](mailto:arodriguez-bricker@marykay.com) or [www.marykay.com](http://www.marykay.com)  
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# Let's Play Arcade

By Eileen Mattei

After two years at Valle Vista Mall, Ray DeBrooke recently relocated his Let's Play Arcade to a storefront in downtown Harlingen. More than anything else, DeBrooke moved to obtain high speed, affordable internet access for his customers who come to play the latest editions of PC games such as Black Ops and



XBox and Play Station games entertain youngsters and adults. (VBR)

Resident Evil 6 and Xbox Play Station games.

"We have a variety of games and interacting with others online makes it more fun for them," DeBrooke said. Let's Play provides the necessary internet connections as well as the newest versions of popular games. He has seen some teens playing online games with friends in other countries, speaking in their native language via headphones and mikes. Most kids stay and play about four hours, a standard pick from the Let's Play menu of options. Saturday and Sundays are the busiest times, along with summer and holidays. Fees are slightly higher on weekends than during the week.

"This is not babysitting or daycare. I'm not licensed for that," DeBrooke said. Customers 10 and under must have a parent or older sibling stay with them, and seating for parents is provided. Still the entertainment provided at Let's Play is cheap, convenient and safe. Players get color coded tags on color-coded lanyards when they check in that reveal how long they can stay. The price is the same whether for games, DVRs, internet access or computer use to study, write and take a project home on a thumb drive.

DeBrooke's two sons, pre-teen and teenage,

help out by loading different games for customers and changing systems when the entertainment center gets busy. Otherwise, they are in male-heaven playing the newest games

**"People get bored, so you change the name of the game."**

**--Ray DeBrooke**

under their father's watchful eye, with no swearing or fighting tolerated on the premises. Girls come here too and typically play female-oriented games and watch music videos. Let's Play customers also come in for a cardio workout game, similar to zumba with music. Those range in age from six to 30 and bring their own towels so they can dry off during the energetic movements.

DeBrooke said the benefits in being downtown are considerable. "I can stay open when I want and close when I want. I don't have to open up at 4 in the morning on Black Friday," as mall tenants are contractually required to do. "Parking is closer so your customers don't have to walk a quarter mile to get to the store. It's more convenient here and there's more room."

The arcade has sufficient room to display a museum's treasure trove of neon signs. Dozens of vintage neon signs collected from around the country and restored are lit up and twinkling here. The colorful signs for Cheeseburger in Paradise, the Big Kahuna, bowling alleys and many other businesses add a historical, whimsical touch.

Antique pin ball machines, displayed out of reach on the store's mezzanine, indicate that DeBrooke is well aware that entertainment technology is constantly evolving. For 17 years, he owned the Video Stop, while his family had other video stores. He has a stash of remaining DVDs for sale for \$2 at his arcade.

"Technologies evolve. People get bored, so you change the name of the game," DeBrooke explained. "They change the maps, the scenery the guns and upgrade the graphics and use small enhancements." Black Ops 2, which was released in November is expected to sell 15 million copies at \$60 each. New releases such as John Madden 13, Halo 4 and updates cater to those continually challenges to their gaming skills. And that helps explain one reason for the success of Let's Play Arcade. It's less expensive to give a teen access to multiple games at Let's Play rather than of buying the home version of each of those, games that will soon be discarded when a new edition debuts.

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# How to Secure Your Network

By Chris Tagle

It's no secret that private and public networks have security issues that should be addressed quickly and assertively. Whether you have a Windows Server, Linux or regular desktop, all computers and networks are susceptible to hacking. Sensitive information stored on these devices is vulnerable to hackers and internal information theft.

You can strengthen and enhance your company's internal and perimeter network security by enforcing strict security checkpoints and enforcing protocols. This can be accomplished by hiring a knowledgeable and reputable IT company that should work to reduce vulnerabilities and prevent future outbreaks.

An IT company is able to manage and implement security practices against thousands of application level attacks. In addition, they have the expertise in technologies, such as VPN, Firewall/VPN, Unified Threat Management, Remote Access, Intrusion Detection & Prevention and Endpoint Security, that are vital for securing your network and sensitive information. Furthermore, they are able to safeguard your network against intrusions by implementing a perimeter gateway and applying security solutions such as IPS-1 and SmartDefense. These intrusion prevention solutions provide precise, real-time attack mitigation and granular forensic analysis, which establish a secure network perimeter.

Intrusive (hacking) traffic will try and merge with legitimate traffic which is called spoofing. These spoofing techniques bypass network passwords and security checkpoints if unfiltered. If proper techniques are applied, your IT Company can isolate intrusive traffic at your firewall. Isolating intrusion track at the point of entry is called SmartDefense, which maintains a high level of preemptive security. Denial of Service

You should consider Denial of Service a real threat. A DoS attack is an attempt to make a machine or network resource unavailable to its intended users. Just because a DoS has not hit your network does not mean it won't and never will. DoS attacks are a serious problem that do crash networks and if left unattended can result in network outages for days if not

weeks. In February of 2012 the notorious hacking group Anonymous managed to take down the CIA, Mexico's Mining Ministry and the State of Alabama's Department of Homeland Security.

An IT company can deploy a proactive double firewall that filters unidentified traffic and data signatures before they hit your network, in effect neutralizing any such attacks and minimizing downtime. This can only be achieved with the purchase of enterprise equipment such as Cisco, Sonic Wall or Barracuda NG Firewalls. Filtering intrusive traffic and blocking suspicious traffic from hitting your network is called banning the IP source. Banning IPs locate the source computer that is blocking access to your network.

Another security method is to limit the number of connections to your company servers/network and to allow specific users to access resources remotely, which is called whitelisting. These high level security configurations can only be implemented with enterprise level equipment. The use of home grade firewalls such as Netgear, Linksys and Trendnet that you purchase for under \$150 at your local Best Buy or CompUSA do not allow such strict configurations or protections.

The most compelling reason to hire an IT company is to prevent information theft and leakage. Hackers are always on the prowl and ready to pounce on vulnerable networks in order to steal usernames and passwords. Once your network is compromised, hackers implement phishing techniques to dig deeper into your network with the malicious intent of stealing confidential company information such as credit cards, customer list and trade secrets.

Despite horror stories of networks and servers being compromised, it's often your own employees who allow hackers to sneak without being noticed. In some cases, your employees engage in information theft because security policies and procedures were never implemented or enforced. Too often businesses leave themselves wide open to information theft either because they choose to use home grade products in commercial environments, or in extreme cases they choose to tackle security themselves. Home grade products cannot handle enterprise security policies and protocols.

If your current setup uses any of the following configurations, you are opening your doors to attacks and information theft.

- Using Windows Home Edition in a commercial environment
- Sharing files between local computers
- Having no password to login
- Leaving your default password on your router
- Using a free anti-virus solution in a commercial environment

When it comes to your company's security, you can hire a full time computer staff but you have no guarantee that they have enough experience to implement complicated security solutions. For businesses with IT staff, hiring an external IT company to handle security not only frees up resources but it allows your business to tap into their experience and knowledge base. More importantly, when it comes to your network security you want to hire the expert in that field.

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# Girl Scouts Mean Business

By Eileen Mattei

“Would you like to buy Girl Scout cookies? They are only \$3.50 a box.”

RGV Girl Scouts (7,500 strong in 340



Miss South Texas Tyler Zimmerman, a former Girl Scout, helped motivate scouts and talked about managing cookie sale money. (VBR)

troops) will be at your door and desk in January and February. They have been trained in business skills through the new Girl Scout Cookie College and are working on badges that range from Meet My Customers, Count It and Customer Loyalty to Marketing, Business Plans and P&L. And you thought it was only about cookie and knocking on doors.

In the past Girl Scouts learned the knack of cookie selling from their troop leaders. December 2012 brought the first appearance of Cookie College where the girls heard five businesswomen talk about five important factors in running a business: people skills, money management, goal setting, decision making and business ethics. That was followed by the girls, sporting blue, green or beige vests dotted with merit badges, using activities like role playing and Q&A to reinforce those elements.

As they develop skills, the Girl Scouts earn badges that are included in the program, “It’s your business, Run it.” The ascending age groups- Daisy, Brownie, Cadet, Junior, Senior and Ambassador-increase their business skills and understanding while simultaneously developing their confidence, courage and character. Cookie selling is a big step in creating women who might be business owners in the future, according to Danielle Altenburg, Market-

ing director for Girl Scouts of Greater South Texas (GSGT.)

Aided by their leaders, each troop creates a basic business plan, establishes goals, decides where they will sell and what they will do with the portion of cookie money they keep. They develop a budget, handle money, manage their product and learn how to talk and listen to customers honestly and responsibly.

The familiar face and voice of Marci Martinez, Action 4 news editor and anchor, began the discussion on developing people skills, particularly communication. “I need those skills to get people to talk to me. They have to trust me. My best tool is that I am from here. I’m just like you.” Martinez advised the girls to talk to people to become more confident. “Practice and talk to yourself in the mirror at home. Ask yourself if you want to buy cookies and answer. Say how important Girl Scouts are to the community. Remember that people want to know that you care about them. Practice, practice and greet them with a big smile.”

“You set goals, and some don’t work out,” Jo Wagner, CEO of CTO, Inc., a plumbing contractor, told the scouts. It’s okay to readjust your goals as you go through life, she said. Look to the future, and think about your goal for next week, next year, the rest of your life. “Start looking at goals so you wind up with a life you are going to be proud of.” She said girls can have career goals in all types of fields, from wind energy to medicine.

As a Girl Scout, Kat Lillie achieved the Gold Award, the equivalent of an Eagle Scout, and that gave her the confidence to apply for a scholarship. Today she is assistant curator at Sea Turtle Inc., thanks to good deci-

sion making. Decisions are based on what you have learned from your parents, teachers and as a Girl Scout, Lillie said. “Girl Scouts teaches us how to make good decisions, safe decisions, such as to work for good grades or to use cookie money wisely,” suggesting sponsoring a turtle tank as one option. “The decisions you make in Girl Scouts today are going to affect you later in life.”

Glamor radiated from Tyler Zimmerman, now Miss South Texas and a former Girl Scout as she talked about using your money wisely. “Selling cookies, you learn how to manage money and make good decisions,” said the UTPA junior. She advised setting goals and committing some of your money to causes you feel strongly about, such as Ronald McDonald House, can make you feel like a better person.

“Business ethics mean knowing in your head what the right thing to do is, to be able to take pride in what you do,” said Altenburg. “Do you love selling cookies?”

“Cookie sales is more than a fund raiser,” Altenburg explained, as she watched scouts getting motivated and practicing sales presentations. The 200-plus girls attending Cookie College agreed. “My goal is 342 boxes.” My favorite cookies are Samoas. What’s yours?” “Girl Scout cookies would be a nice gift for a friend.” The girls listed what they like about doing cookie sales. “It’s fun learning.” “I get to see people I know.” “I meet new people.”

In 2012, Rio Grande Valley Girl Scouts sold 420,324 boxes of tasty Mango Cremes, Peanut Butter Patties, Thin Mints and other flavors. They have brushed up their business skills and plan to sell even more in 2013.



At Cookie College, Girls Scouts began learning business skills such as marketing and customer service. (VBR)

# Up Periscope! It's 2013

By Susan LeMiles Holmes



I've decided to give you a list of things to worry about in the New Year. One positive side is that HR people will have lots of work to do...job security.

Your 2013 Worry List is brought to you by our sponsors: Uncertainty,

Technology, The Retiring Workforce, Regulation, Litigation and the Worship of Full Productivity. If you work in an HR Department large enough to have specialists in several areas, count yourself lucky. For the "one man shop," a membership in SHRM (Society of Human Resources Management) will help you prepare or react, whichever is required.

The number one concern on the worry chart, according to a majority of respondents to a national SHRM membership survey, is retaining, rewarding and engaging the best current employees. Baby Boomers are retiring just as technology makes it possible for people to maintain their professional portfolios on line outlining their accomplishments...a recruiter's dream! Your current employee pool is where you expected your next generation of leaders to come from. Your competitors need them too. Economic and regulatory uncertainty has pared your workforce of full-productivity performers to the bare bones. The reality of our current environment means it's somewhere between difficult and impossible to change compensation and benefit structures or to relieve the work load by hiring more people. Planners and fortune tellers walk a tightrope of forecasting scenarios, breathlessly waiting to see if they will have enough employees to make it through a crisis or take advantage of business opportunities. Daily life in the trenches is a tight squeeze with very little room for maneuverability.

SHRM's survey names worry number two as developing the next generation of leaders. Looks like a facet of worry number one to me. The Baby Boomers' long run in the workplace gave employers the time (even the luxury) to focus on productivity and profitability. With the advantages of technology, the workforce (even intellectual work) has been turned into a commodity. Executives are saying, "HR, this is your problem.....you need how much money?

What? Mentoring? That's not in our mission statement!"

HR worries numbers three, four and five are all melodies within the same theme: a culture that attracts the best performers, remaining competitive in the talent marketplace, and finding employees with increasingly specialized skills. Five out of the top ten issues on the list are talent/recruiting/retention concerns.

Policy revisions are on the radar for 2013 too, and the top three problematic policies seem to be considered urgent. Social Media policies will be addressed by 50 percent of survey participants, while about a third will tackle attendance/punctuality policies and another third will work on cell phone/distracted driving policies.

New compliance issues you might have to help your company and employees manage include quick and potentially contradictory implementations regarding payroll and benefit regulations. This may touch much more than just medical care. Legislators are looking at educational assistance, expiring tax cuts and paid time off.

Enforcement of the Equal Pay Act has recently been restructured by creation of a special task force consisting of the Department of Justice (DOJ), the Office of Federal Compliance Programs (OFCCP)

and the EEOC to "do whatever is within their power" to "investigate and eliminate unequal pay practices in the U.S." Yes, a noble cause. The surprise is that since the Equal Pay Act is enforced pursuant to the Fair Labor Standards Act (FLSA), the EEOC no longer has to wait until a complaint is filed to initiate action. Now, this agency, in conjunction with the other two, can combine their authorities to identify and prosecute potential offenders without a complainant.

By the way, multitaskers need to keep one part of one eyeball on world economic trends and events. It's a small world with a multinational workforce these days. You wanted a challenging job where you could really make a difference? HR folks should be the happiest people in America!

*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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# Finding the Right Spot

By Pat McGrath Avery

Selling beautiful, unique jewelry appealed to June Williams, who had no prior business experience, but did have a beautiful product. “I have a niece in England who spent six months in Venice and introduced me to Murano Millefiori, an Italian company that sets Venetian glass in sterling silver,” said Williams, a native of England.



June Williams satisfies her artistic and entrepreneurial interests with her Port Isabel boutique. (VBR)

Williams started small, displaying Murano jewelry at the Jackson Street Market Days in Harlingen, area fairs and festivals and the South Padre Island Market Days. Once she discovered the appeal of the fine jewelry, she decided to open her own shop named Tesori in the Mercado Market in Port Isabel. But the location--a small area at the back of the market--convinced her she needed better visibility. Williams informed other Port Isabel merchants that she was searching for a better storefront location and waited for three long years.

Finally a corner location on Maxan Street at Lighthouse Square became available. In Tesori's new home, Williams' artistic personality is evident in the carefully chosen and designed merchandising displays of Murano jewelry and other exceptional items that delight the senses. “I'm always on the lookout for a truly unique product line. I don't want to carry what someone in the area already sells,” Williams explained. “When I find something that is one-of-a-kind and will fit with my present lines, I contact the person who makes it.”

In November, Tesori celebrated the first anniversary in its new home. “My business increased 38 percent in the first year,” Williams said, a confirmation that a location with higher visibility for walk-in customers was essential. “We have a lot of traffic on the Lighthouse Square.” Filled with small shops and restaurants, the district offers a fun shopping experience for island visitors and Valley residents.

Williams welcomes the Winter Texans who are frequent Tesori visitors. “They come back every year to see what new items I have in stock, and they bring their friends. I'm developing a good base of customers across the Valley and from Mexico. They are great word-of-mouth advertisers. I love it when new customers tell me who sent them to the store.” What brings in repeat customers are items such as Consuela Handbags, Lava Ruffled Scarves, Deco Breeze Fans, LA Indulgence Shower Caps, Moyna Bags and The Gathering of Friends Cookbooks.

Williams noted that Tesori sells jewelry to men who are looking for gifts for the women in their lives. She's started a “wish list” system where women can identify the pieces they want. “That way, when the men come in, I know the exact pieces they want to buy.”

Now that she has her ideal location, Williams continues to look for ways to drive more traffic into her boutique. Tesori booths at the annual RGV Birding Festival and South Padre Island Market Days introduce her

to new customers. Williams attends the annual Dallas Market Show to find new product lines and is in negotiations for additional lines.

Williams noted the Port Isabel merchants have a good working relationship. “We work together on advertising and marketing,” she said. “We have hosted several successful wine and cheese events. That gets new people in the store and I offer a 10 percent discount during the event.” She advertises in the local newspaper and displays brochures wherever possible.

Williams spent 25 years as a Student Visitation Coordinator at Southern Methodist University in Dallas before retiring and moving to Bayview to be near her daughter, Tracy, who lives in Port Isabel. “I love it in the Valley, but I soon grew bored and needed something to do,” she said. And that boredom resulted in Tesori. Surrounding herself with creative, one-of-a-kind merchandise has given June Williams a rewarding second career and a continuing enthusiasm for distinctive new finds.

“My webpage is a weak point,” Williams admitted. “Customers repeatedly tell me they want to buy my merchandise online. At this time I only have a basic site, but that's a project Tracy and I are pursuing. It's an important priority.” Williams hopes Tracy will soon join the business and her other daughter, Michelle, will move to Port Isabel and become involved in the business, too. “It would help to have them finding their own product lines that appeal to the younger audience,” she said. “It would be fun to work together.”

In support of our troops, Tesori offers a military discount. The website address is [www.tesoriportisabel.com](http://www.tesoriportisabel.com) and the phone number is 956.434.2494. The store is open Tuesday through Sunday from 11:00am – 5:00pm.

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Relocating to Lighthouse Square in Port Isabel boosted Tesori's sales by more than a third. (VBR)

# Finding an International Bank

By UTPA Small Business Development Center

In October 2012, the Bureau of Economic Analysis of the U.S. Commerce Department reported that the exports of goods and services were nearly 37.6 percent above the level of exports in 2009. Even with such promising news, small business owners might find the idea of expanding their businesses globally a bit intimidating, but taking a business to this level is not much different from expanding locally. Essentially, global entrepreneurs just do a little more homework in finding the right contacts, the right market and the right bank.

Most small business owners select their bankers traditionally, that is, based on their domestic needs or due to a strong personal relationship. However, not all banks are fully-qualified to handle international banking services; this is particularly true for small and medium-size companies using local and regional banks that have a retail focus.

On the other hand, being a local or regional bank is not an automatic disqualification. There are some local and regional banks that focus on international services with a niche for helping small and medium-size businesses prosper in this area. Additionally, there are also banks that have corresponding relationships with larger banking institutions here and abroad. Other banks manage their international lending on a regional basis to satisfy these commercial needs through international bankers located in San Antonio, Houston or Dallas.

For small businesses looking to grow internationally, the following questions might assist in finding the right international bank to support these efforts.

- o What are the bank's international capabilities?
- o How much of the bank's business is international?
- o Does the bank have foreign branches?
- o Does the bank depend on correspondent or partner banks and who are these institutions?
- o How accessible are their international department bankers, are they local or in another city, and if so, how often do they

visit your area?

- o How are international services organized?
- o What is the range of services offered, such as confirming a Letter of Credit, processing drafts or collecting payments?
- o Is the bank familiar with SBA and EXIM loan programs?
- o What is the average size Letter of Credit they write?
- o What is the average size export loan?
- o How do bank fees compare from one bank to another?
- o Can the bank provide other services, such as buyer credit reports or trade leads, and at what cost?



An in-depth inquiry with a potential bank should also uncover how the lender can make a business more competitive through its international products and services. For a business that already has an established relationship with an in-

ternational bank, does the bank appear interested in learning more about the business or visiting its facility, and how accessible do they appear when a problem arises with the business' account?

It's important that growing small businesses take their time in choosing the right bank for their international finance. Business owners should start by analyzing their current bank. The decision may be to add another bank to supplement their international finance needs or to replace their existing bank. Whatever the case, it is important to shop around as one would for any other supplier. Asking for references from other global companies or obtaining a referral list from the UTPA Small Business Development Center, which also provides comprehensive trade assistance, is one way for small businesses to get started on their international business journey.

*The UTPA SBDC is components of the Business Development & Innovation (BDI) Group at The University of Texas-Pan American (UTPA) in Edinburg. For further information on BDI Group services, please call (956) 665-7535.*

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# The Effective Manager

By Michael Pruneda

In last month's article, which is part of the series, "Top Ten Ways to Prevent a Lawsuit," we learned the #2 way to protect your company from a lawsuit. Creating an employee manual and implementing company policies can protect your business from liability and promote efficiency and consistency in the workplace.

## #1 Management

Tony was hired as the manager of a discount tire company. He supervised his employees while they performed tire rotations, alignments and changed tires. As time passed, he became more relaxed with his duties and trusted that the employees knew how to do their jobs. He stopped examining their work and let them do as they pleased.

One day, one of his newer employees changed a tire and did not secure the lug nuts. The customer drove away and the tire came off the car, causing a collision. The driver died instantly. The family sued for negligence. They received a ruling in their favor due to the lack of reasonable care that was directly responsible for the death of the driver. Tony lost his job, and

the owner of the discount tire company had to pay the remainder of the judgment the insurance policy didn't cover.

Your business manager can make or break your company. An effective manager delegates responsibilities, manages day-to-day operations and keeps track of your budget. Failure to perform any of these responsibilities can result in reduced profitability and profitability, and ultimately increase the probability of a lawsuit.

Cost overruns are always a threat to a thriving business. One of the responsibilities of a manager is to ensure that spending coincides with the budget. If there is an increase in spending, it is important for the manager to compensate for the added expense to avoid cost overruns and going over budget. If bills are left unpaid, then the likelihood of someone placing a lien on your business, or suing you in court, increases. This causes tremendous financial instability that can affect your lines of credit, your ability to sell your property and your business reputation.

A manager must also be able to assign and delegate responsibility to other employees. They must be able to match an employee to their duties based on qualifications and experience. Managers must also clarify employee roles and job expectations. This creates a secure environment for the employees and also a productive one. When a company runs efficiently, it lowers costs, employee turnover and the likelihood of an employee suing you for wrongful termination.

Managing the day-to-day operations of your business is not an easy task. A good manager can be relied upon for the planning and execution of company goals, employee performance and overall productivity. If employees are not doing their jobs due to distractions, such as personal use of phone and the Internet, or if they are being harassed by another employee, this can have a negative impact on the company. Clients are not receiving services and the contracts are not being fulfilled. This can result in lawsuits that can have a devastating impact on your business. A manager should be able to supervise employees properly, meet goals that are realistic to the employee's abilities and raise company morale if necessary.

We all want to trust that our business manager is competent, responsible and above all, reliable. An effective manager sidesteps obstacles and prevents situations from escalating beyond the company's control. They also are valued for their ability to manage employees and bring out their best performance on a daily basis. They create an environment that is safe and secure for your employees and for you as well. No business owner wants to be plagued by employee and customer complaints. Nor do they want to be served with countless lawsuits as a result of failure to perform or complete contracts. It is in the best interest of your company to hire a manager who is dedicated to your company's goals and knows how to perform and execute functions to attain them.

*If you have questions regarding what type of manager would be good for your business, contact Michael Pruneda from The Pruneda Law Firm at 956-702-9675, or via web at [www.themcal-lenbusinesslawyer.com](http://www.themcal-lenbusinesslawyer.com) or [www.michaelpruneda.com](http://www.michaelpruneda.com).*



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# Insuring Coastal Counties

By Eileen Mattei

No one likes dealing with the Texas Windstorm Insurance Association (TWIA), but at the moment, no alternatives exist. TWIA, started by the Texas legislature to be the insurer of last resort for the 14 coastal counties' property owners, is currently the only property insurer since private companies left the market after a series of disastrous hurricanes. An audience of realtors, insurance agents, contractors, engineers and business owners who gathered in Harlingen knew those facts, but they were ready for a change for a multitude of reasons.

In 2012, TWIA insured \$72 billion worth of Texas coastal properties. But TWIA, created by the legislature, is not considered financially viable and wouldn't be able to cover major losses. Why not? The general consensus faults an antiquated, manual claims handling process, the use of claims adjusters with no Texas experience and management decisions that appear unwise.

"TWIA is the most difficult company that we as agents have to deal with," acknowledged Bob Shepard of Shepard Walton King Insurance Agency. So gaining an understanding of the direction of windstorm insurance, including the possible problems and solutions facing Texas coastal county property owners, is important to numerous Valley businesses.

Port Aransas Attorney Charlie Zahn chairs a TWIA task force which is working to remedy TWIA deficiencies and at the same time deflect anti-coastal bills due to be proposed by inland legislators. While the first tier coastal counties have seen windstorm insurance rates rise by 50 percent since 2005, there will be a push by some legislators in 2013 to raise the insurance rates another 46 percent. One proposal would add a vehicle registration tax just for coastal counties with the proceeds going to TWIA. Proposed bills in other years would have put caps on windstorm insurance for homes at \$250,000 and \$1 million for commercial.

Zahn for one does not see TWIA's financial weakness as merely a coastal problem. Coastal counties are not appreciated for their huge contribution to Texas economy. They account for 38 percent of state GDP while the other 240 counties bring in 62 percent. When the coast and its ports are crippled by a major storm, the rest of the state suffers, too.

The way to make windstorm insurance available, affordable and viable is to bring private insurance carriers for windstorm back to Texas. "Lawmakers need to incentivize private markets," Zahn said. That will happen eventu-

ally by showing that Texas has a viable reserve, with the full faith and credit of Texas brought into the process so bonding companies feel comfortable. Other important steps are improving the claims handling process, putting a time limit on litigation and having the governor appoint the TWIA board.

Texas windstorm premiums amount to approximately \$400 million annually. The task force is recommending a commitment to build the Catastrophic Reserve Trust Funds (CRTF) to \$7 billion to develop financial stability. That number is based on an event model which pegged the losses from a 250-year storm at \$7 billion. The task force recommends putting half of TWIA funds in the trust fund to build a cushion for a catastrophic event. "If we can get hold of claims handling process and not have a catastrophic event for several years," this could happen, Zahn said. In addition, a 3.9 percent surcharge on windstorm insurance premiums has been proposed. "We don't like surcharges on just the 14 coastal counties, but we have to be realists."

TWIA's claims handling process has been taken to task previously. Zahn noted Galveston's storm loss was \$880 million, but TWIA ended up paying out \$3.5 billion, due to litigation and delays. He cited one woman who filed a \$49,000 claim and received

Charlie Zahn. (VBR)

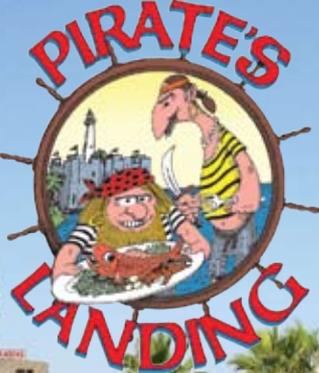


\$249,000 from TWIA.

"Litigation is not the answer," said the Port Aransas attorney. He has proposed an alternate dispute resolution policy be part of new legislation.

"We looked at every plan to provide windstorm insurance in the U.S., looked at the problems," Zahn concluded. "We feel like what we are proposing has the ability to work."

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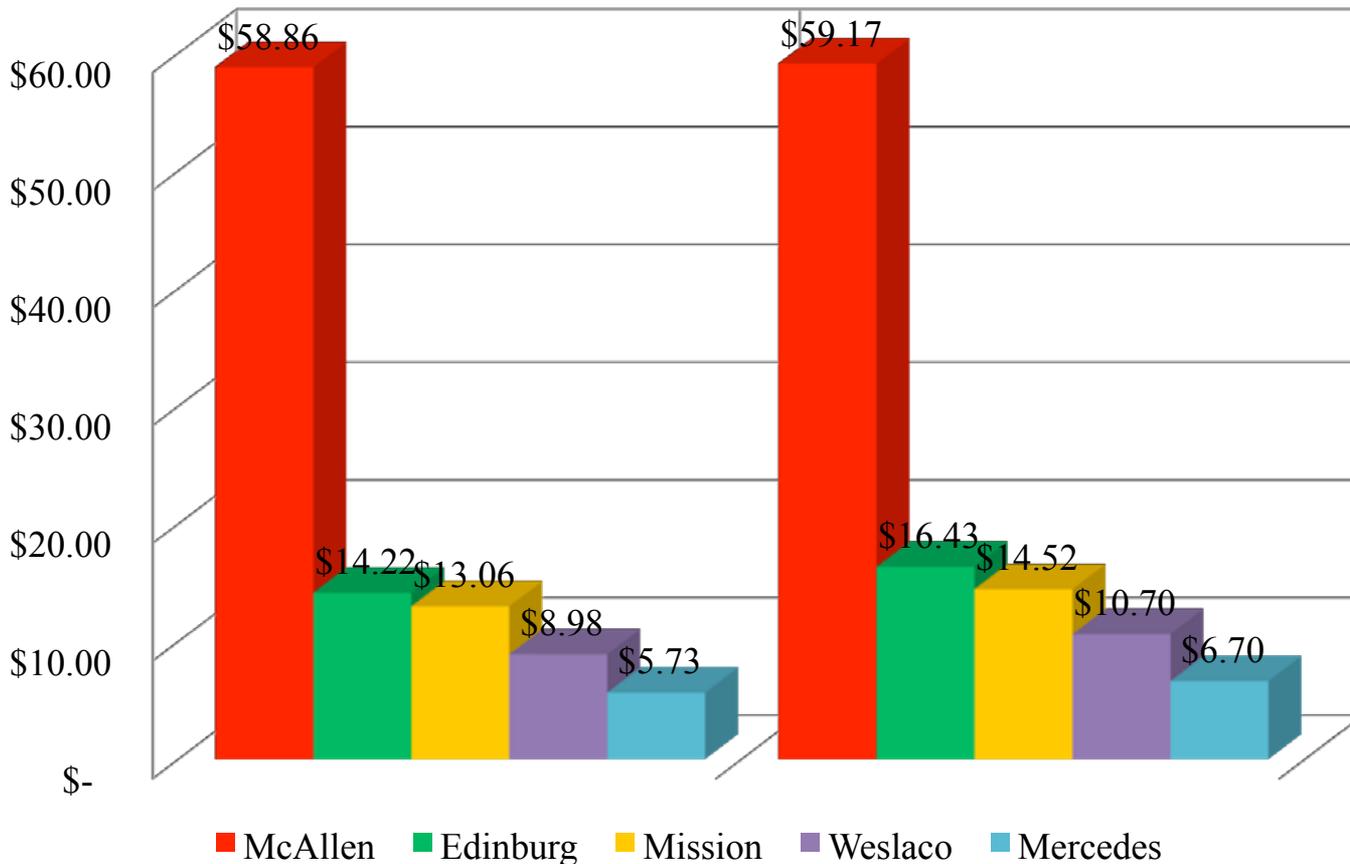

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# Sales Tax Collections 2008 vs 2012



McAllen sales tax revenues for 2012 (\$59.17 Million) topped McAllen's highest year on record 2008 (\$58.86 million). This is a pretty amazing fact, given that over the past 4 years the retail market in Edinburg, Mission, Pharr, and Mercedes have had spectacular growth. JC Penny, Academy, Target, and a host of other retailers now have locations in cities other than McAllen.

*All figures in the graph to the left are in Millions.*

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# New Years Resolutions for Businesses

## *Special to VBR*

At the beginning of every new year most of us begin to think about the things we did not accomplish the previous year, the things we want to do differently in our life in the year to come, and the things we can do to improve our lives and the lives of others around us. This is just as true in business as it is in our personal lives. At the beginning of each year, every business should assess what they did correctly in the previous year and where they can make changes to improve their business in the year to come. The following are some tips to use in order to improve your business in 2013.

### **Learn how to delegate and do more of it.**

There are so many things to do when you're running a small business, it's easy to delude ourselves that we need to do all of them. Then we wonder why we're so tired and frazzled and have no time to do anything else. Determine Your Personal Return on Investment, and decide to let someone else do some of the tasks for a change. Delegation is the key to a healthy work-life balance.

### **Promote your business consistently.**

Too often the task of promoting a small business slips to the bottom of the to-do list in the press of urgent tasks. If you want to attract new customers, you have to make promotion a priority. Hire a marketing expert, or take the time to create a marketing plan on your own and follow through.

### **Make business planning a weekly event.**

Planning is vital if you want a healthy, growing business. Business planning lets you take stock of what worked and what didn't work, and helps you set new directions or adjust old goals. Set aside time each week to review, adjust, and look forward - or even better, make business planning a part of each day. Not only will this help you avoid costly mistakes and stay on track, but you'll feel more focused and relaxed.

### **Learn something new.**

What you choose to learn may be directly related to your business or not. Learning something new will add to your skills and add a new dimension of interest to your life - another important part of achieving a healthy work-life balance. Depending on how you choose to learn, you may meet new and interesting people, who may become customers, colleagues, or friends. How will you find the time to learn something new? By delegating, remember?

### **Join a new organization or networking group.**

There's nothing like talking to other business people for sparking new ideas, refining old ones, and making contacts. Whether it's a group specifically designed for networking or an organization dedicated to a particular type of business, in person or over the Internet, making the effort to be a part of a group will revitalize you and your business.

### **Give something back to your community.**

There are all kinds of worthy organizations that make a difference in your community. Make a New Year's resolution to find a cause that matters to you, and give what you can. Make this the year that you serve on a committee, be a mentor, volunteer, or make regular donations to the groups in your community that try to make the place you live a better place. Nothing will seed and grow goodwill for you and your business better.

### **Put time for you on your calendar.**

It is important to take the time to recharge and refresh yourself; a healthy work-life balance demands time out. All work and no play is a recipe for mental and physical disaster. So if you have trouble freeing up time to do the things you enjoy, write time

regularly into your schedule to "meet with yourself" and stick to that commitment. If you won't invest in yourself, who will?

### **Set realistic goals.**

Goal setting is a valuable habit if the goals lead to success rather than distress. Make a New Year's resolution that the goals you set will be goals that are achievable, rather than unrealistic pipe dreams that are so far out of reach they only lead to frustration.

### **Drop what's not working and move on.**

All products aren't going to be super sellers, all sales methods aren't going to work for everyone, and all suppliers or contractors aren't going to be ideally suited to your business. If a technique or a product or a business relationship isn't working for you, stop using it. Don't invest a lot of energy into trying to make the unworkable workable. Move on. Something better will turn up.

*Information courtesy of <http://sbinfocanada.about.com/cs/management/albizresolutions.htm>*



# In the Spotlight



Left: Mendel & Hunt of Edinburg celebrated their 65th Anniversary in December. (Courtesy)



Right: The Brownsville Chamber of Commerce held its holiday mixer at the Brownsville Museum of Fine Arts on Thursday, December 13. "Blue Suit" Santa (Brownsville Police Department sponsored) was kind to everyone, even the little people. (VBR)

Right: Dr. Robert Nelsen, UTPA President; Dr. Francisco Cigarroa, UT System Chancellor; Dr. Juliet V. Garcia, UTB President and Gene Powell, UT System Chairman, gather at the announcement of the UNiversity of Texas for the Americas project. The proposed university would have campuses in Brownsville and Edinburg; the medical school component would be located in Harlingen, and the administration would be located in McAllen. Estimates indicate the proposed new university would create about 10,000 high-paying jobs. A bill to consider approval of the merger and proposed university will be submitted to the Texas legislature for the upcoming session beginning January 2013 in Austin. (Courtesy)



Bottom: On December 12, Time Warner Cable and Michael Irvin presented SignatureHome at Quinta Mazatlan in McAllen. Guests were treated to Irvin's "Excellence is Time Warner People" speech. (Courtesy)



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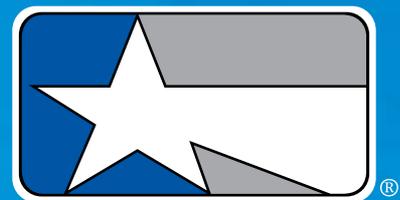
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