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VBR

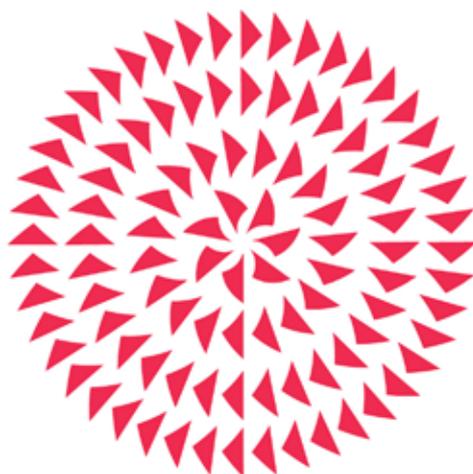
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Swimming in Deep Water Takes Years to Master

By Todd Breland

Year after year, you keep getting it done. How? Ten, 25, 50 and even more – we have local companies still opening the door and serving customers as they have for decades. Congratulations!

We want to hear from you. If you own a south Texas business or you know someone who does, and the business has been in existence for the milestone years mentioned above, please write to us so we can showcase the company's success. Why is VBR doing this? Because you've earned it.

Owning and managing a locally established company takes hard work, some luck and a drive to do what you do. These accomplishments deserve recognition in your pro-business news magazine, Valley Business Report. As this publication is celebrating its four-year anniversary, we haven't climbed near as many mountains as many local businesses have, so we want to recognize those companies for their persistence, determination and no-quit attitude.

Surviving during the many economic turns of the last 10, 25 and 50+ years is no ac-

cident. You must be doing something right. And not just something – somethings. Email editorial@valleybusinessreport.com the company name, number of years in business, owner/president, contact information and we will be in touch to profile the organization's historic anniversary. VBR will be featuring companies in upcoming editions (in print and online) showcasing where it all began and through the years leading to your company's mark in history.

As we all know, there is no handbook issued at startup that promises success, longevity and sanity. If so, send the handbook to me. Four years ago, I had more and darker hair. But thanks to you, the Rio Grande Valley business community, we have a product that connects business leader with business leader.

We look forward to celebrating your company's anniversaries because success encourages success. All behavior is emulated. The philosophy of our



publication focuses on sharing positive business news as a catalyst for future economic development. Good news motivates people in the direction we want for south Texas. Your story will have a positive impact on today's startups and thousands of other companies. You have

accomplished feats many dream of, and this is your opportunity to receive the recognition so greatly deserved.

In many ways, VBR is a new magazine but we have been blessed since September 2009 to learn about many local companies, its fearless leaders and share those success stories with thousands of readers. Please help us recognize companies for beating the odds. South Texas is rich with fearless entrepreneurs who took the plunge and are still surviving amongst the sharks. Honoring you has officially begun. Stay tuned ...

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Hunting Season – A Tradition Continues

By Eileen Mattei

Hunting season seems to start in the Rio Grande Valley when brothers Justin and Chris Curl put on their annual **Texas Hunters and Sportsman Expo**. While whitewing dove season officially opens in September, the three-day, mid-July expo ramps up the anticipation for hunters the way that Christmas decorations get kids excited for Santa Claus' arrival. Hunters begin to prep their gear and consider upgrading to the newest products on the market. Having the right guns and ammunition is only the first step of going hunting.

The expo, started in 1990 by the late Jerry Curl, Justin's and Chris' father, occupies the entire McAllen Convention Center for three days. It has drawn as many as 30,000, with children admitted free. Attracting hunters with the convenience of one-stop shopping, the expo displays the dozens of necessities and accessories that surround a south Texas hunting trip. Among the products to consider are deer blinds, feeders and solar chargers for the feeders; clothing, snake chaps, and a red-light flashlight from the Tactical Light Brothers; compound bows and archery supplies; winches, meat cleavers and knives with staghorn handles; gun safes, gun case, binoculars and trail cameras.

Hunting Dogs and Gear

Chris LaCrosse said it takes a solid three months to train a hunting dog. At **Line Drive Retrievers** in Los Fresnos, he has 20

large screened kennels where he boards labs, pointers and retrievers so he can work with them every day. The first month concentrates on obedience, the second on mouth habits (holding the animal), and the third on field proofing, which is learning how to handle different scenarios.

"The key to training a hunting dog is repetition," LaCrosse said. "The dogs learn from us. Then the owner comes in and learns how to work with the dog in a weekend. Most owners, at least." About 25% of the gun dog academy's clients bring their dogs back to LaCrosse each year for a month-long refresher course.

Line Drive trainer Trent Townsend demonstrated the tiny steps involved in educating a hunting dog as he worked with several labs. Townsend had Newt sit until released by the sound of his name. The dog raced in the direction Townsend was pointing. Coursing the tall grass, Newt found the dummy placed there, and upon hearing Townsend's whistle, returned to him. Other dogs were equally eager to hunt, sometimes jumping the gun, even in the mid-summer heat.

Out in the field, hunters need protection from nature and for their gear. **Hilsport's** signature prod-

Trent Townsend and Newt head back to the kennels after a training session at Line Drive Retrievers. (VBR)



ucts are the gun mattress and snake-resistant chap. The heavy-duty gun mattresses, which are available to hold four to eight guns, provide quick and safe access to the guns while hunters drive around a hunting lease or ranch. "They are particularly popular here in south Texas because so many hunters drive on large ranches. It protects the gun while on the hunt, but has an easy access flap so hunters can pull out their guns," said Terrie Crocket. She noted that one Harlingen attorney had the good luck and foresight to be wearing Hilsport snake chaps when a



Hilsport's gun mattress is popular in the Valley. (Courtesy)

Eddie Ruiz and Javier Jerez have launched South Texas School of Taxidermy. (VBR)



rattlesnake struck his leg.

The Harlingen company makes custom gun cases of durable Cordura fabric for all types of guns, as well as gun rests, seat-back gun racks, bird and shot bags, and bow cases.

P o i n t Blank Sporting Goods in Pharr has a seven-lane archery range and a 14-lane shooting range. About two months before the archery deer and cross-bow deer seasons begin, bow hunters start practicing on the range, the only indoor archery facility within 150 miles,

said co-owner Felipe Cavazos. Two weeks before regular hunting season starts, Point Blank is flooded with hunters. "All they have to do is sight in their rifles. They shoot a little bit but not with the same amount of preparation of the bow hunters." The family friendly entertainment center offers gun safety classes for hunters and others.

Much of Texas' hunting land is privately owned, accessible only to friends, families or hunting rights lessors. With supplemental income as an enticement, Texas Parks & Wildlife actively recruits land owners to sign short-term hunting leases, to make more hunting ground available. TPWD seeks dove quail, hog, and rabbit habitats, preferably on tracts bigger than 100 acres that have foods such as sunflower or grain fields along with rangeland. It pays rent of \$2-\$10 acre. Only hunters with public hunting permits are allowed to access the various APH tracts.

Guides

Charlie Buchen of **Tailchasers** guides duck hunts out of Port Mansfield, using his air boat to reach blinds in shallow water. His clients, primarily out-of-the-Valley hunters, come for the pintail, redhead, teal, widgeon gadwall, and shovelers that congregate on the Lower Laguna Madre in the winter. "Most of them are pretty experienced. They have done it before and want to see something different. One thing they won't find here," he said, "are the big crowds of hunters seen farther north."

Buchen supplies decoys and sometimes hunting dogs for his clients, who can expect a satisfying season. "What will make hunting good this year is that it has been dry all over the state. Dry ponds force the ducks south to us," Buchen said. And that's not the only bright spot for hunters.

"It seems like there are more whitewing flying this year than last year." He predicted that whitewings will be plentiful all over the Valley, helped by summer rains.

Abundant sunflowers indicate that south Texas whitewing hunting should be very good this year, according to guide Doug Dunkin. "I have a group of 50 coming in to go whitewing hunting in Cameron County. Everybody wants to shoot on the opener," the first chance to legally hunt the projected vast bird population. Those hunters will stay in Harlingen lodging, but other hunters he guides prefer on-ranch accommodations.

"We do a lot of trophy whitetail hunting along with turkeys and javelina. Exotic hunting has gotten really big," said Dunkin, who in the past has had 85% of his clients



Game processing accounts for a quarter of Aguilar Meat Market's business. (VBR)

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from Texas. “Trophy hunters outside of Texas are starting to discover nilgai and want them for their trophy rooms. Some ranches are now managing nilgai like their trophy deer.” Like other exotic species, nilgai, an animal from India, can be hunted year-round, although **Dunkin Guide Systems** does not offer hunts in the summer.

After a day of hunting, **Aguilar Meat Market** is the next stop for some hunters. Green-brown camouflage butcher paper is one indication that the Edinburgh market takes its custom deer and wild hog processing business seriously. In fact, game processing accounts for about 25% of their revenue. Aguilar has a full menu of services that begins with basic processing fees for bucks, does, hogs, nilgai and exotics. Carcass size in some cases determines the fees. Dry sausage and jerky, fresh sausage, smoked sausage and breakfast sausage provide hunters with memories of their day in the brush.

A highly successful hunt often leads hunters to seek a taxidermist who can immortalize their trophy. Experienced taxidermists Javier Jerez and Eddie Ruiz have started one of the region’s newest hunting-related businesses, the **South Texas School of Taxidermy**. Ruiz, who also runs Texas Whitetail Taxidermy, explained the numerous steps in the taxidermy process: fleshing, salting, tanning, and mounting. “Tanning makes the skin last much longer,” Ruiz said, although some taxidermists use a dry preservation method.

So many people had asked about learning taxidermy that Ruiz and Jerez decided the Valley could support a school. They are forming classes that will include game warden instruction, animal anatomy and hands-on preparation of fish, deer, exotics, bird, and bobcat mounts. The two-week course runs 80 hours; the three-week night class is 60 hours; and the six-week course is 240 hours.

“Taxidermy keeps you keep busy all year long,” Ruiz said. Deer and exotics, primarily as shoulder mounts, make up 65% of his business.

From before hunting season starts until long after it ends, numerous Rio Grande Valley hunting-related businesses cater to a large market of enthusiastic outdoorsmen and women.

For more information, contact: Line Drive Retrievers, 739-2142 or rgvhuntingdogs.com; Hilsport, 412-1747 or hilsport.com; Tailchasers, Charlie Buchen 605-6409; Dunkin Guide Systems, 873-3850; Point Blank, 992-8799 or pointblanksg.com; Aguilar Meat Market, 383-2231; South Texas School of Taxidermy, 648-8467.

Newt, a hunting dog in training, jumps in the water to retrieve a target. (VBR)



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Edge 3D: Turning Ideas into Reality

By Eileen Mattei

For Chuck Kennedy, the hot new field of 3D printing is not that new. He has been in the industry for 20 years, going back to the days when the process was known as rapid prototyping. Originally an engineering technician for the earliest machines, Kennedy started his own equipment service company specializing in Polyjet™ 3D printers in 2006. In May 2012, Kennedy launched his EDGE PDM in Oregon and began helping people turn ideas into prototype reality with product development services.

One year ago, Kennedy relocated Edge PDM to the Rio Grande Valley, bringing with him one of the largest selections of industrial, in-house Polyjet 3D printers in North America. Through the Edge Web site, his nationwide slate of customers followed him. Fortune 100 companies and the large corporations in North Carolina and California, as well as startups, have contracted Edge to make their prototypes and help develop their products. Edge's 3D printers have turned out medical and surgical devices, cell phone cases, emblem logos, gas-kets, self-defense devices, rubber-like golf grips,

and fluid transfer tubes for the oil and gas industries. Many items now have patents pending.

“We can turn projects around that day or the next business day. It truly is rapid prototyping,” Kennedy said. There are two types of manufacturing, he explained. The first, subtractive, involves removing material with a lathe or through machining, for example, to create the product. Additive manufacturing, in contrast, describes what 3D printing does: it adds layer after nearly microscopic layer of a polymer resin to build a product to exact specifications.

The magic of 3D printing creates solid and hollow objects of various polymers. (VBR)



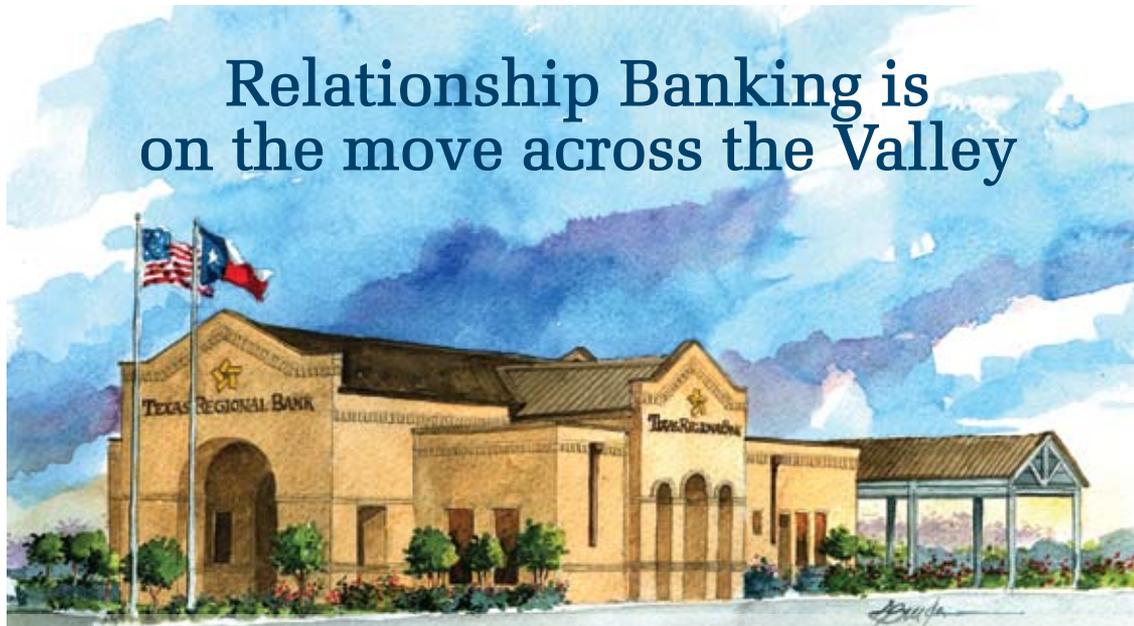
As a job shop for prototyping, design and development, Edge invested in five of the highest capability 3D printers on the market, Kennedy said. “We can build prototypes with very high accuracy and high resolution.” Instead of jetting ink onto a 2D platform, the Polyjet streams a polymer resin in a threadlike manner. Each layer is only .0006 of an inch thick. Many products are tremendously intricate.

CAD 3D software programs such as SolidWorks, ProE or Catia provide the file formats that guide the 3D printers which externally resemble massive photocopiers. Inside, a moving head goes back and forth over the foundation surface putting down layers and curing them with a UV light source. Surfaces and layers of a single component can incorporate different resins, resulting, for example, in pliable rubber sides with a rigid plastic top.

If customers cannot create 3D file formats, Edge PDM can transform the customer's sketches or drawings into 3D programs. Some customers arrive with only an idea and have Edge do their design work as well as prototyping.

“We do iterations – tweak, tweak, tweak -- until the customer is happy, and their idea matches the reality they're holding in their hand,” Kennedy said. Most customers ask for one to three iterations of their prototype product, although it is not a cheap process. A silver dollar size prototype can cost \$75-100. But the possibilities are wide open. Edge has produced prototypes not knowing what they were part of until the product was announced, like the

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Edge has already done prototype scale models of power plants, Kennedy said. He brought in Luis Galvan, who has an architectural degree from UTSA, to develop Edge business, particularly the use of 3D detailed architectural models.

The resins used by 3D printers to 'print' provide a wide range of flexibility, rigidity and durability. Products can be as flexible as a gum eraser, as hard as a printing press roller, or as strong as ABS plastic. Beyond that, Edge can provide custom services like making a silicon mold of a prototype and casting a urethane copy of the part. That allows people to get a limited production run of up to 75 copies. The company also offers custom painting and chroming.

In fact, Kennedy said Edge PDM will be investing in short-run additive manufacturing in the Valley. He plans to bridge the gap between prototypes and high volume production on another type of 3D printer. Edge is already applying finishes and offering laser engraving and cutting on the components to suit

Chuck Kennedy. (VBR)



customers' needs.

Kennedy said Edge's staff of four switches between business development, graphic and Web design, production and CAD design. "We wear a lot of

hats. This is a startup. We're just starting to get going."

For more information, see edgepdm.com.

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Fruitful Arrangements Bring Success

By Eileen Mattei

“What I enjoy is putting people to work and giving them the opportunity to feed their family. That’s more gratifying to me than anything else,” Maurice Welton said. Since 2007, he has opened four Edible Arrangements stores in the Valley. The store’s artfully cut fresh fruit baskets and bouquets have become a welcome addition to parties around the Valley. Welton is pleased that the demand for Edible Arrangements products keeps 16 people employed cutting, arranging and delivering fresh fruit along with colorful chocolate-covered fruits.

Welton got his start in food service at 14, washing pots at a bakery. He found his calling when the night baker mentored him, showing the Bronx teenager how to measure ingredients and prep food. “Food service offers lots of joy. I realized if I did it really well, wherever I went, I’d have a job the rest of my life.”

Welton joined the U.S. Army and attended the prestigious culinary school at Johnson & Wales University. “Everybody’s dream as a culinary grad was to have a restaurant. I got into the management side because that’s where the money was.” As an army food inspector, Welton was assigned to the McAllen plant that

made the military’s Meals Ready to Eat and stayed in the Valley for five years.

After leaving the army, Welton saw the owner of Edible Arrangements talking on TV and became intrigued by his product and philosophy. After the franchise vetted Welton, he chose McAllen as the site for his first store.

Being part of a franchise provides name recognition and helps open the market for your product, while the Web site speeds Internet ordering, Welton said. “Franchises work so well, because they are going to reliably provide the same thing every time.”

Yet franchise arrangements have to be a win-

Maurice Welton encourages the crew at his Edible Arrangements store in Harlingen, one of four he owns. (VBR)



win for both parties, and operating a franchise requires hard work and long hours. “Nothing works by chance, nothing,” Welton said. “It all works by getting up and doing it, having disci-

An advertisement for South Padre Island. The background is a scenic view of a large, modern building with a white roof and a blue wall, situated on a beach. The text is overlaid on the image. At the top, it says "Why plan an 'event'... When you can have a Totally Beachin' event on South Padre!". In the bottom left, there's a large, stylized "TOTALLY BEACHIN'" logo. In the bottom right, there's a logo for "South Padre ISLAND" with three colorful umbrellas above it. At the very bottom, there are details about fireworks and concert series, along with a phone number and website.

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pline and passion.”

With successful stores in McAllen, Harlingen and Brownsville, Welton decided a year ago to open a store in Weslaco’s downtown, siting the newest Edible Arrangements on Texas Avenue rather than selecting an expressway location.

“There is something about Weslaco downtown. I liked it. I felt good about it,” Welton said. “But I had to fight like a dog for it.” Welton convinced the franchise that he knew where the heartbeat of the city was. “Hernan Gonzalez and Alicia Aguilar of the EDC opened the doors for me and told corporate it would work. I love how they have helped me out. I couldn’t have done it without their support.”

Welton, a straight from the shoulder talker, returns to the importance of giving back to his community and mentoring others. “That’s when I see the fruits of my labor.”

Welton’s own role models include an 85-year-old sushi chef who is still working, still learning. “It’s about getting up every day and enjoying what you’re doing. Success comes to those who do it right, who are persistent. You’ve got to have growth, meet challenges, learn more and more.”

Welton walks his talk. He goes to each of his stores every day, including Sundays. “I won’t say I’ve made it, but I’m happy.” But the number of customers picking up fresh fruit salads, gift boxes, and elaborate fruit arrangements are only one factor of his happiness.

The August 19 opening of the Weslaco store doesn’t indicate a home run as far as Welton is concerned. “It won’t be the last store I open.”

For more information, see ediblearrangements.com or call 668-0555, 428-3770 or 350-5200, 447-3533.



Fresh fruit bouquets are irresistible. (VBR)

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A Head for Business

By Ellen Lambert

You might say Luzie Maxwell-Lewallen has a head for business. She's certainly made a business of heads – and scalps and hair. A fixture on Nolana and Second, Maxwell-Lewallen has operated Luzie's Hair Designers salon for 32 years. Her journey from Germany to the Valley exemplifies her persistence and positive, never-give-up spirit.

Maxwell-Lewallen learned her trade cutting, coloring, and styling hair in some of the best salons in Saarbrücken, Germany where she was born and raised. She learned just enough broken beauty-parlor English that when her neighbor, an American airman, asked her to marry him, she understood, agreed and followed him to McAllen.

Knowing little English and zero Spanish when she arrived in the Valley in 1971, Maxwell-Lewallen knew she'd have difficulty passing the Texas State licensing exam. A friend brought her case to the attention of a board examiner in Austin who agreed to look into her situation.

While waiting for a decision on her special application, Maxwell-Lewallen threw

herself into the only job she could get -- working long hours as a seamstress in the un-air-conditioned Dickey plant, sewing zippers into uniform pants. Unable to speak a syllable of Spanish, she still made friends with the other employees and enjoyed her time there. "It was my very first paycheck in the United States, I was one proud baby!" she recalled. "Anyone who thinks they can't make it in the Valley because they don't speak Spanish is just wrong. I am living proof that where there's a will, there's a way."

The licensing board made an exception for Maxwell-Lewallen, granting a "reciprocity" relationship with Germany, accepting her credentials, and allowing her

to operate in Texas. Her situation opened the door for similar arrangements for operators from other countries.

Papers in hand, Maxwell-Lewallen approached the owner of an upscale McAllen salon, The House of Charles, and asked for a job. He had just two questions for the newbie: "Can you work?" and "Will you make me money?" She proved very quickly that she could do both. Soon clients were flocking to her, attracted by her European mystique and cheerful personality. Of course, it helped that she is very good at what she does. "Well, I guess so, they kept coming back and referring their friends." When she moved to another salon, she found her clients were loyal, and her book of business continued to grow.

When a few years later, Maxwell-Lewallen remarried, her spouse, an entrepreneur, strongly encouraged her to go out on her own. "I was terrified to do that. You could say it was the bravest thing I've ever done," she recalled. With no formal business training, she opened Luzie's Hair Design, plowing every dime she made back into the shop, buying more products, equipment and supplies.

Around that time, the early 1980s, the economy was bad and businesspeople everywhere were struggling. A local television station interviewed Maxwell-Lewallen about how she was faring. With her trademark smile and positive persona, she proclaimed her business was doing great. Her upbeat pronouncement resonated with viewers. The publicity brought her instantaneous attention and lots of customers. She never looked back.

Luzie Maxwell-Lewallen with her employee of 20 years, Coetta Carruth. (VBR)



Over the past three-plus decades she's expanded, contracted, and experimented. One of her current staff of four has been with her more than 20 years. Through all the changes, her shop remains much as it always has, an oasis of positive thinking. "Like I tell everyone that sits in my chair, enjoy yourself. This life of ours, it is meant to be fun."

Is there a bucket list? Might Maxwell-Lewallen slow down? "Not really. I would like to travel. Maybe a European river cruise, or sit on the veranda at Villa Casa de Paraiso in Acapulco." Currently she's reading the book "American the Beautiful" by Dr. Ben Carson, about keeping the American dream alive. That's something she knows more than a little about. "You can do anything you set your mind to, absolutely anything. There is nothing stopping you," she said, all smiles.

Maxwell-Lewallen is quick to credit her success to the many who have helped her along the way. "I've been very lucky. A friend helped with the licensing, another helped me expand." She even had help finding love again. Her last boss introduced her to a friend of his. The blind date turned out just fine: "Yes, I married him."

Luzie Maxwell-Lewallen is keeping the American dream alive, one head of hair at a time. Perhaps when she's done with the book she's reading, she'll write one herself.

For more information, call Luzie's at 686-5301.



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When You Can't Pay Your Taxes

By Mike Webb

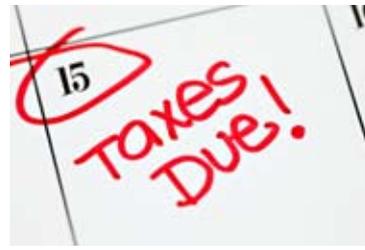
It's not unusual for a CPA to hear of people who owe \$50,000-150,000 in back taxes. Some people owe millions of dollars. But the public seldom hears about the cases involving large amounts of back taxes, because financial information is very personal and confidential. Few people willingly divulge such information. Yet most people who owe huge sums in taxes are just like me and you: people who work for a living. The average American pays Uncle Sam on time and seldom encounters any difficulty with the Internal Revenue Service. Nevertheless, people do find themselves in a legal and financial predicament involving unpaid taxes.

Cases involving mountains of back tax debt usually fall into two categories. The first category involves an individual or couple who has encountered a major setback in their lives and find themselves owing more than anyone could imagine. I met one couple like that: they had watched their money closely and had been self-employed for about 25 years, taking home a combined income near \$80,000. When the husband had surgery, the recovery period took a more time than expected. Bills piled up, and

income slowed considerably, making tax payment more difficult. After a period of owing back taxes, the man became disabled and could not work at all. More tax bills went unpaid. In a short time, the penalties and interest on the taxes had ballooned into a \$120,000 problem.

Fortunately, the IRS is not always the monster that we were taught to fear. The IRS has tax programs to accommodate taxpayers who find themselves in situations like that couple. They were able to benefit from a program called "Offer In Compromise" in which the IRS will settle a tax debt for less than the amount owed. Known as the "OIC" in the tax world, this process uses a set of formulas to calculate how much you owe, how much you own, what your physical condition is, and other factors that influence your ability to pay your taxes. This couple could offer the IRS significantly less than the amount owed and probably settle their tax problem quickly.

The OIC is designed to help people who have found themselves in a bad situation. A standard IRS booklet and form will be necessary for applying for an Offer In Compromise. Your tax professional can give you essential guidance to make sure that you fill



everything out correctly. The biggest obstacle most people have in tax problem resolution is making the first phone call to their local tax pro.

Let me issue a warning to those who find themselves in situations similar to the one above. There are those

who prey on the tax-battered. Seek several opinions before you settle on a solution to your tax problem. Some self-anointed tax professionals will charge thousands of dollars promising the miracle of an Offer In Compromise, while knowing that you clearly do not qualify. You could end up paying the "tax pro" and the IRS in full with even more penalties and interest. So when preparing your tax strategy, remember the words of my grandfather: "Three heads are better than one."

In the next issue: More time to pay.

Hales-Bradford, LLP, Certified Public Accountants in Brownsville, provides tax problem resolution services. For more information call Mike Webb at 956-542-9196.

it's not always a miracle when airline service gets better.

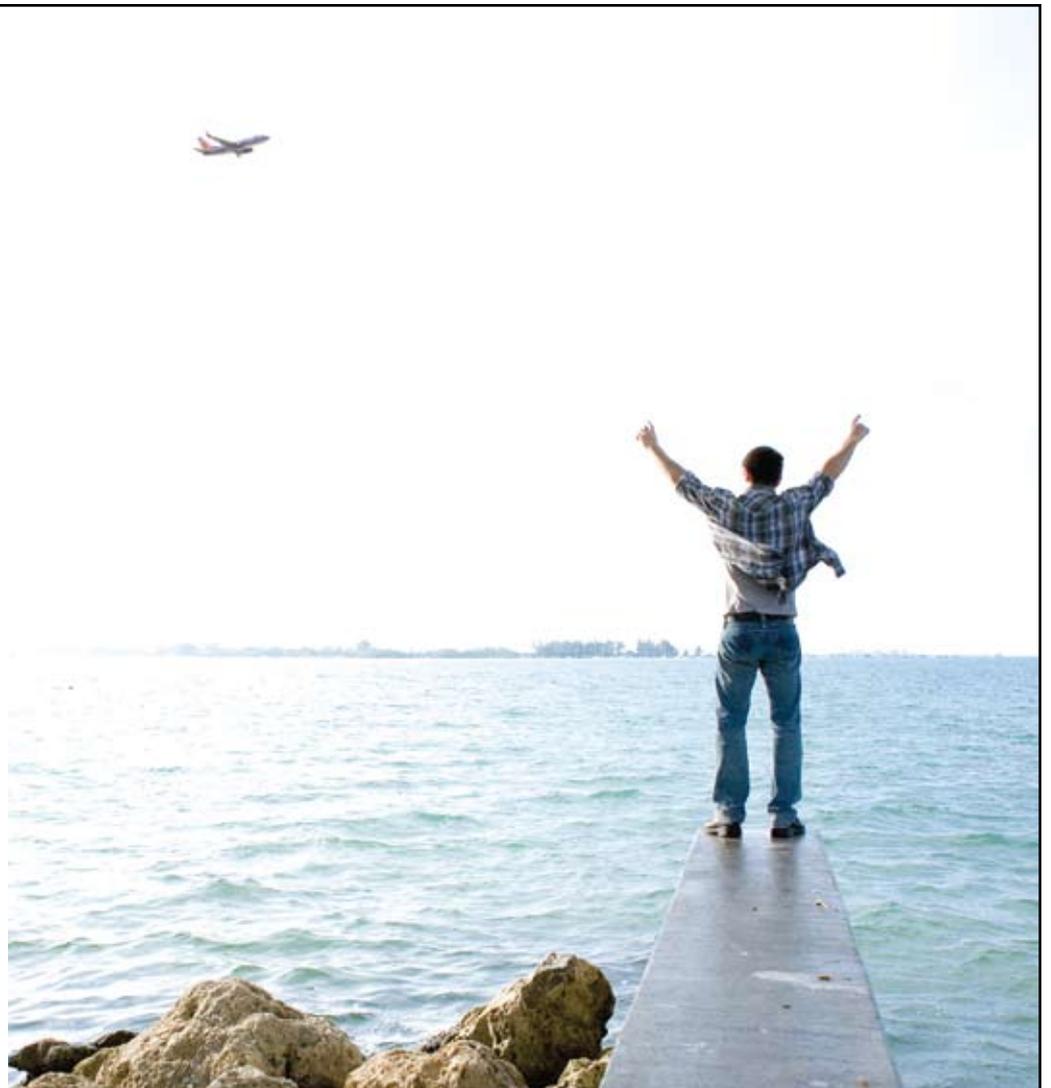
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Cruising Beyond Main Street

By Eileen Mattei

For your next company retreat or in-depth training, Chuck Olson said you should consider a setting that provides meals, accommodations, meeting rooms and off-hours activities, all for about \$100 per day per person. Cruises out of Galveston and Houston ports are plentiful and affordable from September to April, according to the owner of Chuck Olson Tours & Cruises.

“Cruising is a great value for your money, an all-inclusive retreat. Right here in our back yard, some wonderful ships go out: Princess, Holland America, Carnival, and next year, Norwegian Cruises,” the same ships that go out of Tampa and Fort Lauderdale, he said. A balcony room on a seven night cruise costs less than \$100 per day. An added benefit is that it is not easy to get cell phone connections at sea, so conference participants have fewer distractions.

Olson and his wife Enid set up the company in 1993, two years after he had organized a trip for friends at a Paradise Park in Pharr. At the time, Olson was a concert singer, giving performances of Broadway and Christian music in Winter Texan communities and in his native Iowa. The first trip was such a success, he was asked to do it again and again.

“The first few years after we opened, we were very dependent on Winter Texans as our clients,” said Olson, at work in polo shirt, slacks and sandals. “We’ve grown and are now dealing with families, the Mexican market, and individuals. We sell more cruises than anything else. They are about 65%

Chuck and Enid Olson do more than arrange travel for clients. They also host many tours. One Chuck Olson Mystery Tour landed clients in Columbus, Ohio. (Courtesy)



of our business. The rest is land trips and group travel.”

Olson encourages his clients to do their research on the Internet and then come to his Tenth Street office. “We firmly believe that the price on the Internet is not always the better price,” he explained. “We’re your advocate. You get an answer from us. We are here if any problem or situation arises during your trip. We want you to have a wonderful experience.”

When the Internet came on the scene, Olson said many bricks-and-mortar travel agencies predicted the end of the industry. Numerous travel offices did close, but Olson persisted because he diversified and found viable niches.

“We don’t sit here and wait for the phone to ring,” said Olson, who keeps the company in the public eye by exhibiting at numerous Valley expos. Chuck Olson Tours and Cruises is also the travel provider for Lone Star Bank’s six Legacy Clubs for seniors. “That has been good for us, getting us exposure and some business, too,” he said.

The Olsons, who have a hands-on approach to their business, have traveled on almost all the cruise ships, gathering knowledge that lets them guide customers to a ship that suits their interests. If you don’t want to have to wear a tie every night in the dining room, Chuck Olson will tell you what ships you should avoid. “We wanted to do for people what we wanted to have done for us.” A first class tour or cruise with better quality meals does cost

more than the cheapest listed tour or cruise.

As a travel expert, Olson admitted his favorite trips are cruises, particularly one of the Baltic cruises to St. Petersburg or river cruising in Europe on the Danube or Rhine. “Even Vietnam has river cruises now. Any time I can be on river cruise, I’m all for it.” In fact, the Olsons, who do an extensive amount of “hosting,” leading tours to destinations, often find themselves hosting cruises, as well.

Given Olson’s 25 years of traveling as a singer, it follows that his company gravitates to music-oriented tours. He frequently puts together tours to see a touring Broadway show in Houston or San Antonio. Branson trips are always on the schedule, of course.

Enid Olson leads an annual tour to the Holy Land. The company’s seasonal mystery trips to undisclosed U.S. destinations have become popular. Texas tours tend to fill up. Wherever customers want to go in the world, the Olsons are prepared to plan an enjoyable trip for them.

But follow the experts’ advice and get travel insurance. Olson said 75% of their clients buy it, and some have been grateful they did when a trip had to be cancelled or illness occurred while traveling.

For more information, see chuckolsonstours.com.

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Minding Your Manners

By Eileen Mattei

When should you start talking business at a business lunch or dinner?

Irma Wolcott has made it her business to answer questions like that. If the boss has suggested the lunch, the boss decides when to start talking business, she said. Otherwise, the meal should be spent developing or strengthening relationships. Business should not be the topic until desert or over coffee.

After selling the family's Port Isabel business, Country Primitive Candle Company, Wolcott began looking for another business, a niche that nobody else filled. When a young boy held the door open for her at a store, Wolcott was more than surprised. "That little boy made a big impact because it was so uncommon. I started thinking about it and researching manners." After finding Maria Everding of the Etiquette Institute of St. Louis, Wolcott trained with her and then opened Fun with Etiquette, which now operates Valley-wide from Rio Grande City.

Meanwhile, back at the business lunch or dinner: When an employer recommends the lobster, feel free to order from anywhere on the menu. If the boss orders the soup and salad, follow that lead with a light and less expensive meal, even if you are famished, Wolcott advised.

"Etiquette is not embarrassing someone else. It's knowing to never let the guest of honor be alone and how to make the best out of any situation. But if something is being done incorrectly in terms of etiquette, you don't correct him or her."

When the person who called the meeting or lunch stand ups or announces, "That was a good meeting," it's time to leave. Don't feel compelled to drag it out, Wolcott said.

Settling the bill after a meal can become awkward. "Can I meet you for lunch?" and "Let's do lunch" typically denote a pay your own way event. If the employer called the dinner meeting, he or she should arrange with the wait staff for payment before the event.

Business parties have always presented minefields. If a superior continues to urge you to have another alcoholic drink and you do not think you should, do not give in out of politeness, Wolcott said. Choose a glass of sparkling water with a twist or a soft drink. "If it has anything to do with safety, then etiquette is out the window. If you haven't been in a similar situation before, use common sense to protect yourself."

Business is lost according to how you answer your phone, Wolcott said. Non-profes-

sional, rude or grumpy phone behavior deflects prospective customers and annoys existing ones. "Taking calls when you are in the midst of a meeting is a definite no, also." If it is a critical call, leave the room to answer it.

Nowadays, gender doesn't matter as much in introductions. In the past, a woman would often stay seated when being introduced and a man would always stand up. Now men and women both stand, unless trapped in a banquet seat or other circumstances. "It doesn't have to feel old fashioned."

Hats -- Stetsons to ball caps -- should all come off when sitting down to a meal. People have seen bald heads before and will not make scene about yours.

While Wolcott has provided Fun with Etiquette training for various Valley companies at the CEO's request, she spends much of her time training the next generation. Her students, whether at private schools and public schools, at college life courses or classes in Wolcott's home, learn skills that

put them at ease in the real world. "It's always fun, so we laugh at ourselves. We are there to learn."

But Wolcott is serious about absorbing social skills. "We do mock interviews for high school students. I teach them how to come in, handle introductions and shake hands, how to have correct posture and wait to be seated. You have to be prepared for these situations. It shows when you are."

Wolcott herself goes to St. Louis every year for a refresher course and to meet other etiquette consultants. "It's sad that we have drifted away from good manners," she said. "I think it is because we are always in a hurry. With new technology, no one is sure where to draw the line on good behavior."

Wolcott offered two important tips: Write thank you notes. Don't give your employer or employees personal gifts.



Irma Wolcott. (VBR)

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Excellence by Design in San Juan

By Ellen Lambert

You sense it when you walk through the doors: this place is different. From the bold, sleek lines, crisp graphics and shades of gray color palette to the immaculate showroom floor, there is a solid European vibe, an upscale panache. That's before you take in the gleaming inventory of a dozen high-end luxury automobiles, each placed exactly 5.5-by-8.5-feet apart. Those specifications ensure that all the doors on every vehicle can open easily at once. If it takes your breath away, it was meant to. It's all by design.

Audi is the second luxury automotive dealership in San Juan, sandwiched chronologically between Mercedes-Benz and the Jaguar and Land Rover operation.

While the Audi dealership's pristine showroom, including the placement of fixtures, furnishings and lighting may strike you as different, it is identical to every Audi operation around the world. Each component is meticulously arranged for sense and sensibility, and all of it is imported from Audi headquarters in Ingolstadt, Bavaria, Germany.

The attention to detail is emblematic of the Audi culture. One of the 'Big 3' German automakers and best selling luxury automakers the world over, Audi takes its brand very seriously. The latest addition to the Audi fold stands on the frontage road of Expressway 83 between McAllen and Alamo. Investors Ron Heller, Bill Bird, and Alfonso Cavazos brought Audi and the two-story, 22,000 square-foot enterprise to the Valley. Overseeing the operation is general manager Enrique Palacios, who was hand-picked for this assignment by partners Heller and Bird based on his reputation and their joint tenure at Audi San Antonio.

The general manager, known for his trademark bow-ties and winning personality,

sees a bright future. "Audi does its homework. They had their sights on the Valley as part of their five-year plan, recognizing the growth that is already here and what is in the pipeline, from the new highways to the new medical school."

No stranger to the Audi culture, nor high-end automotive sales and service, Palacios cut his teeth in the car business as a salesman for Nissan briefly, before moving to the luxury auto market 19 years ago. In the past two decades, he has progressed from handling every aspect of sales and inventory control to managing the used car, pre-owned, and new car divisions for BMW and Audi dealerships in San Antonio and Boerne.

Palacios' reputation for excellence made him a natural for managing the new Valley dealership operation. Since February 2012, he has overseen every aspect of the enterprise from the building's construction to the hiring of the 38 staff members. "From the very beginning, there was tremendous interest in our dealership. When we conducted the job fair, we had more than 300 applicants. We were able to draw from that pool of local talent as well as professionals from other dealerships."

Keeping engaged with talent is important to Palacios. "Talents make us champions," he said. While his glass-walled office affords an excellent view of the operation, he performs regular "walk-arounds" throughout the day to check in with his staff. The parts and service department seems unnaturally quiet. Palacios explained that their service team primarily

Enrique Palacios, Audi-San Juan general manager, runs an unusual book club at the dealership. (VBR)



by leadership experts like Stephen Covey, Malcolm Gladwell, and Marcus Buckingham. Palacios uses them to impart his management philosophy of inclusion and collaboration through a process called, simply, book club.

Periodically, he draws personnel from different departments to read, review, and discuss one of those books. "You bring staff together over books, and it does two things: it brings people together and breaks down barriers so they can work together more effectively."

Palacios compared the Rio Grande Valley favorably to the San Antonio area. "The Valley market has more passion. They are invested in their cars. Their purchases are permanent." He is planning for expansion, while concentrating on keeping his existing customers delighted. From the delivery room, where buyers are introduced to their new vehicle to the after-market boutique, he wants Audi San Juan to be a paragon of customer service.

Ismael Delgado, executive director of the San Juan Development Corporation, sees the cluster of high-end dealerships creating a new "golden corridor" of businesses in San Juan. "The sales taxes on the vehicles go to the state, but the city gets the benefit from the maintenance and repair revenues as well as the boost in local employment."

Delgado doesn't rule out another luxury dealership coming to San Juan. "You never know," he said. "This golden corridor is certainly ideal."

performs scheduled maintenance. "What can we say? These cars don't break." If they should, there is a set of tools for every Audi ever made.

In the credenza behind the general manager's desk are his tools: a library of more than a dozen books on management and team-building



Luxurious Audis tempt buyers who enter the San Juan showroom. (VBR)

For more information, see audisanjuan.com or call 475-3801.

Fraud Does Exist

By Ricky Longoria, CPA, CFE

The Association of Certified Fraud Examiners has issued its annual report and survey titled "Report to the Nation on Fraud and Abuse." The report confirmed that fraud continues to exist at all levels. The typical organization loses 5% of its revenues to fraud annually. On average, most fraud schemes lasted approximately 18 months before they were detected.

Asset misappropriation schemes continue to be the most common type of fraud. These schemes include skimming and billing frauds along with check tampering and fraudulent expense reimbursements. A variety of other fraud schemes, some brand new, are on the rise. Although most companies attempt to foster a culture of trust, the report revealed that most perpetrators are those with higher levels of authority, including those with the most seniority. In fact, fraud schemes involving the larger dollar amounts involved employees with higher levels of authority.

Properly designed internal controls and oversight by owners are critical to minimizing the risk of significant fraud. An independent

audit is a useful tool in the process, although the study found that only 3% of frauds were detected by such an audit. The study stated, "While external audits serve an important purpose and can have a strong preventive effect on potential fraud, their usefulness as a means of uncovering fraud is limited." Depending on the size and sophistication of an organization, an independent audit can be burdensome.

However, fraud prevention need not be complicated nor expensive. The survey indicated that one of the most effective and relatively inexpensive tools in identifying fraud is the ability to obtain information in the form of a tip from within the organization. Tips can be facilitated by an anonymous fraud tip line or similar arrangement where employees can freely report fraud without fear of involvement or retaliation.

Additional ideas on fraud prevention can be obtained by meeting with a Certified Public Accountant (CPA) who also is a Certified Fraud Examiner (CFE). A CFE brings real world experience and training to any situation where the prevention, detection and prosecution of fraud matters are important. Because the typical organization loses 5% of revenues to fraud annually, engaging a CFE can pay for itself. Fraud engagements usually take the form of Agreed

Upon Procedures that are tailored to address the particular concerns of a client. For example, our CPA firm has worked with clients to develop procedures related to fraud prevention through our uniquely developed PRIDE (Promoting Responsibility Integrity and Dedication to Ethics) employee training program. Other procedures include those related to the identification of red flags, internal control reviews, surprise cash counts and risk assessments.

Fraud is something that most owners and managers do not believe exists in their organization. However, the results of the ACFE annual survey support the reality that fraud does exist and should be taken seriously. A complete copy of the ACFE of the 2012 report can be found by visiting www.acfe.com.

If you should you have any questions or concerns regarding fraud in your organization, please contact Burton McCumber & Cortez LLP and talk to Ricky Longoria, CPA, CFE or Ben Pena, CPA, CFE at 956-618-2300.

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Second Careers Worth Pursuing

Special to VBR

In 1995, McAllen native Santiago Salinas graduated from UTPA with a bachelor's degree in finance (BBA) and worked at various accounting firms over the next 15 years. While an accountant at a local hospital, Salinas observed physical therapists in the rehabilitation room. "Watching them reminded me of when I recovered from a sports injury in college," Salinas said. "I remember wanting to pursue that career, but at the time there weren't many clinics, and the demand for finance professionals was higher."

At the hospital, Salinas' desire to become a physical therapist was relit. Three years ago, he started taking courses at South Texas College (STC) part-time. In May 2013, he graduated from STC with a Physical Therapist Assistant (PTA) Associate of Applied Science degree. "The PTA program at STC was challenging," Salinas said. "We became close as a class and motivated each other to continue and not give up. Through the rollercoaster of emotions, what kept us going were the guidance of our instructors and the comradeship of our class."

Salinas spent this summer studying for the state board exam that will make him a licensed physical therapy assistant. He has proved that it is never too late to change academic or professional direction to achieve one's dreams. The path that Salinas chose wasn't the easiest one to travel, but he knew the importance of working in a field where he could help people. As part of the program practicum, Salinas had the opportunity to gain valuable hands-on experience at three local rehabilitation clinics

"I was accustomed to analyzing data," Salinas said. "Now, I'm using my hands and helping people get back on their feet."

"Being able to help people and see their progress is rewarding," he added. "The message here is if you truly want to do something, you have to push yourself and keep on learning."

"Having a good supportive family and encouraging friends helped me to accomplish my goals," he added. "It's a blessing to have a network of great people in my life."

A Path Finally Taken

"The most important key is to never give up," Mary Alaniz said, describing her academic and professional experiences. Born in Edinburg and raised in Amarillo, Alaniz enrolled at UTPA. After two semesters, she took a break to work in beauty supply. The job gave her the opportunity to travel around the U.S. and Mexico for the next 20 years.

"It was a great experience, but I felt burnt out," Alaniz said. "I knew there was more out there for me, and it was time for a change." She enrolled at

Mary Alaniz. (Courtesy)



South Texas College where she earned a nurse aid certificate in 2011 and an Associate of Applied Science degree in health information technology in May 2103.

"Graduating with an associate degree from STC is a goal I had given up on at one point. I've had to work hard all my life, so I decided to take that big step and accomplish my dream. My experience in the program was definitely life changing," she said. In health information technology, she learned everything from the legal and administrative aspects of the health field to medical terminology, pharmacology and coding.

Alaniz currently works as a medical records specialist at Doctors Hospital at Renaissance, a job she applied for after completing two semesters of practicum at the hospital. This summer she studied for the state exam which will grant her certification as a registered health technologist.

Alaniz plans to pursue a bachelor's degree in health information management.

"My children inspire me," she expressed. "I don't want them to struggle as I did, and I hope I'm being a good role model for them through achieving my own goals. My grandmother is another inspiration. A teacher for 37 years, she taught us to be responsible and always encouraged us to pursue our interests. No matter what happens in life, I think it's important to remain close to family."

For more information on STC's continuing education opportunities, call Martha Pena at 872-8359.

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Santiago Salinas. (Courtesy)

Microlender and HEDC Aid Small Business

By Eileen Mattei

Accion Texas is one of nation's largest 501(c) 3 microlenders, according to Sergio Rodriguez, the Accion loan officer based in Brownsville. Since 1998, the Valley branches of Accion have disbursed more than \$19 million in 2,255 small businesses loans, ranging from \$500-50,000. Start-ups and expansions alike have taken advantage of the Accion program, which can fund equipment purchases, provide working capital, or finance advertising, for example. Accion has a 95% repayment rate on its loans which are financed over five to 72 months.

"We take chances on the entrepreneur if the banks can't do a loan," Rodriguez said. "We're not in direct competition with banks. We work with all the Valley banks. We look at the same things a bank does: collateral, commitment, credit history and character."

Locally, Accion's average loan is between \$8,000-10,000. Documentation requirements increase with the loan amount. Loans more than \$12,000 require a current business plan, although Accion assists the borrower in preparing one. Accion applications are accepted only from small businesses which do not have a bankruptcy filing, collection issues in the past six months, or owners with delinquent student loans. All Accion loans require collateral, which can be vehicles, business assets, fixtures and equipment, real property, current receivables or third-party signatures.

Two years ago, the Harlingen Economic Development Corp., which has a small business component, initiated an interest rate buy-down program in conjunction with Accion.

"The idea is that you are going to hire new employees and bring in new customers," Harlingen EDC Executive Director Raudel Garza said. "We let Accion identify the borrowers. We assist by lowering the interest rate, making it a lot more affordable for small businesses. The success of the programs depends on people taking advantage of it. It can be very beneficial for them." To date, the HEDC has expended approximately \$35,000 on the interest buy-down program for Harlingen small businesses. "That's money the borrower otherwise would have paid."

The HEDC began the fiscal year with \$100,000 allocated for the buy-down, after rolling over \$50,000 from the previous year. "It's not that we gave up but we have given it more time. We want to see interest in the program. We don't compete against the lender," Garza explained.

Instead of the borrower paying Accion's normal interest rate, which begins at 10.5%, the HEDC program allows the borrower to pay as little as 2.5% if the company is creating jobs. If the small business will be retaining jobs rather than creating new ones, the interest rate is 6%. The EDC reports to its board on the jobs created and businesses assisted.

Additionally, the buy-down program enables businesses to establish or rebuild credit history, to access a stable source of credit for business growth, and to position themselves for training and assistance programs.

Accion Senior Loan Officer Marlene Rodriguez noted that she had overseen an interest buy-down program in McAllen. "The fund was fully committed within two months." UTPA's SBDC also participated in a buy-down program.

Adding one more layer of review of the loan via Accion does not add significant time to the process, she said. "It can be a quick turnaround. It can take about a week on our end if you have your financials together. Some people get a response within 48 hours on their loan application."

For more information, see acciontexas.org or call Sergio Rodriguez at 337-5730. Ramiro Aleman of HEDC can be reached at 216-5084.



Raudel Garza, Harlingen EDC executive director, and Sergio Rodriguez of Accion are working together to help small business owners obtain loans with bought-down interest rates. (VBR)

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Routine and Emergency Animal Care

By Eileen Mattei

Border Animal Hospital has been around for 455 years ... that's dog years, of course. Tens of thousands of animals -- dogs, cats, birds, snakes, iguanas, rabbits, goats, ferrets and horses -- have received care, exams, inoculations, stitches, and surgeries here.

Opened in 1948 by veterinarian Elmo Crenshaw, the Border Animal Hospital has had three locations and only three owners.

Dr. Stephen Edelstein bought the practice in 1996 from Dr. Larry Dubuisson, who stayed with the veterinary practice until his death in 2011. Dr. Edelstein, who received his DVM at Texas A&M in 1985, had worked part time at Border Animal Hospital for five years while attending to his family's furniture business in Brownsville. Accepting that his passion was animal care, he became full time at the animal clinic in 1992.

The practice is 99% small animals, according to Joan Edelstein, Dr. Edelstein's wife and office manager. At one point, she said, Dr. Edelstein was running a three-man practice by himself as other vets came and went. In addition to seeing family pets, the animal hospital

treats dogs used by the Border Patrol, Department of Public Safety and various police departments as well as running a county rabies clinic from October to June.

When the exam, operating, recovery and isolation rooms became too crowded, the animal hospital prepared to expand. At the same time, Border Animal intended to establish a much needed animal emergency hospital. "We had to get space, either by adding on or by buying an existing, adjacent building which had twice the space," Joan explained.

Animal Emergency Hospital opened in the adjacent building in 2011. The professional staff grew to include veterinarians Dr. Robert Early, Dr. Catherine Clinton and Dr. Danielle Skabourd.

The Animal Emergency Hospital, which is the only facility of its kind in the Valley open every night and on weekends, was a long time getting established. In 1999, a zoo vet had leased Border Animal Hospital on weekends and had operated an animal emergency hospital for 18 months. While it was a needed service, Dr. Edelstein didn't have the staff to take over the service. Nevertheless, the Valley Veterinarian Association supported having an 24-hour emergency facility and "saw a very big need for it. It's busy all night long," Edelstein said. Now between three and 15 animal patients are treated every night. A doctor is on call, on-site, all night long. In addition, vet techs take care of animals staying in the hospital overnight and on weekends.

Remodeling of the main building allowed for a separate intensive care ward along with isolation rooms for animals

Joan Edelstein and a Border Animal Hospital groomer show off the expanded grooming and boarding area. (VBR)



with parvo or distemper. Services now include digital X-rays, IV pumps, oxygen cages, radio surgery and laser surgery, soft tissue and orthopedic surgery, and a complete in-house lab.

"Since we started looking for other vets to join the practice, we've grown," said Joan



Veterinarians Dr. Catherine Clinton and Dr. Danielle Skabourd confer about a sick dog's care. (VBR)

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Edelstein “We went from a practice of six employees to 42 in a year. We have had growing pains. With the Animal Emergency Hospital, we had to employ people 24 hours a day.”

Many of the clinic’s veterinary technicians had interned at Border Animal or other clinics. They continue to learn on the job, going through training to become certified and registered.

“Most of our employees are full time, because they want their insurance. We know how insurance is important to us. We think it is important to our employees as well,” Edelstein said. The insurance, half funded by the employer, covers dental and vision, too. Life insurance is paid for entirely by the animal hospital.

Meanwhile, Border Animal Hospital has not stopped growing. Its ancillary services, boarding and grooming, have expanded with three groomers on staff. Two more exam rooms are being carved out of the former doctors lounge. Large animal ultrasound is available and large animal stalls are being added.

By the end of year, the clinic will have added an MRI to its tool box, a piece of equipment being eagerly awaited by Valley veterinarian surgeons. Until then, animals will continue to go to San Antonio for MRIs, important for surgeries. Dr. Early, for example, does knee surgery. Dr. Edelstein gravitates to ultrasound and surgeries, along with diagnosing illnesses.

While none of the Edelsteins’ children be-

Dr. Steve Edelstein performs surgery at Border Animal Hospital. (VBR)



came a veterinarian, they have plenty of family working with them, including in-laws. “We want something that we think we can be proud of. We want to really help the people in the Val-

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Boost Customer Relations with Technology

By Jorge A. Cordoba

Pressed for time and resources, small business owners face various challenges. They may not be fully aware of the management models that can impact business performance, including those specifically related to customers.

Customer relationship management, or CRM, was developed to manage interactions between a company and its current or future customers by using technology applications to organize and automate key areas, such as sales and technical support. CRM is mainly used by big companies to gain insight into consumer behavior and then apply this information to target markets and increase revenue. But CRM shouldn't be dismissed by small businesses.

Small business owners may find managing data complicated, intimidating, difficult to use, and expensive to maintain. Nowadays, however, trends show that more and more small businesses are collecting and using data in order to boost their sales and remain competitive.



Some of the more user-friendly data applications used by small business owners include Roambi, which allows the sharing of business information - such as point-of-sale data, accounting, and labor numbers - among management. Facebook allows businesses to increase their target market reach and get in contact with current or potential customers. Google Analytics allows users to measure their adver-

tising return-on-investment, as well as tracking Flash, video, and social networking applications. SenseAware by FEDEX allows users to place sensors on perishable packages so that they can be tracked at any time. Sisense allows small companies to draw information from the transaction statistics collected on their Web sites. These are just a few examples of technology applications available to businesses.

As a benefit, small businesses that use data collection intelligently can adjust and improve pricing and just-in-time supply-chain management. They can also locate nearby suppliers that offer more competitive prices, etc. Ultimately, these

corrections may result in savings for improving or expanding operations. This same data collection, which may be quickly acquired digitally (using a Web site or a social media tool such as Facebook) rather than face-to-face contact, also provides small business owners with insight into consumer preferences. In turn, this information may be used by small businesses to meet or exceed customers' needs, creating more loyal customers and higher sales.

To start, small business owners must determine which type of CRM system is best suited for them and what they would like to accomplish with it. Once they have decided which option is best, they may use the data collected to determine what, how much, and who to sell to, among other assessments.

While CRM systems are exceptionally valuable tools for boosting sales and learning about customer preferences, they should never replace good old-fashioned customer service to develop and maintain long-term customer relationships. It is good to remember that truly successful businesses make the best efforts to get to know their customers personally and connect with them whenever possible. The success of CRM models, like any other useful management tools, ultimately depends on their correct application to improve customer relationships and sales through technology.

Jorge A. Cordoba is a graduate research assistant at the UTPA Small Business Development Center (SBDC) with a bachelor of international business from the Instituto Tecnológico y de Estudios Superiores de Monterrey and is currently pursuing an MBA from UTPA. For more information on UTPA SBDC services for small businesses, call (956) 665-7535.

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In the Spotlight



Top Left: Texas Regional Bank celebrated its Brownsville branch grand opening August 7 with the board of directors, stockholders, employees, customers, local and state officials, and the Brownsville Chamber of Commerce. The bank is located at 3450 Pablo Kisel Blvd. (VBR)

Top Right: Michael Lamon and Robert Farris at the Texas Regional Bank Brownsville grand opening. (VBR)



Left: Guests mingled at the Texas Regional Bank Brownsville grand opening.



Recently at the Harlingen Chamber of Commerce Buenos Dias, David Allex of Alex International Properties and CCRMA chairman, told a group of local business and community people what the Second Access Project on South Padre Island means for Harlingen. Attendees learned about the progress of the upcoming causeway, including potential economic impact and timeline. (VBR)

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