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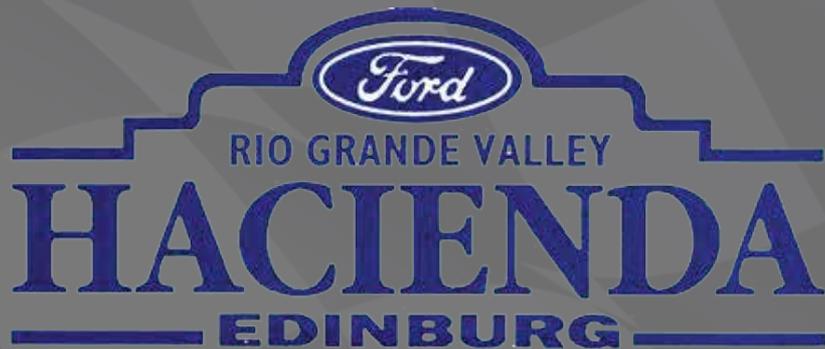
Wet, Wild & Wilder Top RGV Destinations

Doctor in the House
Palm Pursuit
Where There's a Will

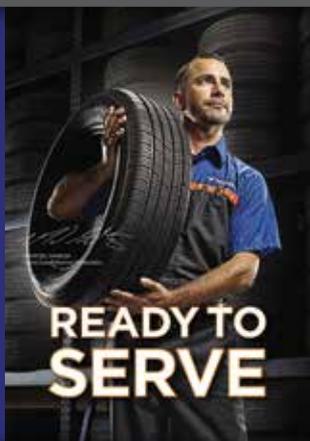
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All Is Well That Ends Well

From vacations to remodeling to late spring cleaning, July is a very pivotal month for our companies, organizations, homes, boards and executive teams. For many, the fiscal year is wrapping up within the next 60 days, so there are plenty of end-of-the-year reports, 2014-2105 projections, forecasting and budgeting on our To Do list. Others are evaluating the first half of the calendar year and gearing up for the post-half time game plan.

Assessing the positives, addressing the negatives and executing a remodeling job is a July agenda item, no matter the industry. One might say it's the turning point of the season. Much like soccer or any other sport, it's not how you start, but how you finish. You can go into the half with a comfortable lead or a discouraging deficit, but a lot can change during the second frame of the game.

The key is to not get complacent or, on the flipside, feel like there's no way to win. That's why re-evaluating what went right, continuing that plan, tweaking the negatives into positives and ending the fiscal year or calendar year with the best effort of efficiency and effectiveness is the coach's sermon in the locker room.

How many times have we put a majority of our efforts and resources toward trying to totally flip the negatives rather than continuing the positives? Sure, we want to "win" the non-customer over, but keeping the current customer very satisfied and retaining our current clientele fits the 80/20 rule: 80% of our customer base comes from 20% of our target list. Therefore, 80% of our time should be spent on that elite 20% group.

It's usually futile to put an overwhelming amount of our resources toward the "cold" section of

our target list since there is a very small possibility that group will ever become customers. Time is better served asking for referrals, executing a loyalty or reward program and other means of renewing or maintaining those who are currently doing business with you. Everybody knows turnover is costly, either trying to win back customers once they're gone or training new hires. Keep a good thing going and make it even better. Starting is hard enough; starting over is especially hard.

So this month, while you're balancing family vacations, taking a break from the grind, it's also an opportunity for game plan tweaks as you plan the finale of your fiscal or calendar year. Commerce in the Rio Grande Valley is definitely on the rise, so let's capitalize on the momentum and finish the year strong.

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Cover photo courtesy of Schlitterbahn Waterpark & Resort.

Stay updated all month long with news from around the Valley. Sign up for our weekly e-mail e-Brief at www.valleybusinessreport.com.

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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. Letters to the Editor: 300 words or less. E-mailed: editorial@valleybusinessreport.com Please include your full name and city of residence.

Printed in Mexico.

© 2014 Valley Business Report is published by VBR Media
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Wet, Wild and Wilder for the Summer

By Eileen Mattei

The Valley's top outdoor tourist attractions are simultaneously magnets for residents enjoying a staycation. In fact, three of the most popular Valley destinations rely on local clientele in the same way they count on local suppliers to keep them operational.

So it makes sense this summer, when you are ready for a break from the ordinary or a mini-vacation, to look no farther than **Schlitterbahn Waterpark & Resort**, **Gladys Porter Zoo** and **Santa Ana National Wildlife Refuge**. These outside destinations offer shady walks or rides on the wet or wild side, along with lots of fun.

Wet and wild

After 13 years on South Padre Island, the 25-acre, family-friendly Schlitterbahn Waterpark is a must-go for kids of all ages from empty nesters and conference attendees to teens and young adults. The lushly landscaped indoor and outdoor parks offer a full mile of interconnected waterways where vacationers drift, splash and laugh. Fast-action segments such as Sea Blaster, Blackbeard's Twister and Pirate's Plunge, as well as the surfing ride Boogie Bahn, contrast with the five-story, interactive Sandcastle Cove and the Lily Pad for the younger tadpoles.

The opening of the resort's beachfront hotel 18 months ago increased the attraction to stay and play on the island, according to Mike Bigelow, director of sales at Schlitterbahn. The

waterpark has boosted overall island traffic. "Since we opened, conference attendees are more likely to bring families along so they can wrap the conference around a vacation experience. It helps pull up the whole island. It helps the employment base for everyone. The limited service hotels saw bumps in occupancy rates and increases in length of stay."

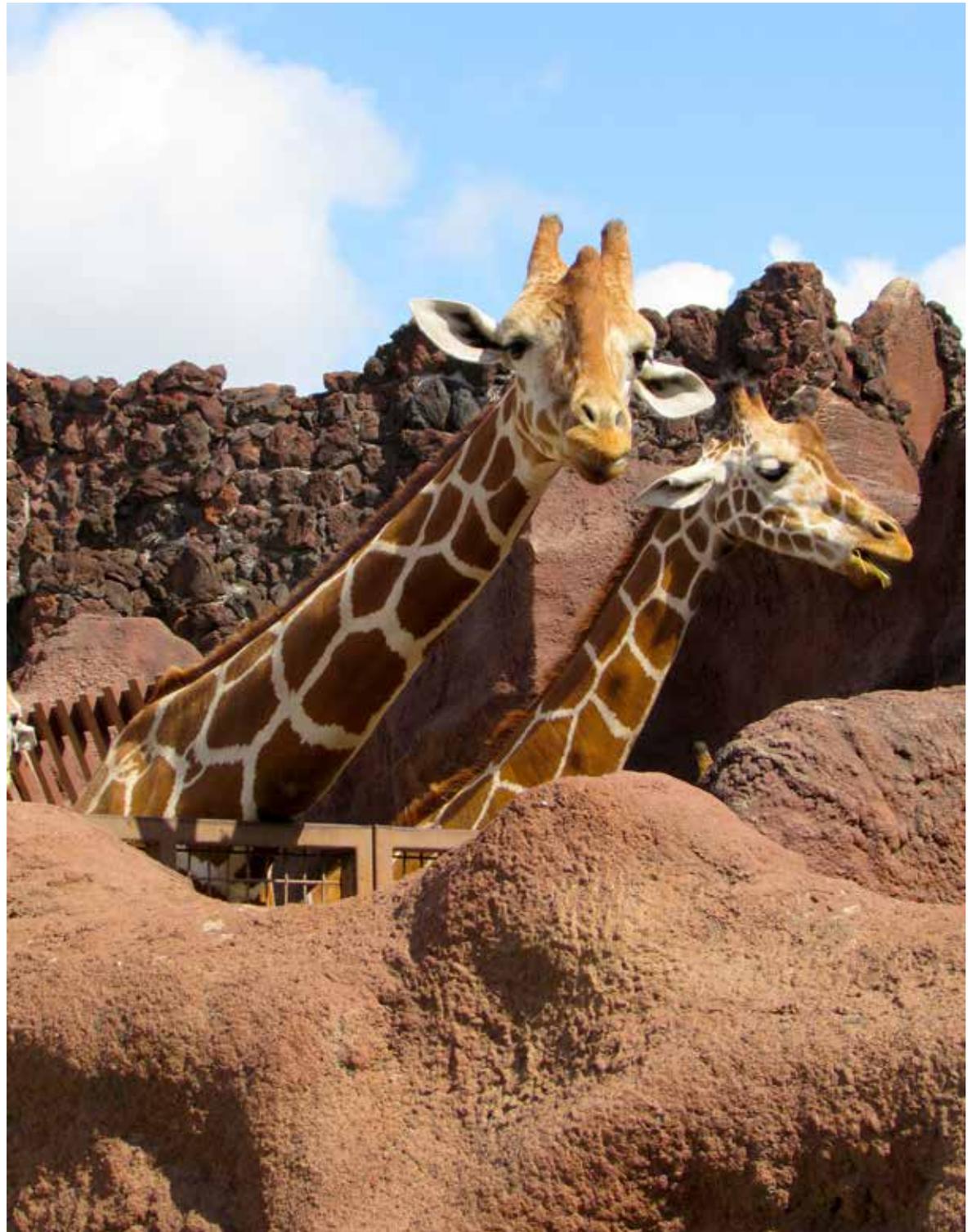
Bigelow has personally observed the importance of the waterpark to small business owners, who count on the traffic surge to the waterpark. "The nicest thing is going to the local Stripes, and they ask me when will we open (for the season) because they

need to hire more people then." The waterpark allows guests to bring in food and beverages, although the resort has three restaurants -- Shrimp Haus, Sea4Ever and Seaside Grill -- and numerous snack bars.

Schlitterbahn is the island's biggest employer, with a staff numbering around 500, with the majority being lifeguards. The park has its own lifeguard training as well as across the board training in guest safety, corporate values and how to talk to guests. Jobs include food service, float tube repair, and appliers of



A hooded oriole perches on a coral bean tree at Santa Ana NWR. (Courtesy USFWS.)



The Gladys Porter Zoo in Brownsville features a giraffe feeding time on Saturdays from 10 a.m. - 2 p.m. Visitors get excited about handing leafy branches to the giraffes. (VBR)

Sharks and other Gulf inhabitants are showcased at the Russell Aquatic Ecology Center. (VBR)



waterproof, temporary glitter tattoos.

“We’re so lucky. Our retention is extremely high at 50%,” Bigelow said. “We’ve started a mentor program, and the kids are so proud to move into that.”

One of Schlitterbahn’s newest adventures is Sea Trek, where guests wearing a forced-air diving helmet (snuba) walk on the bottom of a 12-foot deep tank surrounded by the fishes seen in local waters. “It’s a chance to walk beneath the sea and interact with marine life,” Bigelow explained. Divers can wear eye-glasses inside the helmet, too.

In contrast, the Soaring Eagle zip line presents views from 100 feet up in the air and at speeds of 30 mph. By next year, the park will have an underground water slide, too.

“We’re very blessed in how welcoming the Valley community has been,” Bigelow added. Valley visitors account for 70-75% of Schlitterbahn’s guests. “We could not be here without Valley support. Why go anywhere else? We have the most beautiful beaches in Texas, so people come stay and play for a few days,” taking advantage of season passes. The indoor, heated segment of the waterpark is responsible for

increases in the island’s winter visitors. Year-round, guests at the beachfront resort hotel get reduced price admission to the waterpark and enjoy extended

morning and evening hours.

Palapas, pools and lifeguards are surrounded by palms, hibiscus, banana trees and cooling shade. “We keep opening new areas, new rides. This is a work in progress,” said Samantha Kang, a waterpark employee. “I love the plants. They are overwhelmingly beautiful and just thrive here. The customers are happy; everybody’s happy.”

It’s Happening at the Zoo

To attract 375,000 visitors annually, Gladys Porter Zoo packs an entertaining and exciting collection of plants and animals onto 31 acres threaded by a resaca. With gorillas thumping chests and flamingos preening and scarlet ibises winging past you in the free flight aviary, there is always something happening at the zoo. Watch alligator gars swimming almost underfoot, listen to macaws screaming mayhem, and touch the sting rays at the Russell Aquatic Ecology Center. Watch adults and kids alike making animal faces and weird noises.

Lions and tigers and bears, of course, vie for the visitors’ attention, along with butterflies, kangaroos and lemurs. Feeding time draws crowds, particularly at Giraffe Landing



Tubing and cooling at Schlitterbahn. (VBR)

A Valley family looks for birds, lizards and other wildlife from the Santa Ana canopy walk. (Courtesy U.S. Fish & Wildlife Service)



where visitors can help feed the long-necked animals. While the zoo ranks as a botanical garden with giant silk floss trees, poincianas and hibiscus, its south Texas Botanical Gardens features native plants and refreshing water misters to run under.

Caravans of strollers roll past, heading to the kangaroos or the cool darkness inside the aquatic center and reptile house. Moon jellyfish, sea urchins and rattlesnakes are only a thickness of glass away from the families peering into the displays and the teenagers strolling hand in hand. An informal survey revealed families from Palmview, Weslaco, Harlingen and Matamoros were among those who came to spend a recent Saturday at the zoo.

Into the Wilds

Santa Ana National Wildlife Refuge

welcomes about 150,000 visitors annually. In the winter, approximately 75% of the visitors and birders come from outside the Valley, often from northern states and Canada or Europe. Local school groups throng the refuge in the spring. Resident chachalacas tend to pose obligingly on top of the chachalaca interpretive sign.

“The canopy walk is a very popular attraction. It’s close to the Visitors Center,” said Laura de la Garza of Santa Ana NWR. Only 25 feet above the floodplain, the suspended walkway bounces as visitors get eye-level views of screech owls and spy on Altamira oriole nests. Try the walkway early in the morning when the fog makes you feel like you are adrift in a tropical forest instead of in the midst of a 2,088-acre refuge that is visited by more than 400 species of birds. The canopy walk was designed to blend in and it does. A 40-foot observation tower rises above the tree canopy for unmatched views of the riparian woodland.

Summertime and a Valley staycation sounds easy and fun. Why not try all three options?

For more information, see Schlitterbahn.com/south-padre-island; gpz.org; fws.gov/refugelsanta-anal.



This family from Pharr decided to spend the day at the zoo. (VBR)

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Palmy Days and Palmy Nights

By Eileen Mattei

A spring rain drenched Wally Winters and his son as they loaded 22 large palms -- Chinese fan, washingtonia and sago -- onto the San Antonio contractor's trailer. Winters, who with his wife Lillian owns Adams Gardens Wholesale Nursery, admitted he didn't usually run the forklift, but he had sent his crew home early because of the heavy rain.

Yet 35 years earlier, when he first purchased an abandoned nursery on 10 acres off Bass Boulevard west of Harlingen, Winters had been the crew. His initial goal had been to restore the 800-foot-long greenhouse spread over three acres to its previous glory and then sell the property, as he had sold many other fixer-uppers. But Winters decided the outdoors work suited him, and he brought Adams Gardens Nursery back to life.

"We grew woody ornamentals like bougainvillea and hibiscus. That is what we thought was our business model. We had palm trees because everybody else did, but we ignored them," Winters recalled. Although Hurricane Gilbert in 1988 damaged the palms of major nurseries, Adams Gardens' palms sur-

vived. Soon after, a buyer for a Dutch consortium showed up and bought all of Winters' palms, which were mostly specimen or mature palms.

"That's when we knew palms tree were for us," Winters said. "We made more money that year than we ever had." He and his men spent the next 12 months loading two freight containers a week with palms of five varieties that were shipped from Houston to Tenerife in the Canary Islands. The Canary Island date palms,

Adams Gardens' sago palms, blue palms, and varieties of date palms have been beautifying Texas and the southeast for more than 30 years. (VBR)

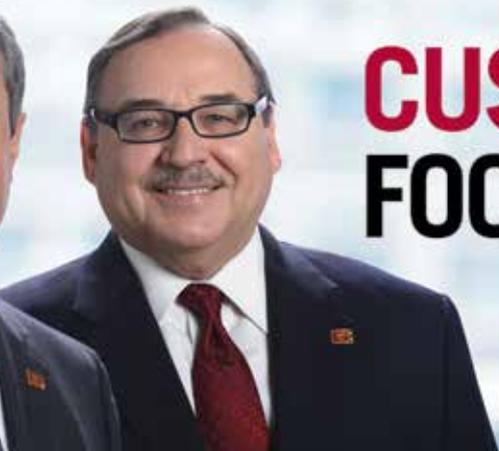


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used along the Mediterranean coast, were dying out and needed to be replaced. In particular, Barcelona, preparing to host the 1992 Olympics, was desperate for replacement palms.

Meanwhile, Winters had begun planting 20 acres with 17,000 palms, which take about five to six years to reach sellable size. The nursery phased out their woody ornamentals and were ready to sell washingtonia palms (fan palms) by 1992. Within a few years, Adams Gardens was growing 18 palm varieties, ranging from Cocos plumosa, royal palms, fishtail, traveler's palm and various fan palms to date palms and cycads, commonly known as sagos. A new generation of Valley palm suppliers purchased his trees to start their operations.

Today while most of the older Lower Valley palm nurseries, such as Crockett, Bence and Pletcher have disappeared, Adams Gardens has 70 acres planted in 30 varieties of palms. "Thirteen of them are cold hardy and make up 80% of our farm. All the seeds we bought for a long time were cold hardy," Winters said. He added that palms such as the windmill, pindo and Sabal are similar to citrus in that they can endure freezing temperatures with the critical factor being the number of degree-hours below freezing.

"It's very intensive farming. We do a huge amount of work on a small piece of land," said Winters. After finding out that Florida

palm growers applied shrink wrap to their root balls before shipping, he introduced the now-common practice to the Valley. Wrapping the palm ball in burlap and then in black shrink wrap keeps the moisture in the ball, keeps the dirt compressed, and lessens the shock of being transported and transplanted.

Adams Gardens continued to do business with the Dutch for more than 15 years, and for years had their trees in Home Depot stores. Now they primarily wholesale to developers, garden centers and landscapers, shipping palms as far as the Coastal Bend, Shreveport and Alabama, as well as west to Alamogordo.

The Adams Gardens greenhouse, which covers only an acre today, is gearing up production to fill in empty spaces in the fields. Most of the trees are sold by trunk size -- from the root ball to the start of the leaves -- for \$12-\$15 per trunk foot, wholesale.

"My wife keeps asking, 'When are you going to retire?' I don't know that this is some-

Wally Winters uses a forklift to move a palm tree to a waiting trailer where his son Wallter Winters III will unload it. (VBR)



thing you can retire from or just slow down and hand it off to someone," Winters said. He plans to keep growing palms, come rain or come shine.

For more information, see adamsgardensnursery.com.

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Family Law Firm Finds Work-Life Balance

By Eileen Mattei

Working summers at South Texas Concrete with their cousins was the norm for the seven Palacios siblings. Their father and his four brothers had started the company in Edinburg as teenagers.

"We grew up with the mentality that at work, you're an employee. When your home, you're family," said Sonny Palacios. "We saw the dynamics of partnerships, and we saw our parents and uncles discussing business." The discussions, he remembered, were not always calm or cordial.

Palacios graduated from law school in 2002 and his sister Patricia Palacios Love graduated in 2004. In 2006, the siblings opened their law firms, Palacios & Love, handling cases in family, civil and criminal law.

"It's not like we hadn't been around in a family business before," Palacios said. But that exposure did not naturally lead to a fine-tuned machine.

"We fought like cats and dogs, like brother and sister," Love recalled. "It was very new for us. We asked if this was going to work. Dad's advice was keep moving, get over it. It

took us a good three to four years to understand our roles. There was a lot of discussion about this is how we are going to do this and this."

"We didn't get this far having wrong ideas. We just had different ideas," Palacios said. "If we didn't hit those deadlines and prepare for those cases, we wouldn't be where we are today."

The siblings agree that running a business together will remain a work in progress in part because they have different personalities and work styles. "It's something we've had to learn, that we are very different thinkers. But it works because we balance each other," Love said. "We've matured."

Respecting and taking advantage of their different approaches to problems, they constantly bounce ideas off each other. Palacios has described himself as a reverse Clark Kent: "Once I put on my suit, I come alive," and is ready to fight a case.

Palacios & Love is truly a family office with the attorneys' oldest sister Sandra Flores as the office manager and their sister Janie Gomez handling the accounting. Their aunt recently retired from the firm, and a niece-attorney practiced with them until her marriage. Palacios' daughter Suzi, who is a National Merit Scholar, is working there this summer, as her cousins did before her. Palacios admitted he had to be reminded to treat Suzi like an employee and not act like a dad.

Children of the attorneys and their staff have grown up in the law office, continuing the family tradition. "We do for our kids what our parents did for us. We bring them up knowing what we do. We set high expectations for them, which is what our parents did for us. We have a very strict rule that

what happens at the office, stays at the office. Client confidentiality is essential," said Palacios, who added that any family member who breached confidentiality would be fired. "We don't let them have excuses."

The attorneys' belief in a family office means their parents are frequently there along with the employees' young children who come there after school. That's why the attorneys rarely see clients after 3 p.m., given there are as many as eight children waiting in a back office for their parents to finish work.

"It's very old school, how people used to do it as a mom-and-pop business," Love said. "We think you can still be a family and make the business grow. When I have work at court, I'll always take one of my sisters with me. They're behind us taking notes of what we say." That keeps the staff fully familiar with each case.

"Yes, we spend a lot of time together. But we know how to shut off and say this is family time," Palacios added. The firm pays for lunch most days. In June, the law office covered the costs of a weekend in Las Vegas for the entire staff and their spouses. The office has even closed down so everyone could go watch an award ceremony or event.

Surrounded by people they love and trust, the attorneys have achieved an enviable work-life balance

For more information, see palacios-love.com



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Patricia Palacios Love. (Courtesy)



Juan "Sonny" Palacios. (Courtesy)

A Will Can Save Time and Money

By Francisco Orozco

Without a properly-drafted Texas will, the cost of administering your estate will be expensive and time consuming.

Texas has a unique system of independent administration that makes the cost of probating an estate relatively inexpensive. But this independent administration process is available only if you have a properly-drafted will that contains the necessary language. With a properly-drafted will, a single court filing and appearance can lead to issuance of documents that authorize your administrator to pay your debts and dispose of your assets. In many cases, the administrator never has to go back to court. The administrator simply files an inventory or affidavit once the debts have been paid and the assets transferred.

If you do not have a properly-drafted Texas will, the person charged with paying your debts and distributing your assets must obtain court approval for most everything associated with probating your estate. Repeated court filings and appearances to obtain this approval are both time-consuming and expensive. In addition, your assets may not end up with the people you want to receive those assets.

What if you do not have much and simply want everything to go to your spouse and children? Isn't that enough? For the small estate, the cost savings from a properly drafted will can save the estate from being completely depleted by attorney's fees and costs. In addition, your legal advisor can assist you in properly titling your assets during your lifetime to avoid unnecessary risks or the possibility that the cost of administering your estate after your death depletes what little there is.

Additionally, your Texas business needs a properly-drafted Texas will. Your business is like your baby. When the day comes and you cannot run your business, are your children and your spouse ready to jump in and take care of your baby? If you have business partners, are they ready to become business partners with your spouse and/or children – or with someone else if you do not have a spouse or children? This may very well happen if you do not have a properly-drafted Texas will and other estate planning documents.

Provisions in your business agreement do not effectively transfer your interest in the business in the absence of a will containing similar provisions. Making time now to plan for your inevitable future can minimize economic and emotional stress on a family and business operation that will already be strained by your



death. With a more comprehensive estate plan in place, you can also better assure that your business and family will be in capable hands in the event you become incapacitated before your death.

Foreign wills likely do not contain the language necessary to cost-effectively transfer U.S.- or Texas-based assets. Many non-resident aliens invested in Texas real estate and other assets believe that a Texas will is unnecessary because they already have a will in their home country. While the foreign will may eventually be effective in transferring the U.S.-based assets, it is often advisable – and usually much less expensive -- to have a separate will or codicil that covers just the Texas and other U.S.-based investments. With language providing for independent administration in either a Texas-based will or a codicil

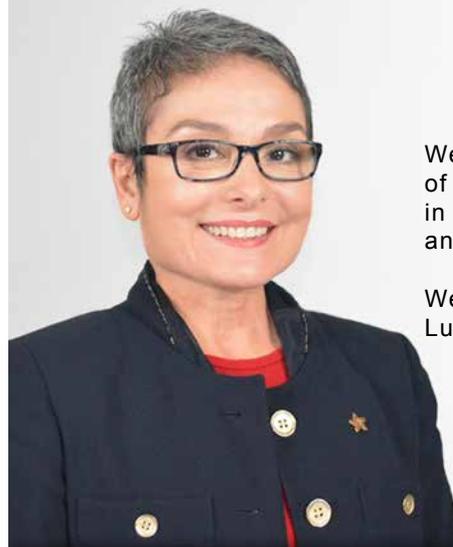
to the foreign will, your estate can avoid paying large sums of money for court costs and attorney's fees.

Estate and other tax implications for non-resident aliens merit attention from both an attorney and a tax advisor. For example, most non-resident aliens will be taxed on the value in excess of \$60,000 of their real property upon death. With the help of an attorney and tax advisors skilled in cross-border issues, a non-resident alien can structure real property investments in a manner that will save the family and any business partners both time and money.

The Valley continues to benefit from increasing investments by non-resident aliens. The tax and succession issues involved in those investments, and the implications for their owners, will be the subject of future columns in this publication.

Francisco Orozco is an attorney with the Kantack Alcantara Law Office, P.C., a Rio Grande Valley law firm whose practice includes estate planning and probate, real estate, and business law. See www.kantacklawoffice.com for more information.

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Dr. Manzanilla Taps Market

By Eileen Mattei

The cough and cold syrup sold under the Dr. Manzanilla label is designed to appeal to the Hispanic customer. The female, cartoon doctor is named for the popular herb manzanilla or chamomile, and the over-the-counter medicine is physician-developed and -recommended. Telenovela star Laura Flores is pictured on the bi-lingual label of the brand headquartered in Raymondville.

While Dr. Roberto Rey was completing his pediatric residency and pediatric oncology fellowship at Beth Israel Medical Center in New York City, he developed more than 20 over-the-counter medical products. The Argentina-born physician moved to Weslaco in 2000 and in 2005 opened Raymondville Pediatrics.

Only in 2011 did Rey take steps to commercialize the products when he established Mid Valley Pharmaceuticals, building on his experiences treating Hispanic patients. "All those years, I didn't know how to form a pharmaceutical company. But my knowledge of pharmaceuticals and the Hispanic population was good. I know the FDA-approved ingredi-

ents I have to use to benefit the patient."

In addition to the active ingredients, the product contains 100% natural manzanilla. Coughs and colds rarely require an antibiotic and are best remedied with the cough suppressant, antihistamine and nasal decongestant found in the brand's syrup, which is suitable for the entire family, six years old and up.

The Dr. Manzanilla brand was born of community needs, said Rey. His medical practice demonstrated the need for a cough and cold product, but he realized no pharmaceutical company was dedicated 100% to the Latino community. So he sent his

formulation to a lab to have it perfected. "It's important in the Hispanic community to have representation of our culture. Manzanilla has a firm tradition in the Hispanic medicine cabinet. It's a product we relate to very quickly," Rey said. The bottled medication eliminates the step of brewing the chamomile tea, too.

"Developing a relationship with the patient is as important as delivering the medical aspect," Rey said. Tapping into the culture with Dr. Manzanilla gets the patient comfortable and opens the door to compliance, following the instructions. Dr. Manzanilla is projected to

Hiring Practices

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The statistics below are taken from a 2014 U.S. Talent Shortage Survey performed by ManpowerGroup.

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Dr. Roberto Rey has developed over-the-counter drugs under the brand name Dr. Manzanilla. (VBR)

develop the same reputation for excellence in care that Raymondville Pediatrics has won in the clinical setting.

“Right now we are marketing the product, which has been a challenge since we have no experience in this area. But the active ingredients combined with the name will make this product,” Rey said. His target market is huge: the nation’s 50.5 million Hispanics have \$1 trillion in buying power.

Infomercials on Univision and Telemundo began airing in July 2014. Dr. Manzanilla products are available at Ruben’s Market in McAllen, Small Fry’s Pharmacy in Harlingen and Watson’s Pharmacy in Raymondville, as well as online. A local fulfillment firm is contracted to deliver online orders within hours, merging tradition and new technology.

“The Hispanic community is helping this program. Ruben Cavazos has been so helpful in having this product on the shelves at Ruben’s,” Rey said. “His family has tried the product and understands the benefits it can have to our community.”

“I want this company to be nationwide and worldwide, not limited to Spanish speakers. With Dr. Manzanilla, we are planning to spread the benefits of Hispanic

culture to the wider community. We’re thinking big, and I think we can achieve it,” said Rey, who is inspired by the growth of Fabuloso beyond the Latino community. “We are planning by the end of a year to have at least three products on the market. I think the timing of this company is perfect.” Nevertheless, the pediatrician admitted he was initially naive and underestimated the legal and regulatory difficulties involved in bringing over-the-counter drugs to market and then developing the market for the brand.

A Dr. Manzanilla sleep aid tablet should be on the market in the next few months, while an over-the-counter allergy-decongestant, gastrointestinal medications and a vapor rub are in the pipeline, all manufactured in the U.S. The plan is to produce generic prescription drugs in a couple years, Rey said.

The brand relies on local MQV Media for graphic and infomercial production.

Building on the brand, Rey has plans to branch into non-medical products such as pacifiers, diapers and wipes. Those coughing, sneezing, watery-eyed kids in Raymondville helped launch a brand and a business.

For more information, see drmanzanilla.com or call 800-956-2510.



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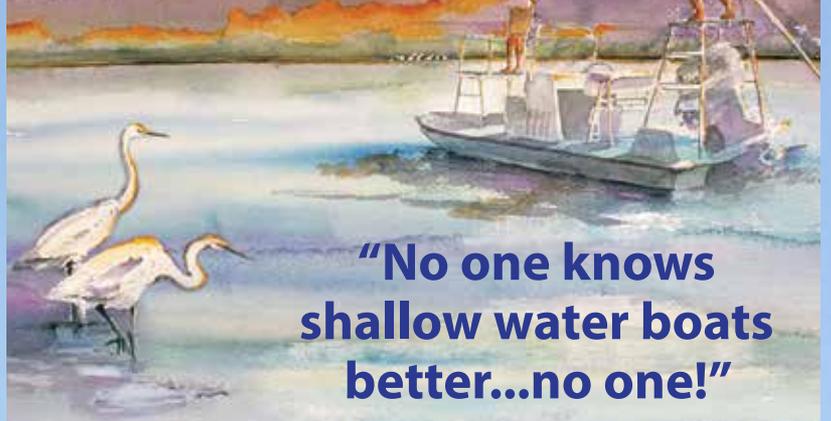
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Nafta @ 20

By Eileen Mattei

Twenty years after NAFTA launched, Mexico, the United States and Canada have become more interdependent. Their economies are bound together tighter through investments and greatly expanded trade.

ProMexico Senior Investment and Trade Commissioner Carlos Marron celebrated NAFTA's 20th anniversary in the Valley by talking about the changes that have occurred and the opportunities that are seen now between the neighboring nations.

NAFTA is one of the major factors that have helped transform Mexico into the 14th largest economy in the world and an important global actor, Marron said. The volume of U.S.-Mexico bilateral trade has grown to \$1 million per minute. One million people cross the border daily along with about 330,000 vehicles, using more than 50 ports of entry. Many local international bridges -- Anzalduas, Los Indios, Pharr, Donna, Los Tomates -- have been built in the last 20 years to support NAFTA commerce.

"Texas is a very attractive place for investments (for Mexican entrepreneurs) especially in manufacturing. We are seeing a lot of changes ... and more entrepreneurs with solid business plans," said Marron, who promotes internationalization of Mexican businesses, exports and Foreign Direct Investment for the government agency.

Texas, in fact, is a main destination for Mexicans establishing or expanding their businesses.

On the other side of the coin, FDI in Mexico rose to \$35 billion in 2013, almost double the 2012 FDI. Marron attributed that jump to the fact that Mexico is primed to increase its productivity through structural reform and is now a reliable destination for investments. During the last eight years, Mexico has consistently invested 5% of its GDP in infrastructure.

Marron listed Mexico's five competitive advantages: export platforms, large internal market, advanced manufacturing, macroeconomic environment and human capital.

"Demographics are on our side," Marron explained. "Our main strength is a stable and sustainable workforce." The median age in Mexico is 27, and the labor force totals 52 million. In NAFTA's early days, the emphasis was on labor intensive jobs, rather than technology driven jobs, he said. When China siphoned off many labor-intensive industries, Mexico had to change.

"Today Mexico is an exporter of so-

phisticated products. We are a strategic supplier to North American and Latin American markets," Marron said.

As of 2011, Mexico ranked third for medium and high tech exports behind South Korea and Germany, with a strong presence in medical, optical and advanced materials. Of every 100 light vehicles sold in the United States, 11 have been made in Mexico. More than

80 top automotive parts companies have facilities in Mexico to supply assembly plants. Manufactured goods now account for 80% of Mexico's exports. Mexico is the leading home appliance exporter in Latin America and sixth largest in the world.

The new Mazatlán-Matamoros superhighway has the potential to change this region more than anything else in the last 50 years, including NAFTA, according to Harlingen businessman Tudor Uhlhorn. A gigantic engineering feat, the multimodal corridor through Mexico's rugged interior is important for what it connects: Mexico's east and west coasts. Marron added that Mexico's other major highways run north to south, so the east-west corridor provides a very important route for Asian trade and is projected to move large volumes of cargo. In fact, several local maquilas have begun shipping test containers via the new highway.

Through free trade agreements, such as the Pacific Alliance and the Trans Pacific Partnership, Mexico has access to 45 countries with a 1.2 billion people. NAFTA still remains the portal to Mexico's largest market.

With Mexico's development of the Burgos Basin (the south side of Eagle Ford Shale), Marron projected large scale involvement of Texas companies. "We need Texas because you have been through this in the last 10 years. There is a lot to be learned."

Goldman Sachs has estimated that Mexico may be the world's fifth largest economy 30 years from now. ProMexico is working to make it so, helping the country to boost commerce through free trade agreements, diversifying exports and protecting Mexico's presence in the global market.

Valley businessman Tudor Uhlhorn talks to Carlos Marron, ProMexico senior trade and investment commissioner, while Mexican Consul Rodolfo Quilantan listens. (VBR)



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Keeping a Business Afloat

By Anita Westervelt

After three years trying to get a water feature set up in my courtyard, word-of-mouth brought me to the wonders of Mid Valley Garden and Pond Supply, a peaceful, habitat-lover's dream on East Business 83 in Weslaco. Owner Paul Crerar explained what was needed for success: equipment, aquatic plants, fish, instructions and advice. All I would have to do, he said, is add water.

Following Crerar through the nursery's one-and-a-half acres of trees, bushes, vines, plants, fish ponds and statuary revealed a multitude of ways to turn a courtyard into a secluded paradise. Given a clean canvas, Crerar likes to duplicate what you would find in the forest. "First the canopy trees that allow for understory. You can put a passion vine around a mesquite, and the vine will grow toward the sun and thrive at the tops of the trees."

Crerar considers himself mostly a re-do landscaper, taking what exists, keeping what works and modifying and adding. "I like to create an environment to exist here and cool the atmosphere," he said. His landscapes go beyond grass, plants and trees. He designs and

Owner Paul Crerar shows off a *Pride of India* just coming into bloom. (VBR)



builds settings that can include walkways, patios, pergolas, flowerbeds, fishponds and water features.

"The pond building business is booming," said Crerar. The only nursery in the Valley with complete pond service, Mid Valley builds, reworks and offers pond servicing and scheduled maintenance. They are the only nursery to sell pond fish, from traditional koi to colorful shubunkin goldfish and, recently albino catfish. "In any given week, we can have between eight and 16 accounts for new or existing ponds." Extended customer service and other smart business practices helped Crerar weather the slow economy. "When my manager retired, I initially tried to replace him, but then the economy turned, so I utilized my remaining long-term staff to grow the business," said Crerar, who took on some of the management and paperwork himself. During that time, the business lost local landscaping accounts and staff dwindled from 15 to the current nine.

Although the nursery is in Weslaco, nearly 80% of his business now is from landscaping customers in McAllen. "It is not unusual for me to have three or four jobs in the same area. This saves me drive time and crew time, and the business operates more efficiently," Crerar said. "I'm fortunate to have loyal customers."

Stocking unusual and exotic plants not found at other local suppliers is another key to the nursery's success. "This might be the only place to find them," he said. "Depending on the time of year, 30-60% of what I sell is produced right here in the Valley." Holding a blue shrimp plant, Crerar

explained, "There are just a handful of blues." Another blue colored plant for sale is a locally produced Cuban Pea Vine. The nursery offers 18 varieties of palms from full-sun to shade-loving, and flowering bushes, exotic vines, colorful plants and a large variety of flowering trees.

"A lot of people don't understand this environment. If someone wants a tropical plant, you have to create the environment the plant needs in order to do well," Crerar said. He likes that challenge.

Born in Ontario, Canada, Crerar grew up in Central Texas and worked for an interior plant-scape designer in Austin. He was a carpenter 17 years ago, when the Weslaco nursery owner hired him to build a breezeway connecting two buildings to provide a merchandise display area. "I fell in love with the nursery business and with the owner," Crerar said. Two years later, they married, formed the business partnership and launched the Mid Valley name. "Running the nursery keeps my fingers in the soil," he said, "and that's what I like."

Although Crerar is free with technical information, advice and trade secrets when you can catch him at the nursery, business-wise he charges a fee for drafting pond designs and consultations. For the fee, he views the area, goes over options and either hands over the plans to the customer or has his crew begin building the pond.

Once a pond is complete, his advice is to remember that a pond is an organic en-

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A blue-flowering Cuban Pea Vine. (VBR)



Koi and shubunkin goldfish greet customers at the entrance. (VBR)



vironment. "When the weather changes, the pond changes. We encourage customers to be patient, follow the steps and it will come back around." The rules are don't overstock fish (eight to 10 inches of fish per 100 gallons); use

de-chlorinated water; don't overfeed fish; and keep an active bacteria culture and filtration going.

Crerar runs a business the way he designs a landscape, keeping what works, modifying and adding. Summer hours are 10 a.m. - 6 p.m. Monday to

Friday and 8:30 a.m. - 5 p.m. Saturday.

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How to Deal with Medical Absences

By Eileen Mattei

When an employee takes extended, approved absences for medical reasons, a small business owner is often confronted with difficult choices. While sympathetic to the employee's plight, the employer is legitimately concerned about the health of the business when it is handicapped by the employee's absences. A person who is a valued asset to a company can nonetheless cause chaos by being medically unavailable to work. Co-workers often, willingly or unwillingly, cover tasks temporarily. Yet long-term or multiple medical absences – paid or unpaid -- eventually cut into the business's efficiency and productivity.

"Courts are in agreement that regular attendance is an essential function of most jobs," states a 1998 legal decision that has been backed by other rulings. "An employee who cannot be present at work on a regular basis is 'not otherwise qualified' to perform the job."

Sometimes, a worker's medical absence is due to the illness of a family member. The small business owner should talk to the employee about caregiving options that would allow him/her to come to work regularly. The conversation, which should be documented as

a verbal warning, can involve requests to the worker for possible solutions to the business' predicament.

Is telecommuting an option whether the medical absences are due to the employee's health or a family member's? Would flexible scheduling ease the burden?

To sidestep the medical absence limbo, it is recommended small businesses protect themselves with a policy on Limitations on Leaves of Absence, which can offer solutions to a prolonged absence as well as discrimination claims. Documentation of warnings given in discussions with the employee on the impact of the absence are essential.

A neutral Leaves of Absence policy should set a limit on how long an employee could be absent before being considered unavailable for work and subject to being replaced. The employer determines the time span that triggers employee terminations based

on unavailability. For example, an employee who misses six months of work in a year, or nine months in an 18-month period (other than for military duty) would be let go due to unavailability for work. Pregnancy, disability, family leave and medical issues would all be counted within the six month neutral leave limits.

The Family and Medical Leave Act, applicable when there are 50 or more employees, allows up to 12 weeks of job-protected, unpaid leave for eligible employees. Employers with

15 or more employees are covered by the ADA and may need to allow more time for employees with disabilities than normally provided, if to do so would be a reasonable accommodation. The Pregnancy Discrimination Act requires reasonable accommodations where there are 15 or more employees. The words "reasonable accommodation" mean the employer's actions do not cause undue hardship for a business.

"It is best to give employees prompt written notice that they are on FMLA leave and that they must keep in touch with the employer at regular, specified intervals," according to the Texas Workforce Commission's manual "Especially for Texas Employers." The return date from FMLA can be fixed or open. Employers have the right to require documentation of medical conditions and appointments, but they are also responsible for keeping the medical information separate and confidential.

A neutral policy demonstrates that the "work separation had nothing to do with whatever caused the leave to occur, but rather had to do with the limit being reached under the policy," the TWC manual stated.

If an employee terminated under a leave of absence limitation policy presents an unemployment insurance claim, the employer can successfully request chargeback protection under the medical work separation provision of the UI law. The employer in that case concedes that the person is entitled to unemployment benefits because the medical absences were unavoidable. But given the employee's absenteeism rate, the company had to reluctantly replace him/her in order to continue to function.

An attorney should be consulted to help determine how your company will deal with labor issues.



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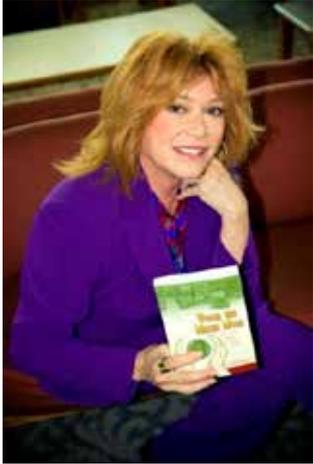
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Too Much Résumé

By Susan LeMiles Holmes



All decisions about résumé writing must be answered within the context of the question, “What is a résumé supposed to do?” Is a résumé a historical document detailing your career, an application for a job, a life memoir or a self-congratulatory announcement? Look, Mom! I graduated!

Although a résumé is an indispensable job search document, it is not a job application, not a collection of memories, a big pat on your back or an historical archive. A résumé is a marketing piece with one objective. It is a call to action to the reader which says, “Interview me.”

If you think your résumé is all about you, you will have a tough time deciding what to include and what to omit. The most basic rule of marketing is “The Rule of Relevance.” Are you saying things that are relevant to the reader? It’s funny how many marketing professionals themselves forget this rule when it comes to writing their own résumés.

Résumé writing is, like all good writing, about the reader, the audience. While you are worrying about how to look the best you can on paper, how to pay the bills, or how to get ahead, the person reading your résumé will spend approximately six seconds deciding your fate. You had better be relevant!

Your worst enemy is clutter, visual and verbal. Take a cue from architect Ludwig Mies van der Rohe, “Less is more.” You will hear a lot of conflicting advice from résumé experts, but here’s mine.

Omit objectives. For your reader, they are at best space-wasting distractions and at worst irrelevant to the job he has available. Replace objectives with the title of the specific job for which you are applying. Center it in bold type above your list of key skills or professional summary. Example:

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Candidates with long careers should not omit, but instead consolidate ancient history by including a section at the end of their work history entitled “Early Career” or, perhaps, “Prior to 2001, worked in the field of electronics, including positions of field technician, projects coordinator and manager.”

I disagree with most current advice regarding omitting a section on personal interests. The trick is to eliminate any activities that are bias inducing (political activities) or things that place you in a protected class under EEO laws (religious affiliations). If you have personal interests and hobbies that support your suitability for the position, that’s very relevant.

If you are a candidate for a position of electronics technician, and you design and fly remote control airplanes for fun, it’s relevant. If the job posting indicates the company wants a team player, the fact that you play team sports will help you. If the job requirements reveal the need for a competitive sales person, the fact that you raised \$10,000 for United Way is important.

The omission that people struggle with most is whether or not to omit a job because the employment relationship ended on bad terms. You must remember that your reader is specifically looking for

patterns of omissions and gaps in information. At this point in his decision making process, he is screening for indications that you are trustworthy and honest.

An unexplained gap in employment creates a mystery that every hiring authority deals with exactly the same way. He fills in the blanks with his imagination. And, he imagines the worst. You can’t stop it.

You will have to decide which option is best in your particular case, but whichever you choose, you must have a rock-solid explanation ready. Normally I recommend leaving the job on. I believe you are better off explaining a difficult situation in positive terms of what you learned than being labeled a liar. It’s relevant.

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@harrington.tstc.edu or learn about Susan’s novel set in the Valley, “Touch the Mayan Moon,” at www.susanlemiles.com.

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Adapting to Today's Market

By Anita Westervelt

When you sort your daily mail and see an advertisement that strikes you, chances are it's because of who you are, not random choice. John Topp, owner of Topp Direct Marketing in Harlingen, has spent more than 30 years analyzing demographics and statistics for businesses and organizations to market smartly, spend less money and get more results.

The intrigue for Topp is studying and understanding people using the psychiatry and psychology of marketing. "My passion is direct mailing. It's a lot more detailed than people think it is," Topp said. His agency specializes in the creation and all aspects of integrated direct mail for business to consumer, business to business, non-profits and political campaigns.

Every project starts with a list. "The list is the most important part of a direct mail piece in order to accomplish our goal of managing the rate of return on the investment our clients are making," Topp said. Whether advertising a new venture or appealing to donors, each item has its own target market. A consortium of data bases containing millions of pieces of proprietary information is available to marketing agents. In the past, a two-inch thick

catalogue was printed that was nothing but a list of the lists. "Today, it's all digital," Topp said.

To reveal more information about a data base and market more effectively, Topp offers a market penetration analysis. He can take an existing database of customers or donors and post it against a file that has more than 175 million records. He will overlay it on top of data from perhaps 100 different sources. "We learn two essential things from the process," Topp said. "First we reveal the characteristics and trends of 'who' is in the database, which allows us to obtain a powerful and targeted mailing list for acquisition of more clients. The second invaluable discovery allows us to speak to those people better and deliver an influential message." Design, colors, hues, wording, art work and photographs can then be selected to create, personalize, produce and market a product.

With untold millions of data bases nationwide, there is not much chance of escaping inclusion. Information includes gender, age, income, profession, work history, credit card use, buying trends, net worth and maybe the brand name of your kitchen sink. The information is important to the marketing profession. At the consumer end, it helps eliminate unnecessary mail. For instance, recent analysis of a client in Houston showed that 75% of their non-

profit donations are from women, whereas for a non-profit client in the Valley, the analysis revealed the majority are from men.

"You have to adapt to today's market," Topp advised. That means keeping up with rapid changes in hardware, software, population trends and even the post office. Gone are the amberliths of the 1980s and grease-pencil corrections. Proofs now are an Internet connection away and copy is instantly viewed and edited with keystrokes. The original six postage rates have changed. Now there are hundreds of rates depending on size, weight, distribution, volume and other criteria. The electronic intelligent bar code provides all the information to send mail to the customer. All said, Topp applauds the myriad changes. "Mail goes faster and is more reliable in today's world. Sixteen percent of the country moves every year and the national change of address list lasts only 95 days. The whole marketing process is sped up. You can get to the market quicker, it's more affordable and it looks better."

Topp is personally involved in everything before a package goes to the client. Through the years he has established partnerships with teams of writers and graphic designers. Depending on the job, he determines how to fit the right team with the right creative goal. He works with local photo studios, writers, translators and printers, as well as partners nationwide. "We try to keep it affordable to the clients," he said.

Partnerships include creative strategists, copywriters, web designers and SEO (search engine optimization) pros. "We are evolving. We can't stop learning. For example, the power of direct mail campaigns has increased through the use of social media. Facebook, LinkedIn, Twitter and blogs not only increase activity to a direct mail program; they also enhance your SEO. If your website doesn't rise in the list when Googled, then it's not working for you," Topp said. A marketing campaign also relies on client research. When a client tracks response, revenue and trends, Topp can do more to help them reach success.

After so many years in marketing, Topp felt it was time to include other interests in his business and has published several local coffee table history books such as the 2010 book, *At the Crossroads: Harlingen's First 100 Years*. He also provides direct marketing consulting and has published magazines, tourism maps and directories.

For more information, see www.toppmarketing.com.

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The Language of International Trade

By Marcela Arredondo

Are you looking to grow your small business? International trade may reap benefits for business owners hoping to expand through global commerce. But it's important to get familiar with the lingo before getting started in trade.

To begin, when there is a buy-sell contract for an international transaction, Incoterms should first be defined. Incoterms (International Commercial Terms) are a set of commercial terms used in international commercial transactions and recognized by governments and legal authorities worldwide in order to minimize or remove uncertainties. Essentially, these terms are the rules that make up the buyer-and-seller agreement. For example, who is paying for insurance and what are the export document fees and formalities?

The answers to these questions, as well as information on pre-carriage, loading, discharging, delivery, on-ward carriage and import documentation should be included in the agreement. A place of delivery should also be defined. If the delivery of goods is to be made at a port-of-entry, for example, maritime Incoterms should be established. Whatever the case, deciding which Incoterms are suitable in the buyer-and-seller agreement may be challenging and require negotiation skills from both parties.

As of 2010, there are 11 Incoterms. Seven are multimodal or a mix of air, rail, road and sea transportation:

- EXW - Ex-Works (Named place of delivery)
- FCA - Free Carrier (Named place of delivery)
- CPT - Carriage Paid to (Named place of destination)
- CIP - Carriage and Insurance Paid to (Named place of destination)
- DAT - Delivered at Terminal (Named terminal at port or place of destination)
- DAP - Delivered at Place (Named place of destination)
- DDP - Delivered Duty Paid (Named place of destination)

Incoterms used for maritime transportation are:

- FAS - Free Alongside Ship (Named port of shipment)
- FOB - Free on Board (Named port of shipment)
- CFR - Cost and Freight (Named port of destination)
- CIF - Cost, Insurance and Freight (Named port of destination)

It is important to understand the monetary responsibilities of both the buyer and seller before signing the sales contract. The Incoterms information used to make calculations will have a direct impact on the "landed cost" of the exported good. That is calculated by adding all costs related to the sale of the goods from the manufacturer's facility to the international buyer's location.

For example, imagine a Texas exporter (seller) agrees with an importer (buyer) in Japan to the Incoterm: Ex-Works - Edinburg, Texas. In this case, the exporter is responsible for making the goods available at the Edinburg facility for pick up by the importer. The Japanese importer is thus responsible to pay for pick up of the goods at the exporter's location in Edinburg and to deliver the goods to the final destination in Japan. All the costs incurred for pick up, pre-carriage documentation, clearance by U.S. Custom and Border Patrol, loading and unloading, on-ward carriage, insurance, tariffs, freight, and compliance will be absorbed by the Japanese importer.

Let us now suppose that the same U.S. exporter and the same Japanese importer agreed upon the Incoterm: DDP - X terminal, Port of Tokyo, Japan. In this instance, the U.S. exporter is responsible to pay for the Custom's documentation, pre-carriage, loading to the vessel, maritime transportation, un-

loading, onward carriage, insurance and import documentation.

These examples illustrate scenarios where Incoterms greatly impacted the total cost of doing business globally. It is important for business owners to understand and implement the most suitable Incoterms in a buyer-and-seller agreement in order to calculate the "landed cost" and obtain the best "landed price."

Business owners planning to export or import goods should consult with experts, such as a licensed Customs broker, before their first international-sales experience. The website export.gov can help you grow your business internationally. For technical assistance from a business and trade advisor or information on trade-related seminars, call the UTPA Small Business Development Center at 665-7535.

Marcela Arredondo is a certified business and trade advisor for the SBDC, a component of the BDI Group at UT Pan-Am, where she provides bilingual business counseling and training. Arredondo, a Certified Global Business Professional, holds a BBA in International Business Management and a MBA.



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Distant Lands Right in Your Backyard

By Nydia O. Tapia-Gonzales

When traveling to distant lands is not an option, do not feel discouraged. The event alchemists at Distant Lands can help create a Mexican Plaza, a Parisian Café, the Australian Outback and even an African Safari right in your backyard.

Christina Ramirez and Natalie Wise Ramirez are two creative entrepreneurs and avid travelers who wanted to share their experiences of other cultures and customs with friends and family. Both travel the world looking for original furnishings and décor that become part of their distinct inventory at Distant Lands, a boutique rental company in Edinburg. Ramirez worked as an American Airlines flight attendant for 29 years, hence her passion for travel and far away cultures. The women are also event planners for La Antigua Revilla Banquet Center in Edinburg.

Themed events have always been popular with proms and are gaining in popularity for quinceaneras, weddings and private events, according to Wise. Since the opening of the store in 2007, the clientele has grown to include schools, private organizations, local businesses,

This Jasmine Tent is used in a night circus theme. (Courtesy)



event planners, photographers, pageant coordinators, and the theater and film industry. “Our clientele consists of the international

community who resides in the Valley. The Valley’s cultural diversity is growing, so Distant Lands is the ideal venue when planning and hosting ethnic traditional celebrations,” said Wise.

Ramirez and Wise’s talents are not restricted to the Valley. The talented duo had their Hollywood debut in 2012 when they were hired to set up a green room for celebrity wedding planner, designer, and author David Tutera. Ramirez and Wise attracted the attention of Tutera who then hired them to purchase decorator items for his elite clientele.

“It was an unbelievable experience,” Ramirez said. “He later asked us to be on his WE channel ‘My Fair Wedding’ show, so we drove to California to set up an airplane hangar for a bride and groom’s reception. We recreated four different countries -- Africa, Asia, Spain and India -- for the reception. We were able to see the couple’s expression when the event was revealed. This was very special for us, since we rarely get to see firsthand the guest’s reaction

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Cristina Ramirez and Natalie Wise pose in front of an ‘over-the-top’ party setting they created. (Courtesy)

to our work. David commented that it was one of the best reveals of the season.”

Recreating distant lands is what Ramirez and Wise do best, and customers have celebrated surrounded by recreations of Morocco, India, Asia, Africa and South America. Their signature theme is Arabian Nights. These events can be as elaborate as the client desires. When needed, Ramirez and Wise hire contract workers to help them assemble the event décor. Recreating exotic destinations is not an easy task for two designers who will not settle for less than ideal results.

“Each event presents its own unique challenges. We strive to execute the client’s particular vision while dealing with all kinds of logistical issues. We’ve set up tents on rooftops, ranches, beaches, and even driven 1,800 miles to set up an event for national television!” agreed the women, enthusiastically referring to their first ‘My Fair Wedding’ show and two other episodes titled “Traveling Teachers” and “Bollywood BBQ.” All the shows aired in the fall of 2012.

Ramirez and Wise refer to themselves as “event alchemists,” because they see themselves as designers who create a fantasy voyage to a place people have always dreamed of visiting. For these event alchemists, everything is possible and over the top is what they do best. Their ideal clients are those who are dreaming of celebrating a special occasion in an original way. Ramirez and Wise spring to action, add their own ideas and work at making the clients’ visions come to life.

The Distant Lands showroom is open to the public only by appointments, which can be scheduled by calling (956)648-7332. To find out more, see distantlandsevents.com.

Distant Lands can make you feel like a sultan in a private oasis with an authentic Moroccan tent. (Courtesy)



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In the Spotlight



Top Left: Weslaco Chamber Ambassadors, city officials and other guests participated in the recent grand opening festivities of Applebee's on South Westgate in Weslaco. (VBR)



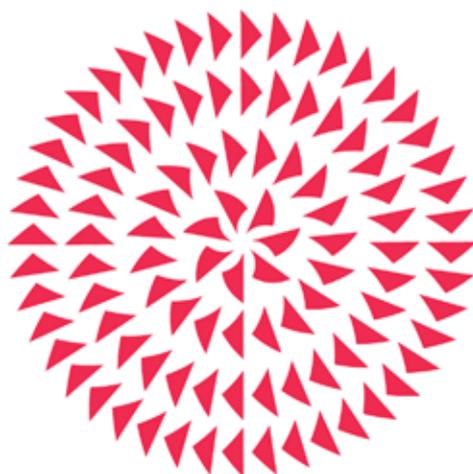
Top Right: Alex Meade (red tie), CEO of Mission EDC, accepted the Texas Economic Development Council Workforce Excellence Award for Ruby Red Ventures on June 12 at the TEDC's Mid-Year Conference in San Antonio. The \$100,000 small business fund aims to promote entrepreneurial spirit and the creation of innovative businesses in Mission. The next round of applications opens on Aug. 1. (Courtesy)



The City of Pharr welcomed the Clark Knapp Honda family to the city. Kirk Clark shared a few words at the Clark Knapp Honda North Sugar Road dealership grand opening on June 18. (VBR)



For consideration in one of our featured sections (Moving On Up, Connecting the Dots or In the Spotlight) email your photos and captions to info@valleybusinessreport.com.



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