

Volume VII, Issue 2
October 2015

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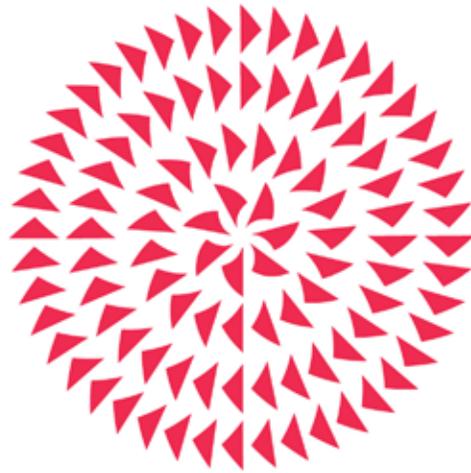
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New industries, expanded growth, added suppliers – it’s all part of the new Rio Grande Valley. Cooler temperatures are in the air, and so is the scent of fresh economic development across I-2 and up and down I-69. What a great time to be in deep South Texas!

From new and added campuses of state universities to manufacturing facilities supplying necessities throughout the world, the rest of Texas and other corners of the country are realizing the Rio Grande Valley is a hot spot for expansion, relocation and new industry. When you add in low cost of living, tax breaks and such bonuses as year-round golf and ocean front views, you understand why many global corporate headquarters have chosen the RGV while others have our region in their sights as a business destination. Just get them here for a visit, and they won’t leave, right?

An additional selling point of the Valley is we have green grass! Ask those in California and Arizona after they land what first caught their eye from the sky. Yep, healthy green is a beautiful color! Think about your flight as you’re returning: home is more welcoming with the sight of lush tree tops and fresh grass.

We are blessed with so many natural resources in the Valley that we sometimes take them for granted. But what really shines to visitors is the hospitality of locals, great food and a sense of southern pride. Our region is not a hard sell to outsiders. We are the best ambassadors to assist our local EDCs in inviting, attracting and landing new companies. Unifying our recruitment efforts to bring more development of any and all industries creates a stronger economy for all four counties. One town’s win is a victory for the entire Rio Grande Valley!

Commercial purchases and new construction are welcomed by regional brokers, developers and contractors. Relocating families increase sales tax revenues which is necessary for road improvement and much-needed infrastructure. New dollars pumped into our local economy increase the quality of life for all residents. National, regional and local law enforcement put their lives on the line for us every day, ensuring the Valley is a peaceful and safe community. Expanded higher education opportunities are paving the way for a more equipped and competitive workforce for generations to come.

Again, these are exciting times to live and work in the Rio Grande Valley! Political leaders, business owners and community advocates are armed with the same agenda, “What’s good for the Valley is good for all,” will further advance our region as a globally-competitive force. The movement is on, and we must collectively help our towns and cities in spreading the word around the state, country and world that deep South Texas is THE place to have a company or organization, raise a family and enjoy big metropolitan amenities in a quaint and peaceful region.

You and I are the salespeople for the Rio Grande Valley. We are in the trenches every day. Who better than us to tell our story and attract new regional economic development?

Todd Breland - General Manager
Valley Business Report - VBR e-Brief
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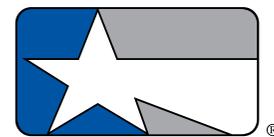
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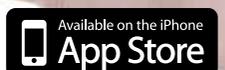


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Philosophy: We are a pro-business publication providing in-depth perspectives on business trends and creating a forum in which business leaders can exchange ideas and information affecting the local community's economy. Letters to the Editor: 300 words or less. E-mailed: editorial@valleybusinessreport.com Please include your full name and city of residence.

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RV Parks for All Seasons

By Eileen Mattei

The 110,000-plus Winter Texans who migrate to the Valley for two to six months each year represent an economic bonanza for the region. These visitors help keep everyone's taxes lower and support expanded retail. McAllen alone collects \$35.4 million in local retail sales tax from visitors (including Mexican nationals). Winter Texans shop and eat out frequently, visit attractions, and pay for repairs or upgrades on their RVs. A significant portion own second homes (mobile homes, park models or brick cottages) in gated senior communities.

The Valley has over 500 RV parks, ranging in size from five spaces to 1,435 spaces. Refugees from the frozen north have long migrated south seeking warm weather and a low cost of living. But the ground rules are changing for RV parks. Baby boomers, retiring at the rate of 10,000 per day, represent challenges for park owners. Yet successful parks are adapting, re-investing in their facilities and reaching out to the next generation of retirees to stay viable.

Tradition & Change

Palm Gardens RV & MH Park is the oldest park around: in the 1920s, the owners of an orange grove west of Harlingen began allowing travelers in small trailers to park amid the trees in exchange for picking citrus. Today the 235-spot park is owned by a Michigan investor. Local attorneys and hotel owners have invested in RV parks in McAllen and Edinburg, too, as alternate revenue streams. Some established mom-and-pop operations have grown and prospered, a few have disappeared under retail center asphalt, while an increasing number have been acquired by major corporations or silent partners.

In 1978, Maria Polonski and her late husband bought a citrus grove in Mission and built **Split Rail RV Park**. Under the guidance of Polonski and her son Stephen, the family-owned park rents out 230 spaces to temporary and year-round residents.

"We have turn-over, naturally, being a senior park," said Beverly Glaser, who came to Split Rail in a motorhome 10 years ago, fell in love with the park and became park manager. Like her, other people

who have RV'ed for a long time decide to stop traveling at Split Rail. "One couple right now has a motorhome on consignment, because they want to be here full time. We keep a list of units for sale."

Inducements to stay include amenities such as the pools and water aerobics, tai chi, dance, Spanish and exercise classes; the library, quilting and Friday afternoon jam sessions. "We had about 80% occupancy last season, and that was better than the year before," Glaser said. Pancake breakfasts, luncheons and pot-luck dinners, organized by committees, foster a close-knit neighborhood. Security in the gated park is achieved by 24/7 video surveillance and nightly security patrols.

Inside the clubhouse, where trophies from the Fiesta Citrus parades are displayed, Split Rail's activity director eliminated china painting as an activity, because it doesn't appeal to younger retirees. "I can't say Winter Texans now are asking for different things. They are into what we have," Glaser said. They find out



This shaded oasis is a corner lot at Palm Gardens, which started life as an orange grove that in the 1920s let trailer tourists park in the orchard in exchange for picking citrus. (VBR)

Golf cart races at VIP Park test the top speeds of the electric powered vehicles. (Courtesy)



about Split Rail from the website, brochures and satisfied residents, who take brochures home with them.

Welcome Home

“The Winter Texans of today don’t look like the Winter Texans of yesterday,” said Kristi Collier, president of **Welcome Home RGV**. “The parks are challenged with a new, younger, more adventurous demographic that is not necessarily committed to one park or region. Our

Shuffleboard courts are attracting less players as the new generation of Winter Texans look for more active pasttimes, in and out of the RV parks. (VBR)



responsibility is to make sure Winter Texans feel welcome and that their overall experience is a positive one.”

Collier started Welcome Home RGV in 2008 after seeing an opportunity to market to Winter Texans in search of activities and vendors. What started as an annual directory and website this year has a weekly publication, connections to the decision makers in numerous parks, and the Winter Texan Expo. “People love our brand. We have a really great following.”

A Valley resident told Collier she wanted to retire and become a Winter Texan, because they are always out having fun. “My shift this year is introducing the RV park lifestyle to local retirees, change the mindset of who is a Winter Texan,” said Collier, who has nurtured the group called Converted Texans, retirees who stay in the Valley year-round.

At **VIP-La Feria RV Park**, managers John and Ruth Dearing spent the summer on building, street and swimming pool repairs before the 360 spots start filling up. “If it needs being done, we do it,” Ruth said. Between fixing laun-

dry room machines and re-lettering the lots and meters, the Dearingers showed off the awards that VIP captured in 2013 and 2014: the Texas Medium-Size Park of the Year given by the Texas RV Association.

“I’ve had a lot of new people calling and booking for this season,” Ruth said. She posts park and Valley photos frequently on VIP’s Facebook page and website. Some photos have up to 400 hits within a few hours. “It’s very important for people to see what your park looks like,” John added.

VIP’s managers are responding to the new demographic. “The younger ones are more active and want more out of the park activities,” Ruth said. A new husband-wife activity director team, brimming with ideas, will be on hand this season, organizing adventures as well as the expected activities either around card tables in the two clubhouses, in the pools or on area golf courses.

A Michigan man bought the park 21 years ago. “He’s not looking to sell it,” John said, given the good ROI.

Telling the Story

“New retirees want more experiential opportunities. We have those opportunities here, but we haven’t been telling our stories,” said Nancy Millar, vice president of the CVB at the McAllen Chamber of Commerce. To counter that, the CVB, South Texas Tourism and supporting cities and businesses have hosted journalists to write positive things about the Valley, directed at the Midwest and Canadian markets, the homes of Winter Tex-



Split Rail RV Park is affiliated with several RV associations. (VBR)

Fun-N-Sun RV Resort has added new benches and tables for its pull-through RV sites. (VBR)



John and Ruth Dearing, managers of VIP La Feria RV Park, display the awards for Best Medium-Size RV Park in Texas which the privately owned park won in 2013 and 2014. (VBR)



For more information, see splitrailrvpark.com, palmgardenresort.com, viplaferia.com, welcomehomergv.com, or call Fun-N-Sun at 399-5125.

ans. "It's not only the individual businesses selling to Winter Texans that benefit." The sales tax they generate and the property taxes they pay lessen the burden on full-time residents.

While still many RV parks are privately owned, the number owned by national corporations is increasing. Equity Lifestyle (under the Encore brand) has 10 parks in the Valley including **Fun-N-Sun RV Resort**, the largest RV park in the region.

Fun-N-Sun RV Resort hosts a winter population of approximately 1,800 on 1,435 sites, which include park models, RV spots and cottages. A new activity director is expected to add even more variety to a menu that includes lessons and clubs for ballroom, line and square dancing, a large exercise facility, and a huge arts and crafts selection, according to Tony Silvestro, the park's manager.

The park's well-kept appearance is vital to retain and attract Winter Texans from the Midwest and Canada. "Our residents spread the word to their friends and that brings in new people," said Silvestro.

You may not sell directly to RV park residents now, but maybe you could, maybe you should. As a market, they are, for the most part, educated, adventurous and have a steady income. And the sheer number is intriguing: 110,000 coming this winter to a park near you!

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Compounding Family Ties

By Eileen Mattei

From elementary school on, Bobby Muniz knew exactly what he wanted to be: a drug dealer, the legal kind. He grew up in the drugstores where his father was a pharmacist. As a child, he watched capsules being made, and as a teenager he helped with deliveries, cleaning and stocking. But in college, Muniz thought perhaps he had been brainwashed, so he got a food science technology degree from Texas A&M and a MBA from St. Mary's. After working in the food industry, he realized he didn't enjoy it. So Muniz went to Texas Southern University, graduating in 2009 with a doctoral degree in pharmacy.

"Pharmacy is what I've always wanted to do," he said. At that time, his father Robert Muniz was a partner with Ray Acosta in Rio Grande Pharmacy. "When we first sat down and talked about going in business together, I said 'You're always going to be my dad. Family will always prevail over business.' We didn't take it lightly," explained Muniz, who bought out Acosta in 2010. "There are times when we get into heated discussions. But we have our guiding light and say let's be rational and not

kill each other."

The senior Muniz stepped back and allowed his son to take the reins and make business decisions. "We've put in a lot of automation and updated our software. People don't like change, but it's been so much more efficient," said Muniz, 42. "My dad admits he wouldn't have made the changes," although he welcomed the benefits they brought. The robotic system counts out pills, and the synchronization system (the only one south of Houston and Austin) packages pills by the time of day they are to be taken to minimize adverse drug/food interactions and to increase compliance. But it is the array of equipment for compounding prescriptions that places Muniz Rio Grande Pharmacy far beyond the traditional drug store.

"We have hundreds of patient who require compounding," said Muniz, who works closely with physicians to meet specific needs. That includes pediatric patients who

Pharmacist Bobby Muniz shows a sample of prescriptions packaged according to the time they are to be taken. Packaged by the synchronization machine in the background, the pill presentation increases compliance. (VBR)



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need child-size doses, persons requiring specific hormone replacement levels or individualized doses of drugs.

"Compounding is an art. Every person is different. It's very hard to put a capsule together that works for everybody. You really need to know mathematics. It's cool to see a baby we helped now five years old." All four pharmacists have completed training in compounding medications.

Compounding drugs is partly community service (no one else in Harlingen does it) and partly a great business move, filling a unique niche. "We see people who otherwise wouldn't have come in. They see our services and become customers."

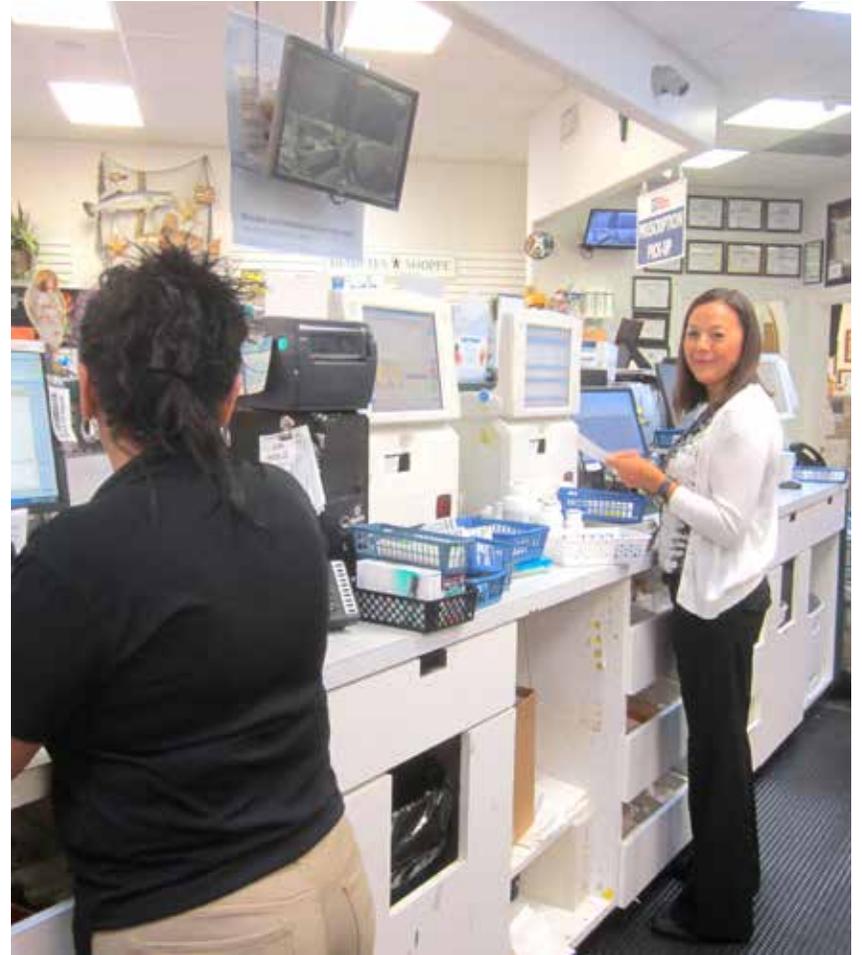
Of the pharmacy's 34 employees, seven are family members, including cousin Michael Muniz who joined the business after earning his pharmacy degree in 2012. "I have the same discussion with them that I had with my father: business is business, family is family. I tell them I have high expectations and expect them to perform, to excel and be an example, and they have. The key is communicating what your expectations are." Several pharmacy technicians have been trained on-the-job and then passed the state certification exam.

Muniz spends about 60% of his time in the pharmacy, providing leadership and setting long-range goals as well as compounding

At Muniz Rio Grande Valley Pharmacy, customized prescriptions are compounded under a safety hood. (VBR)



Pharmacist Christina Torralba consults with patients on their prescriptions and dispenses medications. (VBR)



drugs and doing consultations. “I love interacting with patients, doing consultations.” The rest of the time, Muniz is out in the community, marketing to physicians and giving presentations on health, wellness and health careers to schools (he serves on the Harlingen school board), civic organizations and health groups. “We love educating, communicating, giving people information from elementary school age to Valley Baptist’s Family Practice residents to the community as a whole.” The pharmacy also hosts a quarterly women’s night out.

Looking at the future, Muniz acknowledged his father is 69. “I don’t want him to retire. He’s an asset, a lot of people know and trust him. I want (cousin) Michael to become an owner and partner. Michael and I are both working on our fellowship in metabolic medicine from the Metabolic Medical Institute.” That requires two years’ work, studying nutraceuticals and how the body works and responds. “Instead of putting a Band-Aid over something, we’re looking at a problem and trying to identify the actual problem and a solution.”

Muniz predicted that UT-RGV is going to create opportunities for the pharmacy. “We want to position ourselves somehow so we can be part of that.”

For more information, see munizriograndeparmacy.com.

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Q&A with Randy Summers

Randy Summers, vice president and sales manager with Davis Equity Realty, has participated in the development of Nolana Town Center, Trenton Town Center, Edinburg Town Center and other retail-office plazas in Weslaco, Shary and Harlingen. He talked with VBR's editor about the state of Valley real estate.

Q What could have the greatest long term impact on Valley real estate?

A The infrastructure for the UTRGV School of Medicine is going to create construction opportunities for many sub-contractors. Doctors, instructors and other professionals will be arriving and needing homes and services. We will see a boom for current medical facilities. Overall, we should look at what happened to San Antonio following the opening of their medical school. Over time, the research side, both medical and technical, has expanded and now Microsoft is building a campus there.

Q On the industrial side, what is driving changes?

A The new road from Mexico's Pacific coast means trucks have a straight shot to the southern tip of Texas and then quickly on to the east coast. That is creating a need on this side for cold storage and warehouses. Vacancies in the industrial inventory are being absorbed. I wouldn't be surprised to see new industrial construction, particularly in the McAllen-Anzaldus area. Brownsville still has some inventory to absorb. The mid-Valley has a very limited supply of large warehouses, although it can accommodate companies needing warehouses in the 10-15,000 square foot range.

Q Your father, the late Bill Summers who headed Valley Partnership, long championed an interstate in the Valley. Now we have I-69

and I-2. What's the impact?

A I-69E, I-69C and I-2 have finally positioned transportation in the Valley to the point it needed to be a long time ago. When certain manufacturers and distributors look for new opportunities, they first of all expect to have a nearby interstate. As it is, the numbers of trucks from the north delivering freight -- groceries, retail, soft goods and components for maquilas -- has increased across the board. The interstates bring us more federal monies for transportation.

Q How has the retail picture changed?

A A lot of franchises are starting to show up here because of Mexican nationals living in the Valley who are buying franchises under the EB-5 program. That has provided an unexpected boost in locally owned businesses, in employment, sales tax revenue and ad valorem taxes. But many regional and national retailers are not here yet.

Q Is this a good time to lease retail or office space?

A Rents have come back up 5-6% from the lows in 2012-13. Back then, when leases came up for renewal, rates had to drop to keep a tenant. Now when a new plaza opens, it becomes harder to sign a tenant for older, nearby shopping centers. While we are not back to where we were in 2007-2008, rates are definitely going up. In certain pockets, there is still a lot of retail space. Leases range from a low of \$12 per square foot on an annual basis to \$23-24, even in the same city. It depends on your co-tenants and the traffic. Compare that to Houston where the typical retail starts at \$20s and ranges to \$50 and up.

Q Overall, what's the retail outlook?

A All the cities are experiencing a comfortable growth of retail. The majority of cities in the Valley are pro-business and want retail sales and ad valorem taxes. We are not going to have an excessive inventory because developers are looking for 65-70% pre-lease commitments before construction. We won't see the spec building of 10 years ago. Corporate tenant representatives try to push the lease rates down, but they know the developer and retailer have to make money.

Randy Summers (Courtesy)



Q What's a wild card for the real estate industry?

A SpaceX is the unknown. It can be a tremendous boom for South Texas, if suppliers and vendors build locations here and if tourism takes off. The infrastructure for SpaceX is going to help the entire Valley.

Q Do you see an unmet need?

A I really see the need for institutional apartment builders down here. Apartments are renting around \$1 per foot, which is high. More people will be moving here, including border patrol, university staff, engineers for SpaceX.

Q What's the long range outlook?

A The Valley is where the Dallas-Fort Worth metroplex was in the early '70s. We know we have to grow north and continue to improve transportation and infrastructure. North Brownsville is growing at very strong pace. The Shary, Ware and Bryan Roads areas and Palmview west are exploding. The corridor going up North 10th is strong and spreading west on 107 in Edinburg. It's an exciting time to be in the Valley. As my dad used to say, "Make it a Valley good day."



Designing a Mentoring Program

By Eileen Mattei

Man walks up to his mentor and says, "What are you going to do for me?"

That scenario illustrates why a company mentoring program should set up guidelines and expectations. Marco Garza, Unique HR regional principal, described the elements important for successful mentoring during his presentation on "Designing an effective workplace mentoring program" at a meeting of the Society of Human Resources Management, LGV chapter.

The business case for supporting mentorships begins with the fact that Bill Gates, Steve Jobs and Warren Buffet had key mentors, Garza said. People being formally mentored report increased job satisfaction and more job commitment. They have better performance ratings and more rapid advancement along with much lower turnover. Their mentors have reported benefits ranging from personal growth and satisfaction to career revitalization. A formal mentoring program is an inducement for 60% of college graduates seeking employment.

A mentor takes a younger person under his/her wing to introduce to them to their

network of contacts, orient them to the industry and organization, and teach them about job fundamentals. As part of a personal relationship, the two have conversations that reflect on experience, lead to making informed decisions and act upon the decisions. For both, the time should be inspiring, challenging and motivating. In contrast, a supervisor is a coach focused on performance for specific roles.

Mentoring requires a shift in thinking and acting, Garza said, because it is not a subordinate-supervisor relationship. Mentoring is two adults learning through give and take and collaboration. The mentor should not be the protégé's supervisor. In fact, mentoring appears most effective when the mentor is several levels above the supervisor or in a different department or both.

"Protégées must be willing to shoulder much of the responsibility to make it work," Garza said. Mentoring is a learner-centered activity, and the protégé typically sets the agenda, with input from the mentor." Mentors have to foster the relationship.

Once the need for a formal mentoring program is established, the structure and policies for starting a mentoring relationship should be developed. Who will be recruited to be mentors and protégés? Will protégés be selected on their skills, moti-

vation or personality? Will mentors be assigned or volunteer? What is the acceptable range of frequency and method of contact (face-to-face talks weekly or monthly? contact by text, email, phone? length of meetings and the relationship?) Does the mentoring program align with overall talent management initiatives of HR?

Larger companies will want to have framework for matching a mentor and protégé. Top management should have input on design of the program and be willing to serve as mentors in order for the program to be successful. Mentoring provides an avenue for them to help build the company, pass along their knowledge and develop their own skills. Mentors note the characteristics they like in protégés are trustworthiness, a willingness to learn, the ability to take feedback and be achievement-oriented.

Once participants have been introduced to the objectives and boundaries of mentoring, HR likes to monitor and evaluate their response to the program.

For more information, contact Marco Garza at marcog@uniquehr.com.



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Providing Better Diets for Pets

By Lori Vermaas

Irazema Walters, co-owner of The Paw Pantry, a natural pet foods store in Harlingen, has learned that better nutrition can transform any dog's or cat's life, maybe even save it. That's why she opened the pantry two years ago, after having operated a more traditional pet-store business, where she had slowly added healthier food products. "I love helping pets, helping to cure them," she said, "so that their owners will be able to keep them."

Starting up the business was a bit of a struggle, given that natural pet food distributors didn't deliver in the Valley -- they were not convinced about the market's viability here. "We're considered to be living under a rock, so they're generally not eager to come down here. You have to have somebody to push them." Walters decided to be that person.

To her credit, she is not only running a successful business: its volume has increased by 50% even though her store size has shrunk. She has also uncovered a niche market in the Valley. Walters's timing is spot on, for, according to the American Pet Products Association, natural food products are a growth industry, ranking

Customer service is the calling card of Mary Lou Peña and Irazema Walters, owners. "It's almost wrong to call them customers because we want to call them family," said Peña. (VBR)



as the second most often purchased dog food. With food options expanding, including alternative categories and treat options such as pet food toppers, raw food and probiotics, industry analysts forecast a rosy future in this sector. Sales are expected to maintain an upward trajectory for at least the next five years.

Although being on the industry's radar is indeed a coup, Walters and her business partner, Mary

Lou Pena, regard customer service as the truer measure of success. A self-educated pet nutrition consultant, Walters "constantly reads and reads" in order to advise customers, whom they regard as family, about the best diets and products for their pets.

She admitted it is difficult to keep up with the latest discoveries or recalls, let alone the dangerous additives that still lurk in many products. "Most pet owners don't know about Red-40, BHA, propylene glycol," the last a preservative related to antifreeze. "They don't know that these ingredients are in a lot of popular pet foods. We don't pressure customers to buy our products, but we tell them what to look out for, because these chemicals aren't healthy."

Her counseling often leads to small and sometimes miraculous transformations. Recently, a young couple came in with their ailing pit bull puppy, whose skin was inflamed from head to toe. Recommending that they try feeding him PureVita chicken and brown rice and use a soap-free shampoo (because the dog had a foul odor), Walters hoped for the best. Two weeks later, the couple came in for refills. The dog was



Some of the more exotic offerings at the Paw Pantry are kangaroo and crocodile treats. The kangaroo diet is for pets who've tried eating other proteins without success, leaving kangaroo as "a last resort," said Walters. (VBR)

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The Paw Pantry also sells a large variety of pet toys and supplies. (VBR)



75% better, a transformation so sudden that even Walters was amazed. The last time she saw the dog, “it was prancing around, had its tail up and wagging, and there was not a red thing on its skin. I made a difference in that puppy’s life.”

Despite turning her customers and other pet store employees into believers, Walters has yet to convince much of the Valley veterinary community about the curative impact of a natural food diet on pets. On occasion local veterinarians refer pet owners to them, but not often. “Most of them don’t know how to think about treating a pet from the inside out. In the bigger cities, it’s different. But down here you don’t see that. I’m not saying that they shouldn’t practice modern medicine, because we need that. But why can’t we have a vet who’s a little more open-minded to do both?”

Many of Paw Pantry’s customers, who tend to be older (over 40), seem to have caught on to the options. They often visit after they’ve taken their pet to a veterinarian. “They want to know what else we may have that will work to address their pet’s condition, whether it be something like a kidney or bladder problem.”

As their business continues to grow, Walters is considering other ways she can spread the word, such as hosting workshops. She’s working on a dog training session in late October. But mostly she plans on staying the course: counseling customers about their dog’s or cat’s diets and giving out copious samples.

“The work can be emotional,” Walters said, but it’s worth it, “particularly when customers tell you that you saved their pet’s life or when you hear them endorsing you. Just the other day one of our customers told a new one ‘she really know what she’s talking about. She can help your pet. Just be patient.’ That’s priceless.”

For more information, call 412-7297 or see The Paw-Pantry on Facebook.

One of the Paw Pantry’s most recent satisfied customers is Lucian, a reddish-brown, Lab-mix rescue dog. He was searching for cheese puffs, one of the many food items available at the natural pet food store located in Harlingen. (VBR)



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Keeping a Healthcare Firm Healthy

By Eileen Mattei

Would you be willing to stay in a business where the payment for your services is cut 2% each year? Dalia Davila, who started Arise Home Health Care Inc. in 1995 with partner Yolanda Barrera, is convinced her company can survive under that constraint and continues to deploy nurses, therapists and home care providers.

“I always wanted to be an entrepreneur,” said Davila, who brought 18 years as a nursing home administrator and a previous career as a LVN to the enterprise. CEO Davila and CFO Barrera launched the business which did not require a large capital outlay by tapping their personal resources and bank financing. It now employs about 250 professionals (nurses and therapists) and non-professionals, who provide attendant and personal services.

But providers at the hands-on level in the healthcare industry are being squeezed relentlessly. Companies like Arise are comparable to manufacturing plants pressured to constantly improve and reduce waste under Lean and Six Sigma systems.

“We have to be able to manage the

costs better all the time. We get paid a certain amount depending on the diagnosis,” said Davila, who receives payments from HMOs, private insurers, Medicare and Medicaid. “We manage the money for a 60-day period -- that’s how we schedule our nursing staff and therapy. With the money they give us, we have to schedule visits for nursing, social services, therapy and home service,” and achieve the goal of recuperation from an illness or injury.

Patients are referred to Arise by physicians, hospital discharge planners, nursing home discharge planners and assisted living facilities. Every 60 days, patients are evaluated by their physicians to determine how much longer it should take to stabilize and discharge the patient. Davila said professional care (nursing and therapy) averages between 60-100 days and is paid for by Medicare or health insurance. Arise contracts with a therapy company, a social services firm and a dietician, as needed.

In contrast, care on the non-professional level is typically long-term, depending on the assessment of the patient’s case manager. Funded through Medicaid or an HMO, this care includes helping people to dress and groom themselves, meal preparation, housekeeping, escort to medical appointments and the like. Assistance averages two to four hours per day or 15 hours a week.

“When we started 20 years ago, Medicare was a cost reimbursement program. They paid what we spent 100%,” Davila said. “Then they changed to a prospective payment system. A lot of home care agencies closed then, because they couldn’t adapt. Because I had been a nursing home administrator, I was used to budgeting and monitoring our daily census and our expenses.”

Nevertheless, Davila admitted the 2% cut every year for seven years in a row has been tough. The difficulty is increasing as Centers for Medicare and Medicaid implement ICD-10, the all-new diagnosis classification and coding system on Oct. 1.

“We have had ongoing training for the past two years preparing for ICD-10, but even so we have concerns,” Davila said. “From what I’ve heard, ICD-10 is going to cause delays in reimbursements if the staff is not properly trained to code the diagnoses,” including the staff of physicians’ offices, hospitals, nursing homes and clinics.

Davila is considering contracting with a professional “guide” to make sure that Arise’s cash flow

An Arise Home Health RN draws a blood sample. (Courtesy)



isn’t impacted. “There are so many changes you don’t know until you start working with it. Everybody that bills Medicare or private insurance is going to go through this. We pray that we prepared enough to survive those changes.”

But Medicare payments account for only a fraction of Arise’s business. The bulk of their services are concentrated on long-term care in the home setting.

“We are going to have to look at other payment sources, more private insurance, maybe even workman’s comp,” Davila explained. “As a business owner I’m looking at other sources, other programs, to survive.” She is investing more time in outreach. “We have to let doctors know who we are and that we are established in the community. I want them to feel confident that we are trustworthy, credible.” The Texas Department of Aging and Disability recently inspected Arise operations and granted them relicensure and recertification.

Davila is aware of the perils facing her industry, so she actively manages Arise Home Health Care to keep it healthy.

For more information, call 580-1155.

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Outside of Probate

By Francisco Orozco

A common -- and distressing -- surprise to many families occurs when the estate planning advisors did not fully assess the particular mix of assets held by their deceased loved one. Many people believe that by writing a will they have fully addressed how their property will transfer upon death. This is often not the case. Many assets do not transfer as specified in a will. Instead those assets pass either by operation of law or by contract, often to persons other than the ones specified in a will. If you fail to adequately assess and incorporate the effect of these "non-probate" assets in your over-all estate plan, your heirs will be unpleasantly surprised and your wishes unfortunately denied.

Probate (the court process for paying creditors and transferring assets at death) is not always necessary and can often be avoided completely. Probate proceedings generally are necessary when title to certain assets cannot be changed unless the court appoints a representative of the deceased, or where the deceased owes debts. However, when property passes by operation of law or by contract, that property generally is not included in the probate process.

"To pass by operation of law" means the title or interest passes automatically upon death, without the need for judicial proceedings. One example is holding title to property as Joint Tenants With Rights of Survivorship (JTWRS) or as Community Property With Rights of Survivorship (CPWRS, a common form of ownership for married persons). Under JTWRS or CPWRS, when the first person dies, the deceased person's interest in the property will automatically vest in the surviving person or spouse. There is no need to probate the interest of the first to die, because "by operation of law" the survivor is automatically vested with the entire interest in the property.

Other assets pass to beneficiaries via contractual agreement. For example, people typically designate one or more beneficiaries on life insurance, IRAs and retirement plans. Bank and other investment accounts often provide an option for pay-on-death designations. When you name an individual as a beneficiary, you have a contractual agreement directing the financial institution or other entity that holds the funds to pay them to the named beneficiary upon your death. When the account owner dies, the person in charge of the funds transfers them to the named beneficiary, even if you specified someone else in your will.



In Texas, these "pay-on-death" or beneficiary designations are no longer limited to liquid assets such as bank or investment accounts or insurance proceeds. After Sept. 1, Texans can also sign and record Beneficiary

Deeds that will automatically transfer title to their real estate to specified beneficiaries upon death. The property will transfer to the person specified in the Beneficiary Deed, even if the deceased specified that someone else would receive the property in a will.

As you can see, without fully assessing these survivorship or beneficiary provisions in your particular asset mix and estate plan, the goals expressed in your will may become wholly ineffective.

The importance of having qualified counsel review your asset mix before signing your estate plan documents is shown in the following example. A single mother has a simple will that divides her assets between her two children, leaving a larger portion to her younger child, who is just graduating from high school. The older child is a professional with plenty of assets. The largest asset in the mother's estate is a life insurance policy worth \$400,000, which currently has the eldest child named as the primary beneficiary.

However, under her current documents, the oldest son will receive the entire \$400,000. This is not what the mother intended, could lead to disharmony between the children and could cause the youngest child to incur unnecessary debts and expenses for a college education.

Considering how your non-probate assets will pass, and coordinating that in your overall estate plan is a crucial step in making sure your wishes are carried out upon your death. Imagine the frustration that your loved ones will feel when their inheritance is essentially non-existent because the assets comprising your estate were not properly evaluated to meet your goals. When you meet with an investment advisor, banker, accountant and attorney for estate planning purposes, be sure that person has enough information about your assets and beneficiary designations to fully assess your entire estate and discuss potential strategies to make sure your needs and goals are met.

Francisco Orozco is an attorney with the Kantack Alcantara Law Office, P.C., whose practice includes estate planning and probate, real estate and business law. For more information, see kantack-lawoffice.com.

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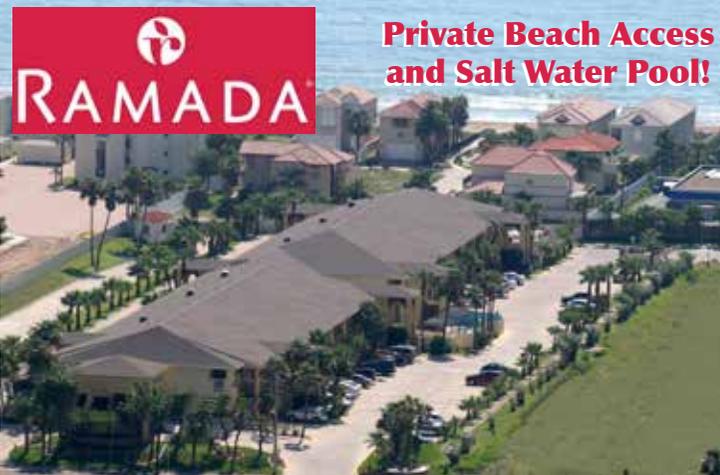
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Savor the Flavor

By Eileen Mattei

At age 7, Brent Shriver was put in charge of making the vinaigrette for his vegetarian family's salads. "I thought of it as making magic potions."

Almost 20 years later, Shriver decided to become a professional chef. He began with pastry and baking school followed by culinary school, Le Cordon Bleu Academy of Portland, Ore. While there, Shriver participated on the school team which won the Oregon student competition. "I thought maybe this is something I could pursue." He went on to work with French master chef Phillipe Boulet for two years.

Now as a freelance chef based in the Valley, Shriver travels, studies and cooks with great freedom, proof that not every successful chef dreams of running a restaurant or two. While visiting his mother in the Valley, Shriver talked to noted chef James Cantor who referred him to a private Montana fishing lodge needing a chef. For three seasons, he prepared seven-course dinners for guests. Totally isolated, he explored aspects of cooking ranging from charcuterie to breadmaking. Those years ingrained the importance of treating ingredients

with respect and not cutting corners.

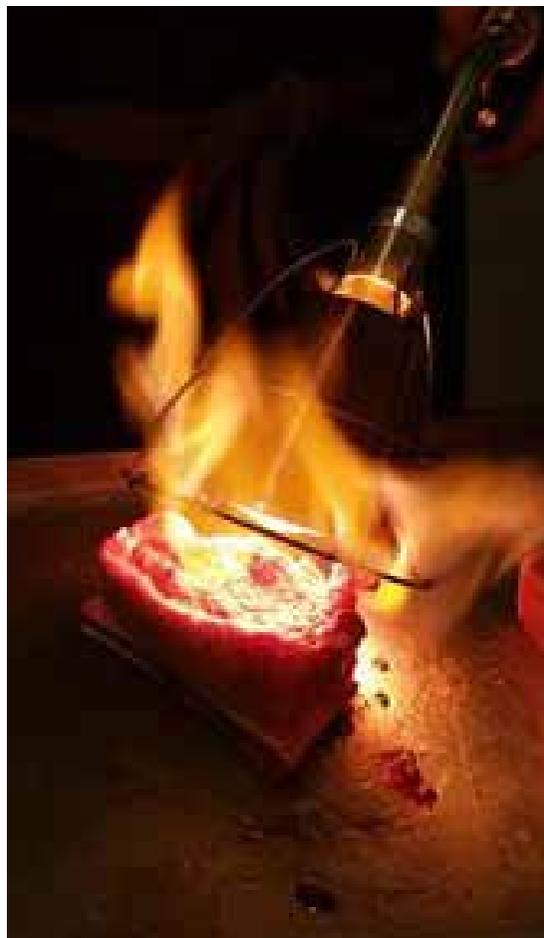
Shriver recalled talking to habitual offenders in the Montana prison culinary arts program. "Cooking saved my life and changed it in amazing ways," he told them. "No matter where you come from, cooking is the last great American meritocracy. No one holds your background against you. It's hard work, and a lot of people are not built for it. But cooking can take you as far as you want to go."

Shriver has gone very far, indeed, living his dream of traveling, cooking really good food, being around like-minded people, and having a really good relationship with his wife.

A year ago, Shriver agreed to be the executive chef for a private quail hunting ranch near Hebbronville. The owner, a Houston entrepreneur, awarded Shriver an open-ended scholarship to learn about cooking around the world. "He told me, 'I understand you are really passionate about what you do, but the reason I am doing this is because of who you are personally.'" That largesse has enabled Shriver to work at acclaimed restaurants in Los Angeles, Austin and Chicago. He doesn't go as a guest chef, but to help out and learn. He admitted it is hard to get into those restaurants, even working for free.

But Shriver is no stranger to long hours

Chef Brent Shriver caters special events between stints as the executive chef on a south Texas ranch. (VBR)



Working in the nation's top rated restaurants has taught Shriver many unusual methods. (VBR)

and the "dirty 30," working 30 days in a row. This spring he worked for a week at Chicago's Michelin-three-starred Alinea, putting in over 80 hours in five days. At 35, he was the oldest person in the kitchen. "You can stand on the sidelines, or get in the middle of it. I didn't show up to not cook." He made the meal for 35 staff members on his last day and was congratulated for making it through a full week, which few do. "That was the toughest thing; it was mentally challenging but fulfilling." The chef has worked at Apis in Austin and Superba Bread in Los Angeles.

Outside of his quail ranch commitment, Shriver has created a niche preparing dinner parties, complete with wine pairings and signature cocktails, for up to 20 people at the hosts' homes. "We show up at your house, cook for you and then clean up. There is definitely a market for that. I'm really busy with catering. It's worked out."

"This is the last thing I thought would happen to me by moving to south Texas. I didn't have any obvious prospects," Shriver said. "Amazing things have come from putting

fear out of my mind.”

“The chefs down here have created such an amazing scene. There are so many things now that were not going on five years ago. I’m lucky they have blazed a trail here,” he said, mentioning chefs Jesse Castellon and Larry Delgado as well as Cantor. Shriver has competed in the world cooking championship in Spain with James Cantor and in the American culinary federation contest held in McAllen.

Shriver said one lesson he’s learned from traveling and working with great chefs is that high-pressure, 100-hour work weeks can lead to health problems at a young age. The former NCAA cyclist now participates in yoga and martial arts.

With his background in classical French cooking and a lifelong commitment to vegetables, Shriver is a proponent of small bites. Except for the big bite he took deciding to be a freelance chef.

For more information, contact him at chefbrentshriver@gmail.com, 512-803-8122 or his Facebook page.

Fresh local ingredients dominate in Shriver’s dishes. (VBR)



Freelance chef Brent Shriver adds the finishing touch to appetizers at a Beyond Arts Gallery reception. (VBR)

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Staycation – The Long Term Stay

By Eileen Mattei

For an offbeat destination, go to the end of the road: Brownsville's Old City Cemetery. Where else in the Valley will you find robbers, river boat captains and victims of yellow fever, gun battles and bandit raids?

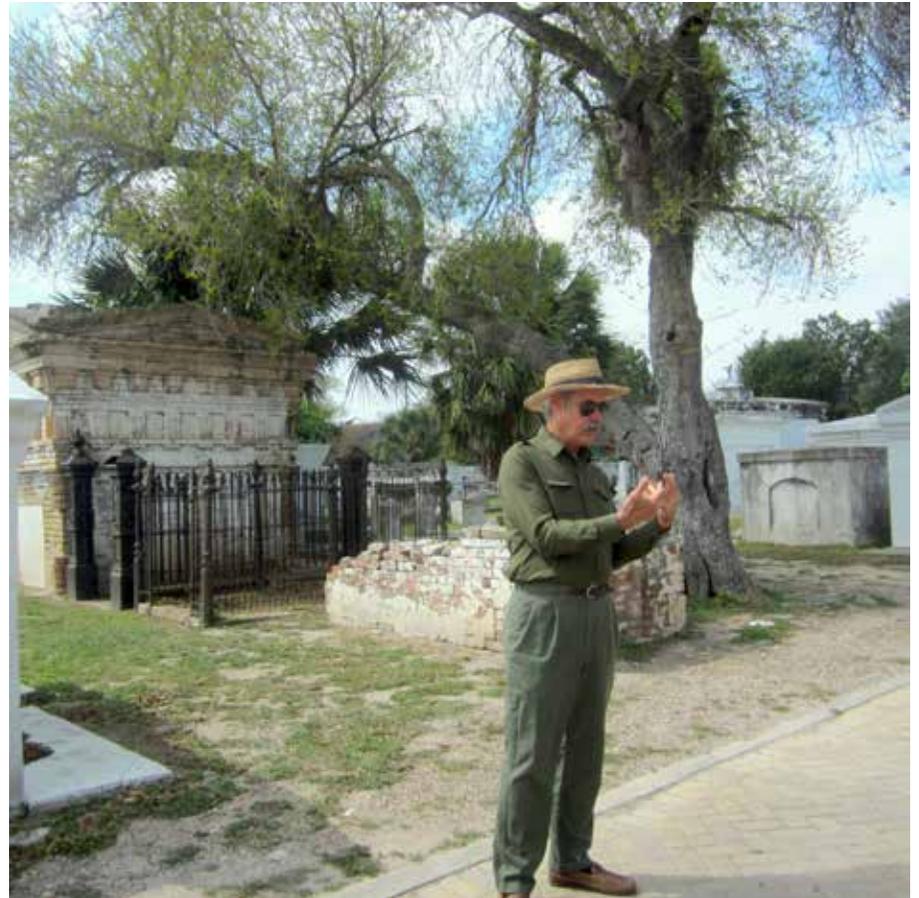
Dating from 1853, the cemetery's above ground tombs and ornate 19th century ironwork remind you of New Orleans, which had close ties to Brownsville via sailing ships and steamships. In the shade of palms, cedars and mesquites, the gravestone inscriptions reveal French, Irish, Spanish, Mexican and Texan heritages.

Tomb symbols and architecture, which are clues to the folk art and ethnic customs of bygone times, are explained at the Old City Cemetery Center, a treasury of vintage photos and memorabilia of Brownsville's first 100 years. The only museum in Texas supporting a municipal graveyard, the Brownsville Cemetery Center is the gateway for learning about the history, art and customs of the Rio Grande Valley through the microcosm of headstones and monument inscriptions.

Gene Fernandez leads cemetery walking tours from the center. (One is set for Oct.

10 at 11 a.m., otherwise by appointment.) Because his family has been in the region for six generations, Fernandez makes the tour seem like a stroll with a talkative uncle who knows absolutely all the neighborhood gossip. He guides visitors beyond dry history statistics to tales of love, tragedy, extended families and gun runners. Walking past weathered tombstones and mausoleums, Fernandez relates tales of tangled alliances and misalliances, greedy developers and philanthropists. You find yourself chuckling and snickering, with all due respect, at the ways people have not changed.

Brownsville's Old City Cemetery guide Gene Fernandez provides lively commentary on Brownsville earliest residents. (VBR)



Recognized as an outstanding historical landmark by the National Register of Historic Places and the Texas Historical Commission,

the old City Cemetery is a chance to look at the past in a refreshing, empathetic way. The



land at Madison and 6th Street in the Buena Vida neighborhood was deeded to the city by Charles Stillman, Brownsville's founder. Veterans of the Mexican-American War, Civil War, Spanish-American War, First World War and Second World War are interred here.

In fact, sextons' records list about 30,000 burials, but you won't find that many graves. Plots here were reused as many as seven or eight

Dating from 1853, the cemetery's monuments resemble those found in New Orleans graveyards. (VBR)

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times, a custom common in Europe, Mexico and New Orleans. Gravestones reveal the blending of cultures by the names and places of birth. The tenuousness of life before antibiotics and modern medicine is evident in the side-by-side graves of a mother and daughter who died of yellow fever only days apart, as well as the many other stones that list the epidemics that took thousands of lives.

Interpretive historical markers throughout encourage self-guided tours, although Fernandez's narrative does bring the past to life. Expect to be surprised by the secrets of Old City Cemetery, which encapsulates life and death on the frontier and early 20th century. What looks like a long gravestone flat over a coffin is actually a door (that still opens) to an underground crypt. Most crypts are painted white, although in the past pastels were common. The Jewish cemetery set behind its own low wall has all the graves facing west and inscriptions in Hebrew.

The cemetery is the final resting place of many who helped shape Brownsville: Francisco Yturria, Joseph Celaya, Annie Putegnat, Hiram Chamberlain (the preacher who was Richard King's father-in-law), Stephen Powers, Andres Cueto, Santiago Brito and William Neale. Humbler graves on the north side slope down to the resaca and a potter's field.

The cemetery is open dawn to dusk daily. A block away at 6th and E. Monroe, the Old City Cemetery Center is open Tuesday – Saturday 10 a.m.- 4 p.m., where you can pick up fact-filled brochures. Admission is free, but guided tours cost \$7.

For more information, call 541-1167 or 541-5560.

Interpretive markers tell some stories of colorful characters of earlier eras. (VBR)



Yellow fever took many lives, including a mother and daughter within days of each other. (VBR)



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2015 Credit Cards: 10 Things You Need to Know

By Kevin T. Mullins

Q What is an EMV chip card?

A A Europay, MasterCard, Visa chip card contains a small computer chip embedded in the card which generates a unique one-time code for each transaction, making them much more fraud resistant than traditional magnetic-stripe cards. EMV chip cards have been in use in Western Europe, Canada and Mexico for several years but are just starting to catch on in the U.S.

Q Why is the industry changing from magnetic-stripe to EMV technology?

A By transmitting unique authentication codes for each transaction, EMV technology provides a higher level of security for both cardholders and merchants. Card-present transactions in countries using EMV technology have a significantly lower occurrence of card fraud than

other regions.

Q How does using an EMV card differ from using a magnetic-stripe card?

A Instead of swiping your card, you will either “dip” the card into a slot on the terminal for contact-based transactions or “tap” the card on the terminal in contactless transactions. In either case, you will then sign your name or enter your PIN.

Q How does this change impact merchants who accept debit/credit cards?

A Merchants are urged to replace their current Point of Sale terminals with EMV-enabled equipment by Oct. 1, 2015. That’s the date liability for fraudulent transactions conducted with a counterfeit debit card shifts from the card issuing institution to the merchant.

Q Isn't fraud the bank's problem?

A As of Oct. 1, if an EMV debit card is used at a POS terminal that does not support EMV and a fraudulent transaction occurs due to a counterfeit card being used, the liability shifts to the merchant. If the fraud occurs after the merchant upgrades to EMV-compliant equipment, the issuer (bank) takes liability.

Q Is there any penalty for not upgrading POS equipment?

A Merchants are not required to replace their current equipment. Most new EMV-enabled cards will also have a magnetic stripe enabling merchants to continue processing transactions as they do today. It is a business decision whether to take the risk of continuing to process magnetic-stripe transactions.

Q Will merchants be charged any differently for EMV-enabled transactions?

A Merchants should contact their transaction processing companies to determine if there are pricing differences.



Q What kind of training will my staff require?

A Handling an EMV card transaction can differ greatly from a swiped magnetic-stripe transaction. For example, an EMV card transaction must stay dipped in the terminal for the entire transaction. Early removal will terminate the transaction. Restaurants, for instance, typically take the card away for processing. Those businesses operating with “back-of-store” terminals will experience changes when terminals are brought to the cardholders to either sign or input a PIN.

Q Where can retailers learn more about their options and the risks associated with accepting debit/credit cards after the Oct. 1 liability shift?

A Visit <http://usa.visa.com/download/merchants/visa-merchant-chip-acceptance-readiness-guide.pdf>, emvco.com or smartcardalliance.org for more information.

Q How much will it cost merchants to upgrade their POS equipment?

A Merchants should contact their transaction processing companies to determine equipment pricing.

Kevin Mullins is senior vice president of electronic services for IBC Bank where he directs the operational oversight of products and services including online banking, mobile banking, card services, ACH and corporate treasury management and merchant services.

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Habitat for Humanity of the Rio Grande Valley,
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Managed IT Services

By Paul Elliott

In this day and age, IT network security is key in making sure your network and business are safe from hackers or any other outside intruders. Many companies are so overloaded with internal workings that they have opted to use outside sources to assist in choosing the proper security measures so their business is protected from harm.

The typical solutions that businesses usually require are Device Configuration Management (monitoring device configurations, which can leave your system open to predators), Network Firewalls (the primary defense against network leaks) and End-User Vulnerability Management (teaching your employees about the security measures they can take to stay protected). With all of these services, working together to form a force field of security, businesses don't have to worry about a vulnerable system.

Managing your IT services allows you to better manage your business. Yet having to solve daily IT problems can be a huge waste of time, which means wasted money. The proper network infrastructure allows a business to remain productive and efficient throughout the day without interruption. A strong network infrastructure service consists of seven elements that combined can take the frustration and stress off your shoulders and assist you in managing your company's systems.

The first element is Active Directory Management, which makes one source responsible for setting up and terminating computer accounts whenever someone leaves or joins your company. The second is the management of Domain Name Systems and Dynamic Host Configuration protocols. Third is Patch Management, which entails setting computer systems up with the latest patches. Then comes what is known as VPN & Remote Access. Managing this segment of a network is critical to ensure safe and secure data transmissions.

The last three elements include User Group Management. An account with all the same rights in a company is called a User Group. You should control the security rights for each network and User Group. Next is Branch Office VPN Tunnels, which deals with increasing your speed and bandwidth. Finally, you have Virtual Server Management.



An important resource for businesses is remote support and the ability to conduct online meetings. The use of SAAS platforms can offer remote support on any computer or Mac over the Internet. The benefits are encryption, access protection, code signature and two-factor authentication.

Desktop enhancements give employees access to all available tools. Your internal team should have complete access to the knowledge and processes that are being instilled into your system.

Take your office anywhere with a secure

cloud system. The cloud system delivers speed and agility to everyday IT tasks. Companies can enable their employees to collaborate and work on the go – it should be simple and user friendly. Social networking can be an important part of the business, and it can allow you to be more fully connected and engaged internally and reach customers in new ways externally.

You should have your system evaluated, preferably each quarter. The outside source can offer suggestions for improvement and look for solutions to any problems that may have occurred during the last quarter. You should leverage every dollar you invest in your infrastructure to ensure you get are getting the best ROI.

Paul Elliott is the director of Dabill Managed IT Services and his team of engineers manages clients' IT needs, which allows clients to focus on what they do best.



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Pain in the Neck

By Rosemary Couture

Most of us are familiar with those nagging injuries that won't go away. Maybe it's a dull throb in our wrists or a slight pain in our neck. It's usually not serious enough to keep us from doing the things we want to do, so we don't seek treatment. Sometimes, those nagging injuries can be the warning signs of serious, job-related musculoskeletal disorders.

MSDs are injuries to the muscles, nerves and tendons. They may seem like minor inconveniences, but MSDs are actually a leading cause of lost workday injuries and illnesses. You can protect your body from MSDs if you follow these tips.

Know the contributing factors.

Repetitive motions; awkward postures; forceful gripping of tools; use of vibrat-



ing tools, such as chainsaws and jackhammers; and reaching overhead are a just a few examples of factors that contribute to MSDs.

Recognize the signs.

The red flags for MSDs include pain, tenderness, inflammation, redness, decreased range of motion, loss of function, tingling, numbness and stiffness. MSDs are cumulative. Minor injuries can cause serious, long-term damage if left untreated. Tell your supervisor as soon as possible if you experience symptoms of an MSD.

Lift safely.

If a load is too heavy, break it into smaller loads, ask for help or use material handling equipment such as dollies or carts to transport the

load. Remember to lift with your legs, not your back. Keep the load close to your body and in your power zone. That's the area between your shoulders and knees. When turning, move your feet; do not twist at the waist. And lastly, do not rely on back braces as personal protective equipment. There is no medical evidence that they prevent injuries.

Practice correct posture.

Sit up straight with your knees bent at 90 degrees and your feet flat on the floor. When typing and using your mouse, keep your elbows bent at 90 degrees and your wrists parallel to the desk. Set your monitor up directly in front of you, about an arm's-length away.

Become a healthier, safer version of you.

Fit employees tend to suffer fewer MSDs. And when fit employees do get injured, they often recover faster. Add exercise and healthy foods to your daily grind to reap the benefits of a healthier, safer you.

Use PPE.

Personal protective equipment should always be your last line of defense against workplace injuries. That's because the equipment could be defective, and it could create a false sense of security when you're using it. PPE that can help reduce the risk of MSDs includes padded floor mats, vibration-reducing gloves, knee pads and elbow pads.

For more information, see Worksafetexas.com or Texasmutual.com.

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To Move or Not to Move Your Office

By Rosemary Couture

Do you need more space, less space or simply better space? When your office is a source of dissatisfaction, it's time to look at the reasons and the options. Moving to a different location is disruptive, without a doubt, although a relocation can offer numerous benefits from better morale to increased sales. The same benefits might accrue by staying in an office that's been redesigned.

So, what is the problem? Does your current office have too many small cubicles, ceilings that are too low, inadequate lighting, antiquated electrical systems or all of the above? Do you need a location that provides easier customer access or more parking? Or does your type of business rarely see a drop-in customer, meaning you do not need a high profile suite? Do you value above all easy access for service and delivery trucks?

If cramped quarters are prompting thoughts of relocating, first look at how you use your space. Do you have boxes and boxes of documents taking up space where desks or equipment could be? Do you have filing cabinets filled with papers that should be in storage or even discarded? Sometimes it is smarter and cheaper to lease secure storage for old documents that must be held for the sake of compliance rather than moving.

If you would prefer to stay, an initial consultation with an interior designer might open your eyes to the possibilities of new fixtures, furniture and layouts. Sprucing up the office can range from new paint and getting computer and printer wiring under control to removing walls, rewiring to support new equipment, and upgrading furniture, shelving and décor. Expertly rearranged space may take better advantage of your square footage and at the same time reflect a hierarchy restructure, signaling new roles, part-time positions and decreased or increased responsibilities.

On the other hand, a new location can telegraph a step up in the market, proclaim prestige and increase your visibility for new hires. A new building can in the long run, save money if it is more energy efficient and if it has the space that enables you to configure desks and work areas in a cost-effective manner. A great layout may mean less overall space is required.

In addition to moving expenses, a



relocation can mean several days out of production or service. It can also shorten the commute for some employees, or lengthen it.

Given how many hours you spend at

work, upgrading your work site, either through detailed renovations or a relocation, contributes to morale: "We're worth it!" An added bonus is finding that long-lost pen or earring.

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In the Spotlight



Valley Business Report's six-year anniversary and the launch of VBRKids were celebrated at the Harlingen Chamber of Commerce's networking mixer Sept. 10 at Carlito's Wine House. Pictured here are Donna Levy, Todd Breland, Scarlet Munoz and Stephanie Taylor. (VBR)



At Carlito's Wine House, owner of Tropical Landscapes Sue DeBrooke, artist Roberta Lee, VBR editor Eileen Mattei and Karen Fossom celebrated VBR's sixth anniversary and the launch of VBR Kids. (VBR)

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Valley Business Report co-hosted a networking lunch at the McAllen Chamber of Commerce to celebrate its sixth anniversary. (VBR)

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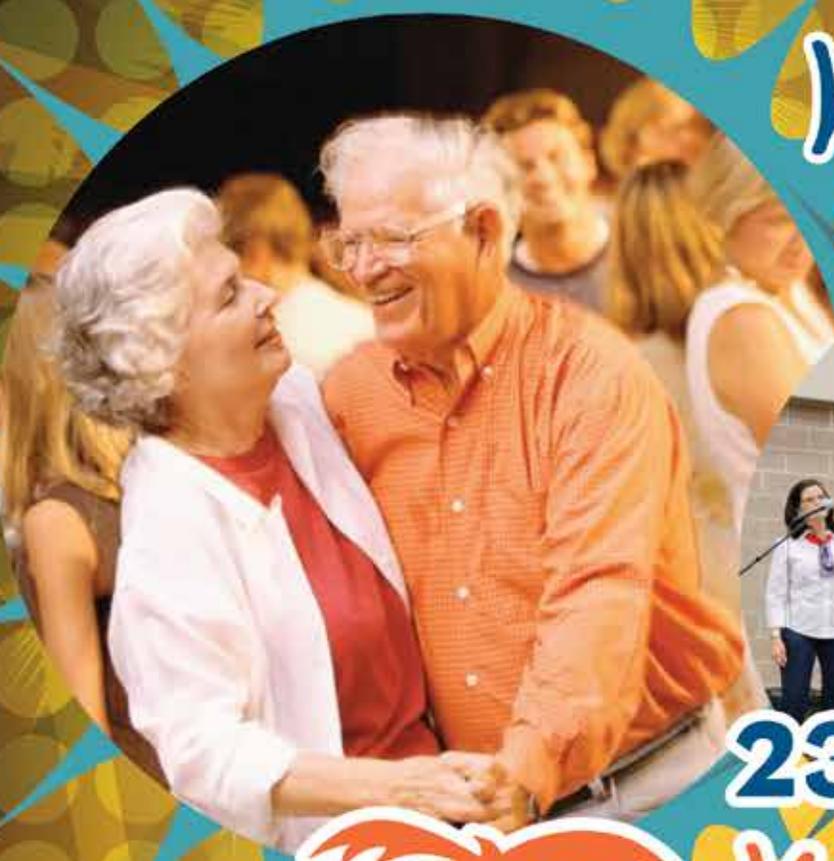
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