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VBR

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TEAMWORK DELIVERS SUNSHINE

By Todd Breland - General Manager

When the chips are down, the best in human nature surfaces. When a neighbor is in need, the Rio Grande Valley comes together to offer help. Just ask those in South Louisiana who are experiencing a summer from hell.

Mid-August, a historic amount of rain fell upon the bottom half of Louisiana. To be exact, 30 inches of water blanketed several southern parishes creating a living nightmare. Homes, vehicles and businesses were flooded like no other time in recorded history. Over 100,000 homes had water in them due to rapidly rising flooding. An area that is very similar to deep South Texas when it comes to proximity to sea level was hit with a slow-moving rain storm that unleashed two inches per hour for the first twelve hours, and then another six to eight inches of rain in the next two days.

Here in the Valley, especially in the Harlingen area, we remember Dolly which sat over Cameron County and dumped about 12 inches of rain in just a few days. Water was everywhere - in homes, covering intersections and creating much chaos.

Help coming from caring, generous people is always a blessing. And that's exactly

what happened when our neighboring state needed supplies in the days following the South Louisiana mid-August flood. VBR staff, readers, clients and friends throughout the region said yes to the call of those in need. Donated items included drinking water, non-perishable food, school supplies, clothes, hygiene products, cleaning supplies, masks and more.

From Our Lady of Mercy in Mercedes to Weslaco Border Patrol Officers Association to Gold's Gym to Lone Star National Bank to Doctors Hospital at Renaissance to Spirit Truck Lines to Immanuel Lutheran Church and School of Mercedes to Cameron County's small towns, officials, municipalities and organizations to so many caring residents of the Rio Grande Valley, we applaud your efforts and generosity of contributing much-appreciated supplies to the good people of my home state.

Personally, I have family members and friends who were directly affected by the flood. Homes, businesses and vehicles were filled with rain, river water and all the mess that goes with it. Shortly after reaching out, you, the Rio Grande Valley, responded by filling my family van, a trailer and an 18-wheeler. You exhibited teamwork the way it is defined. Companies like Mayflower Trucking and Standard Supply assisted with the logistics of an early September journey of delivering supplies. In fact,

the most recent shipment of generously-donated supplies headed by a Lone Star National Bank & DHR drive led by Edna de Saro, weighed in at nearly 20,000 pounds in a Spirit Trucking trailer whose transportation services were also donated by the wonderful Garza-owned business.

This type natural disaster that struck the lower parishes of Louisiana can happen anywhere. Mother Nature has never lost and never will. When she hit South Louisiana, people came together and brought sunshine to those who haven't seen much sunshine since mid-August. In fact, from mid-August to mid-September, rain continued in the devastated affected region all but one day. And for a region which saw more than six times the amount of rainfall in a typical 30-day period, the people are hoping for dry days so the rebuilding of their homes, businesses and lives can start.

Again, thank you Rio Grande Valley for joining together in a cause that is obviously very dear to me. I am very proud to be a business owner and resident of the very big heart of deep South Texas.

See your good works in action on page 22.



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TIME TO STOP AND SMELL THE COFFEE

By Eileen Mattei

It takes more than great coffee to make a coffeehouse successful: comfortable, neighborhood vibes, an unrushed atmosphere, the chance to run into old friends and meet new ones, and of course, Wi-Fi. But step one in the coffeehouse seduction is the tantalizing smell of fresh roasted, fresh brewed coffee as soon as the door opens. A knowledgeable barista who cares about preparing you a coffee you will enjoy is step number two.

Café is the word for coffee in French and Spanish. Where old European coffee houses were known for having racks of newspapers for their patrons to read and talk about all day long, today's coffee bars reflect the 21st century. Each must have high speed Wi-Fi and plenty of outlets to plug in laptops, phones and tablets.

Here are a few enjoyable java joints.

Café Grande

When Laura and Hector Gutierrez returned to the Valley after trips to Europe, what they regretted leaving behind was the ambiance and the brews of coffeehouses. "That sparked our business. We missed the cappuccinos and the amazing pastries there." To remedy that, they opened **Café Grande** in June, adding it to their existing enterprises which included a San Juan laundromat and a commercial real estate development and construction business.

When a prime location with a drive-through became available in McAllen, the couple signed a 15-year lease, gutted the interior, remodeled the outside and consulted with Crimson Cup of Ohio. "They have helped over 200 mom-and-pop stores to get set up," said Laura, from the roasting and brewing ma-

chines, kitchen layout, syrups, supplies and of course, the coffees. "The blend we use comes from Peru and Africa. We get fresh shipments weekly." Café Grande plans to sell half- and one-pound bags for home brewing.

The Wi-Fi attracts a lot of people, she said. Customers include students, a book club and pharmacy reps. Café Grande gives 10% off to people who post their visit on Facebook. The coffeehouse uses Fuva Media to manage social media postings on Facebook and Instagram.

Businessman Kial Gramley, who frequently works on his laptop at Café Grande, said, "The atmosphere is fantastic. I enjoy the local feel. The coffee is delicious and the service is better than at a chain."

Gutierrez expressed her delight that Europeans who live in the Valley stop in regularly.



Luis Beltran chose a 1928 Pharr Firehouse for one of his Moonbeans locations. (VBR)



Laura Gutierrez serves a Café Grande Mocha at McAllen's newest coffeehouse. (VBR)

Jitterz serves cold brewed Brewmstick on tap and in the bottle. (VBR)



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The signature drink here is Cafe Grande Mocha, a vision of white chocolate swirls, caramel, steamed milk and espresso. “Now we want to get the word out we are here. When you start a business, you have to be here to handle things,” she said.

“The coffeehouse culture has grown. More people come to hang out and network,” said Israel Sanchez, the manager of **Jitterz Coffee Bar** in Mission. Craft coffee combined with homeiness, attentive service, music at a low volume to enable talking, and of course Wi-Fi are the ingredients that have kept the business brewing for 13 years.

“We’ve gone from a lot of sweet drinks to more crafty coffees. That’s what we love to do, something approachable and easy to drink,” he said. “Within in the past two years, we’ve seen numbers go up not only financially, but also in the people who come in and stay, who appreciate the craft and the service. It’s neat to see,” from the early morning off-to-work crowd to the students studying together in the evenings. Jitterz added more parking to accommodate the crowds. “It’s being considerate of what is going on in our space.”

This past summer, Jitterz focused on avoiding a summer slump and succeeded, thanks to targeted marketing, Sanchez said. Photos on Instagram and Facebook and reminders that Jitterz is open to 10:30 p.m. (and serves decaf) kept families and groups coming in.

Sanchez enthusiastically described Jitterz’s two most popular drinks: the latte del Rey, a coffee forward sweetened beverage served in-house only, “so you can enjoy it” and the cortado, a craft espresso served on a tiny platter with a side of mineral water.

“Coffee is more than a beverage. It pulls people together.”

--Luis Beltran

Pastries Matter

Beth and John Fuqua took over Java Café in Harlingen a year ago and transformed it into **J & B’s Café**, upgrading and expanding the coffee menu. “It’s shifting. We now sell more lattes and specialties than before. I research constantly on fads of coffee drinks and what people are doing elsewhere. How else are you going to know?” The couple held blind tasting with customers before choosing a coffee supplier in Oregon.

“This is a place to come in and hang out,” she said. “We do well with our desserts,” a given since 75% of her pies and cakes are made in-house. Besides morning, lunch and afternoon snack customers, J & B’s welcomes a group that comes in to knit and sip lattes and cold brewed ice coffee. For the adventurous, the dirty chai latte is on the menu.

Fuqua, like Gutierrez, goes around her neighborhood, passing out fliers, meeting new people and reminding customers to stop by for a cup of coffee soon. Standing behind the cash register, she punched a customer’s J & B loyalty card, “just like the big boys have.”



The Jitterz cortado espresso served with mineral water. (VBR)

Patrons of J & B's Caf  chat over coffees. (VBR)



Valley coffeehouse roast coffee from Brazil, Ethiopia, New Guinea and more. (VBR)



Luis Beltran was a bartender for Southwest Airlines, which gave him the opportunity to research coffee houses nationally before opening Moonbeans 18 years ago in McAllen. Two years ago, he opened a **Moonbeans** in Pharr, choosing a 1928 former fire station that now also houses coffee roasting equipment open to view. Exposed red brick walls contrast with white subway tiles behind the counter accented in black.

"I love this building. I'm part of the history of this city now," Beltran said. "This has afforded us the ability to roast coffee here and sell wholesale to House.Wine, Santa Fe Steakhouse, etc."

"Coffee is more than a beverage. It pulls people together. You never hear people say, 'Let's go get a glass of orange juice,'" Beltran said. "From the very beginning, our focus has been on coffees. I've never really wanted to get away from that. I'm happy to talk to folks about the roast process. I love what I do."

Beltran now travels between the stores. "I'm still a delivery boy, construction manager and barista. I drink my fair share of coffee."

For more information, see *Jitterz Coffee Bar and J&B's Caf * on Facebook, *cafegrande.net* and *moonbeansmcallen.com*.

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RANCH = SOUTHERN HOSPITALITY

By Eileen Mattei

Jerry Davis and his mother June Davis enjoy the shade of a palapa poolside. (VBR)

During 2016, the Davis family is celebrating their 50th year operating Texan Guest Ranch. The 20-acre oasis on North Ware Road in McAllen remains a focus point for matriarch June Davis, her children Jerry, Randy and Sandra, and now third-generation operations manager Karina Davis. “We don’t own the ranch, it owns us,” June said. “It smells like heaven in February,” when the surrounding citrus groves are blooming.

Texan Guest Ranch grew from the Lloyd Bentsen Clubhouse in the 1930s, an era when Midwesterners were enticed to the Valley in the winter, stayed at places like the Guest Ranch and often ended up buying farm tracts in the Magic Valley. Curtis Davis began working at the Guest Ranch in the 1950s, developing and marketing irrigated farm land and residential tracts. In 1966, Curtis and a partner bought the Guest Ranch and turned the clubhouse into rental units.

Over time the original 24 rooms and additions were enlarged into comfortable apartments and studio apartments known as Texan suites for extended stays. Currently the ranch



has 55 fully furnished, one- and two-bedroom extended stay units as well as a bunkhouse for overnight visitors, plus 55 mobile/RV spaces.

Clientele is diverse, according to Jerry. “We have crews who are building windmills out by McCook and other construction company crews. We have relationships with the chambers and EDCs to know who is coming into the area.” For example, people affiliated with the Tres Lagos development being built immediately north have booked into the ranch.

During the last 20 years, the ranch catered to Winter Texans who stayed in large numbers in RVs or apartments. “Many rented a unit for three to four months, left things here over the summer, and then came back,” Jerry said. “We’re trying to expand our niche, as one group starts to taper off, and we’re looking at bringing in others.”

But some guests never leave. “We have a UTRGV professor who moved in temporarily 10 years ago. He told me, ‘I’ve never found a place I like better.’ And new UTRGV staff have taken apartments and use the workout barn. Continuity is reflected in the staff as well, with some working at the ranch for over 30 years.

What draws them is the ambiance, Karina said, mentioning the numerous shade trees, small pond, prolific banana, lime and pecan trees, as well as patios and Sunday afternoon barbecues. “We’re off of the road. People like the quiet, the lush tropical setting. We’re smaller, more personal, and everybody’s friendly. This feels like a comfortable place to hang out.”

The gazebo at the swimming pool was built



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with ranch-grown bamboo by Curtis, who died in 2015.

The ambiance includes the sense of humor that appreciates the oval, historical marker type sign at the clubhouse entrance which proudly states nothing important happened here. Although that's not true: the organizational meetings of the Veterans Memorial Foundation first met here, as did all those individuals who settled in the Valley.

The second generation of Davises joined the Texan Guest Ranch management in the '70s. Sandra Davis Womack was the onsite manager for 30 years until her recent retirement. Now Karina is in that position and her husband Doug Davis is CFO.

"Karina has taken over with a vision of the future," said Jerry. "We're excited. There are going to be improved and remodeled recreation areas. When people are here, they really like to socialize, so she's creating more areas for that and sprucing up existing ones."

A certified personal trainer, Karina ran her own gym in Chicago, so it follows that she is adding workout stations along the ranch's two trails. "Everyone is much more health conscious these days," she said. The small barn now dedicated to workout equipment has its fans.

Randy, who handles the ranch's IT from Tyler, said he used to travel frequently on business. On the road, even in a suite, he would feel too confined. "Here you have the capability to walk out and jog anytime. It's hard to beat."

Generations of loyal guests confirm that the level of satisfaction at this ranch is above and beyond and is true southern hospitality.

For more information, see texanguestranch.com.

Karina, Jerry, June and Randy Davis represent three generations of a family that has welcomed guests to Texan Guest Ranch for 50 years. (VBR)



The Texan Guest Ranch, which began life in the 1930s as a clubhouse for land buyers, now rents apartments to seasonal and long-term tenants. (VBR)




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THE BUSINESS OF SPORTS TRAINING

By Henry Miller

When Coach Danny Soto, founder of Valley Heat Volleyball Club, was in middle school, he tried out for his school's track team but he was not chosen. He still remembers the sadness of not making the team. "I developed late," said Soto, who ended up going to state in track by the time he was a senior in high school. "But I still remember the hurt of not making the team in middle school."

Now, Soto is providing young girls the opportunity to train vigorously in the off-season, giving them a better chance to make their school teams. Those opportunities were not available when he was in school.

Volleyball, and the business of volleyball, in South Texas is exploding. Sixteen years ago, when Valley Heat began, there was only one other volleyball club. Now, there are more than a dozen clubs in the Rio Grande Valley. Many of them travel all over Texas and beyond to compete during the non-school season, usually from December to June.

"I took one of my daughters to the only volleyball club there was back then," he said. "I saw the difference the extra training made in my daughter. Plus the experience of traveling to Austin and San Antonio and competing against those players really motivated us to train hard-

Valley Heat girls enjoy a moment prior to their tournament in San Antonio. The girls finished first in the U12 category. They won two tournaments, finished second twice and third once in tournaments across Texas. (VBR)



er."

Valley Heat Volleyball Academy is open all year. Families can inquire about volleyball training and trying out for any of his travel teams. Travel team participation is open to fourth-graders to high school juniors. There are also training sessions for those who don't want to travel.

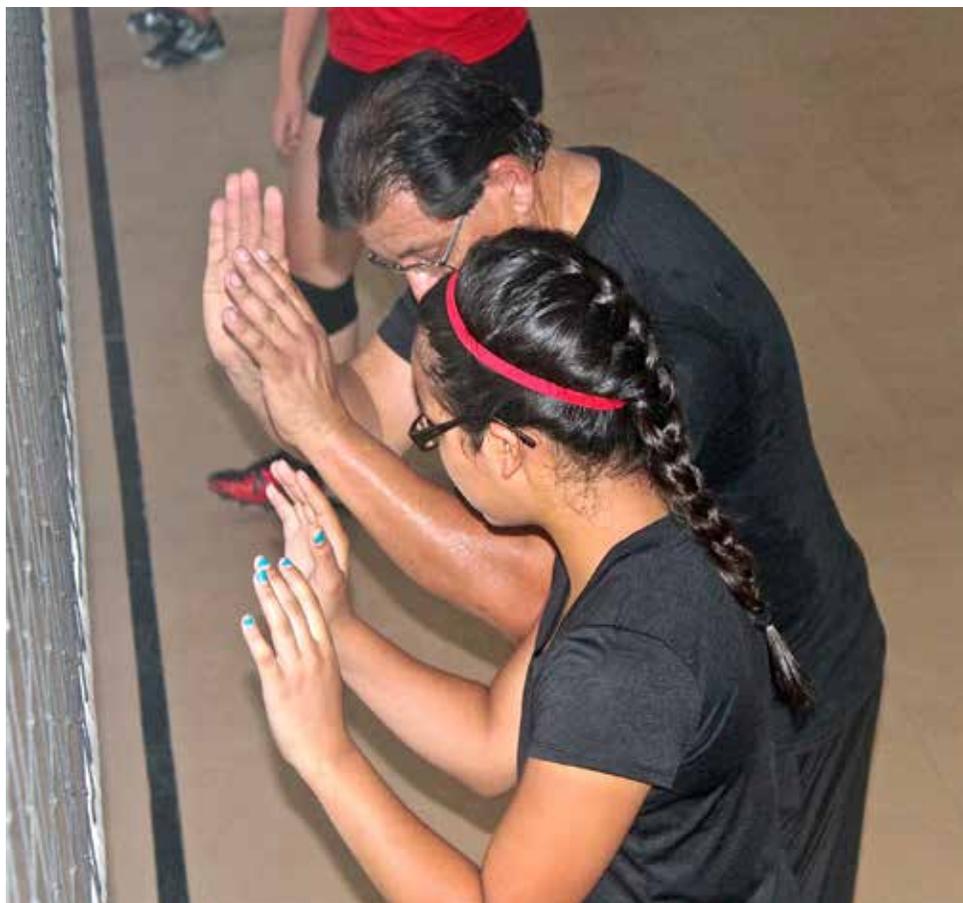
Training sessions cost \$50 per month, and players can train at least three times a week. Training sessions are broken down by skill level. His youngest group is mostly second-graders. High school players are welcomed during

the off season.

"It seems you have to start training at a younger and younger age each year," said Soto, whose training facility is located at 405 W. Owassa in Edinburg. "Many parents can't believe it when they see their second- or third-grader performing the bump, set and spike in practice and games. Kids are amazing. They will do it if you teach them correctly. And I know how to teach them well."

His office is adorned with past team and player photos and filled with trophies and medals earned in local and state-wide tournaments. "I am glad to see more opportunities for our girls in the Valley to continue their dream and get scholarships to play in college. It used to be that most people thought that the Rio Grande Valley would only produce great cross country and soccer players but we've had some quality volleyball players go to college to play and continue their education."

There's nothing scientific but the explosion of these volleyball programs, and the increased level of success in middle schools and high schools seem to run hand-in-hand. As an example, Fossum Middle School and Morris Middle School in McAllen started the season with 8-0 records. There are seven girls on various club teams who play for Morris and six who play for Fossum. There are at least six Valley Heat girls represented on those two squads and that's just in the seventh grade.

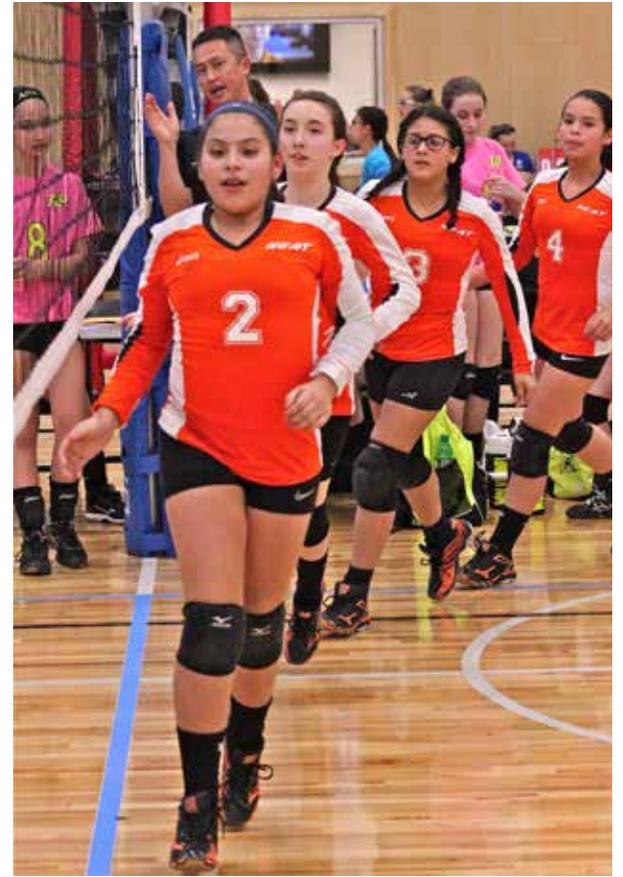


Valley Heat Volleyball Director Danny Soto works on technique with one of the girls at their practice facility on Owassa Road in Edinburg. (VBR)

Camilla Miller and Sydnee Moreno prepare for their teammate to serve during a tournament in Austin. (VBR)



Member of the Valley Heat U12 volleyball team prepare for a match against a team from Dallas during a tournament by the Austin Performance Club in Austin. The Heat finished second in the tournament. (VBR)



“The playing field across the board has leveled out,” said Mike Carter, director of the Alamo Volleyball Club in San Antonio and coach of the San Antonio Reagan girls volleyball team. Carter has been with the program for 21 years. “We are seeing a higher level across the board. We (San Antonio Reagan) just went down there and played with McAllen’s Nikki Rowe and Laredo Alexander. Not too long ago, they wouldn’t have played that level. Now they are competing.”

Along the entryway at the Valley Heat Academy facility are photos of several different Valley Heat teams. Many of the girls grow up in those photos. Soto says it is his passion to coach and help as many athletes that come and give him the opportunity to teach them.

“I can see the potential in these kids,” said Soto, whose daughter Jennifer Taliancich is the head coach at Harlingen South High School. “Even the ones who take a little longer to develop, you don’t give up on them. What parents have to understand is that every girl is different and you have to let their kids be kids and not put so much pressure on them: let them develop. With hard work and effort, they will succeed.”

For information on Valley Heat Volleyball Academy or travel teams, contact Soto at 271-2203.

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PROTECTION FROM CYBER ATTACKS

By Henry Miller

Louis Barton has spent a lot of time learning how to protect himself from “the bad guy,” and that was before he became a leader in cyber safety at Frost Bank.

At a forum on cyber security, Barton discussed ways hackers can find their way into anyone’s bank account, credit card, phone or computer and steal their identity. Many in attendance were wide-eyed during some of his examples, like having your information stolen when you walk by a billboard.

“The bad guys are out there, and they are trying to take the best things that come out of the internet and use them to make money, to use them to steal your identity,” he said. “Fraud is just one of your risks. The internet is always changing – but a little awareness can go a long way.”

Barton is the director of operational risks and an executive vice president for Frost Bank. He keeps informed on things that could happen to bank clients as well as how to protect them. He said no matter how much security there is, the threat of cyber attacks will never be eliminated and that one doesn’t have to be rich

to be a target for “the bad guys.”

“When he is in your back pocket and you don’t know it, isn’t that the worst,” he said. “But it’s not always money they are after. What’s more valuable? Your data is. Your social security number is. Why? Because I can sell it over and over and over again.”

Information theft can even be a life or death situation. Barton told the story of a patient who needed a kidney transplant but when it came time for an emergency transplant, he couldn’t get it. His identity and insurance information had been stolen which delayed the critical kidney transplant.

On the positive side, Barton said nobody needs a doctorate degree in technology to be protected from such attacks. Common sense is the first step. Protecting passwords, using a validation tool like virustotal.com to check on websites and backing up data are ways to greatly lower your risk, especially from things like ransomware, which will lock you out of your computer.

“That happened to a hospital in Beverly Hills,” he said. “Your computer is locked, and the bad guys will hold it captive until you pay what they ask for the password to unlock it. Even then, according to the FBI, in 50% of the cases, they won’t give you the password.” The FBI has a most wanted list for cyber criminals. One of those criminals was wanted for ransomware that caused more than \$100 million in losses.

According to an article at adweek.com, the most expensive virus was named MyDoom and it gave hackers remote control access over a variety of computer systems. It was estimated to have caused \$38.5 billion in damage.

But it’s not just adults who are targeted and susceptible to damaging cyber attacks. Barton said one in 12 children is a victim of identity theft by the time they are 18. He said using some simple tools can help entire families stay safe, or as safe as possible. The site breachalarm.com is a public tool that allows people to check and see if their email passwords have been compromised by being posted online and alerts you to change your password. The

Louis Barton, executive vice president for Frost Bank, talks to those in attendance during the “Frost Bank Cyber Safety Starts With You” Small Business Luncheon at the Weslaco Area Chamber of Commerce. (VBR)



site claims to have detected more than 571 million accounts that have been hacked.

“It’s scary what people can do and how they get your information,” said Marlene Rodriguez, from LiftFund, a non-profit organization that provides small business owners with loans through various programs. “With the way teens and young adults are posting everything about their lives and where they are and what they are doing, this would be great information to provide them and teach them.”

Barton added that other ways to add protection to your cyber accounts is to have a regular process for payments everywhere, to use dual controls and have your bank explain what those are, to reconcile your accounts daily and to read all electronic notices and alerts. He also said to be careful opening all emails and to read carefully where those emails came from.

“The bad guys have all sorts of ways of making things look legitimate and they are coming up with new ways every day. They want to scare you into changing your password or giving up your account. You have to be diligent and careful. You have to use common sense to protect yourself, your family and your business from cyber fraud.”



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IS IT TIME TO SELL YOUR BUSINESS?

By Rick Wickett

Selling your business is a major decision. You have devoted your time, money and energy to building, running and operating your business. It may well represent your life's work.

If the idea of selling your business arouses your curiosity, you are taking the first step. Get informed about what is necessary to successfully sell your business. You don't have to make a commitment at this point. This section should answer many of your questions and help you through the maze of the process itself.

First Steps

The first question almost every seller asks is "What is my business worth?" Let's put this very important issue off for a bit and cover some of the things you need to know before you ask that question. You have to be ready to sell for what the market is willing to pay. It doesn't make any difference what you think your business is worth, or what your accountant or banker thinks your business is worth. Only the marketplace determines its value. You can increase your chances of selling if you have reasonable expectations.

Then ask yourself, "Do you really want to sell this business?" If you're really serious and have a solid reason (or reasons) why you want to sell, it will most likely happen. If money is the only reason you want to sell, then you're not ready to sell.

Before you place your business for sale, you should first gather information about the business. Use this checklist:

- Three years' profit and loss statements
- Federal income tax returns for the business
- List of fixtures and equipment
- The lease and lease-related documents
- A list of the loans against the business (amounts and payment schedule)
- Copies of any equipment leases
- A copy of the franchise agreement, if applicable
- An approximate amount of the inventory on hand, if applicable
- The names of any outside advisors

Once you have these, spend time updating the information, filling in the blanks and taking a hard look at it all. Put the documents in a neat, orderly format you could present to a prospective purchaser. Everything starts with this information.

Make sure the financial statements of the business are current and as accurate as you can get them. If you're half way through the year, have last year's figures and tax returns, and also year-to-date figures. Make your financial

statements presentable. Get outside professional help, if necessary, to put the statements in order so the business presents well on paper.

As you will see, pricing a small business usually is based on cash flow. This includes the profit of the business, as well as the owner's salary and benefits, the depreciation, and other non-cash items. Don't panic if the bottom line isn't what you think it should be. By the time all of the appropriate figures are added to the bottom line, the cash flow may look pretty good.

Prospective buyers will want to review your financial figures. A balance sheet is not normally necessary unless the sale price of your business is over the \$1 million mark. Buyers want to see income and expenses. They want to know if they can make the payments on the business and still make a living. Let's face it: if your business is not providing a living wage for someone, it probably can't be sold. Nevertheless, sometimes a buyer who is willing to take the risk, or an experienced industry professional who only looks for location or other factors, may feel that he or she can increase business.

Of course, the big question is not how



much your business will sell for, but how much of it can you keep? Federal tax laws determine how much money you will put in the bank. How your business is legally formed can be important in determining your tax status when selling your business. Is your business

a corporation, partnership or proprietorship?

Tax rules impact certain businesses on seller financing. The point is that before you consider price or even selling your business, it is important that you discuss the tax implications of the sale with a tax advisor. Don't get in the middle of a transaction with a solid buyer and discover that the tax implications of the sale are going to net you much less than you had figured. If you have decided that now is the right time to sell, you want the very best professional guidance you can get.

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A BUSINESS WITH A VISION

By Eileen Mattei

Today at Thurmond Eye Associates, a third generation of doctors is treating diseases of the eye and vision problems at six clinics operated by what is probably the Valley's longest continuously operating ophthalmic practice. Dr. Jack Thurmond opened the ophthalmology practice in a Weslaco apartment in 1962. Last December, Dr. William Gillum, who worked with Thurmond, retired after 30-plus years with the practice.

Thurmond Eye has six ophthalmologists, with specialists in glaucoma, corneas, retinas and pediatric ophthalmology, four optometrists and a total of 150 employees working across six locations. By Valley standards, it is large group practice, according to managing partner Dr. Wade Graham. He listed the advantages of a group practice. "Some of it is having a built-in second opinion, a support network and after-hours coverage. Some of our doctors have been in solo private practice," and

Dr. Wade Graham, managing partner of the Valley's oldest ophthalmology practice Thurmond Eye Associates, performs laser surgery. (VBR)



know the challenges. Larger practices also have more strength when negotiating with insurers.

Graham and the other partners, Dr. Karl Bentley and Dr. Joel George, make management decisions while practice administrator William Baranowicz runs day-to-day operations.

Why does a medical practice spread across

the Valley to other cities? "In our case, the purpose of having multiple offices is so the patient doesn't have to travel. It's more of service," said Graham. Early on, he said, Thurmond recruited sub-specialists to offer a comprehensive package of eye care to patients. Two of the physicians he recruited were Starr County natives, who attracted patients from their home towns.

That led Thurmond to establish a clinic in Rio Grande City, which is 80 miles from the Harlingen site, which opened in 2014. The newest clinic office is in Edinburg and offers the next generation procedure known as Contoura Lasik.

Expansions also reflect shifts in population density. "When I got here in 2008, we had four clinics and we've added two," Graham said, "because



Dr. Graham said ophthalmologists perform more surgeries than any other specialists. (VBR)

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we were approached by primary care physicians who said there was a need in their community. We were seeing patients coming from these areas." The practice is open to further expansion, in personnel and sites, because of regional demographics. "Our baby boomers develop or have cataracts, glaucoma, diabetic retinopathy and macular degeneration." In addition, approximately 100,000 Winter Texans fit that demographic and additional patients come from Mexico for treatment.

The doctors rotate through the different offices on a scheduled basis, seeing patients and performing eye operations at dedicated ambulatory surgical centers. "Nobody does more surgeries than ophthalmologists," Graham said. The high volume comes down to the facts that people have two eyes and that cataract surgery, for example, can take 10 minutes versus cardiac surgery which can take hours.

"I enjoyed the idea of following patients long term, and I liked doing surgery. In ophthalmology, you have that mix," Graham said. "You see a glaucoma patient for your whole career; it's almost like primary care."

Most aspects of eye care have seen numerous advances, both in surgical and medical treatment of diseases, he said. Tools of the trade are changing and shifting more to disposable instruments for infection control.

To become an ophthalmologist requires a four-year residency beyond medical school. "About 50% of the current graduates from ophthalmology programs go onto fellowships, which are one- to two-year programs," Graham said. "In general there are more jobs than applicants. The Valley traditionally has been a hard area to recruit. The Valley has a very high amount of pathology (due in part to diabetes) and a low number of ophthalmologists per capita, particularly when Winter Texans are factored in." That could change as the UTRGV School of Medicine grows.

More doctors means the need for more staff. Bartanowicz said Thurmond Eye is partnering with South Texas College to develop an ophthalmic technician training program. "Several local practices, including ours, are going to serve as pilots to develop the curriculum. It's a community effort." The businesses are also working with STC and the Texas Workforce Commission on courses to upgrade practice employees skills in medical billing and coding, underwritten by a training grant.

For more information, see thurmondeye.com.

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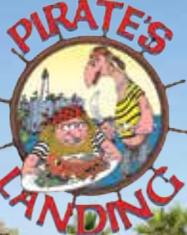
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IT'S IN THE MAIL

By Henry Miller

In 1974, Ruthie Ewers and her husband Norbert started their mailing services company on their kitchen table with \$15,000. In 1998, they sold LEE Marketing and Fulfillment to Warren Buffet and the Omaha World Herald for \$20 million. On Sept. 16, at the Smithsonian's National Postal Museum, the Harlingen couple and their two sons were one of four families recognized as pioneers in the mailing industry at the unveiling of the virtual exhibit, "America's Mailing Industry."

Ruthie Ewers had worked for a mailing company for 12 years before launching the family business in Dallas. While her husband drove the delivery truck, sons Joe and Ron began delivering fliers, samples and coupon books door-to-door when they were 10 or 12, Ewers recalled. "They learned good work ethics." A co-founder was bought out early on.

LEE's first big job was sending out revised Texas constitutions to every residence and business in the state. They got the job after a Fort Worth printer they used called and asked them to price the mailing. "We mailed 22 million pieces and had to rent a large warehouse to handle it all. And we didn't have a single complaint."

"We were among very first mailing companies in the U.S. and among the first to get equipment that would put on labels." That attracted clients such as the Dallas Cowboys. "We would pick up their outgoing mail and meter it daily at a discount rate, saving them six to eight cents each. We split that savings with our clients." Other clients included Universal Studios whenever major movies were being released. "We would send out 18 semis loaded with film reels (for each big movie) after boxing, labeling and sorting them for theaters nationwide." That task might occur two to 12 times per month.

"The Postal Service gets a bad rap," Ewers said. "It didn't matter what a great job I did on printing and mailing if it wasn't delivered on time for a Dillard's sale, for example. I needed them as my partner to make my business successful, to get things delivered in timely fashion. Otherwise, it was no good to my client."

LEE acquired the software or hardware needed for advanced data base management, presorting and digital printing. "We had to make sure we used the right data base for each store," Ewers said. "If you want to mail to blue-eyed people only, you can. There is nothing sacred or private anymore. We had every resident address in the country. What's good about direct mail is that you have a built-in measuring stick, you see a physical return."

The catalog industry is bigger today than ever, she pointed out. Now people thumb through their mailed catalogs and go online to buy.

Ewers pioneered working cooperatively in her industry when she formed the Mail Advertising Services Association in Dallas. "Chicago was our real competition. Mailers in Dallas could share and bid on big, big jobs like for Readers' Digest. I never forgot we were local competitors, but we could work together." She founded the Dallas Postal Customers Council, now one of 300 PCC nationwide. Ewers was appointed the first national chair of the PCC by then Postmaster General Marvin Runyan in the early 1990s.

Burnout came on in the late 1990s. "I'm a Type-A personality. I knew I had to get out of town if my sons were going to run the company," she said. After visiting the Valley and longtime customer John Topp of Topp Marketing, the couple decided to settle in Harlingen.

Then the buyout offer came from Buffet, and Pitney Bowes bought the sister company Lee Presort. Joe and Ron Ewers stayed on to run the businesses under new ownership.

Last year, Ewers, her husband and sons were interviewed on video for the National Postal Museum's permanent exhibit on "America's Mailing Industry." They answered questions about how they got started, what hardships they faced and the good times they had. A video and written story about the business is now online at the virtual exhibit.

"The Postal Service went across the country also, collecting old

At the Smithsonian's National Postal Museum, Joe Ewers, Ruthie Ewers, Postmaster General Megan Brennan, Norbert Ewers and Ron Ewers celebrated the Ewers family being recognized as pioneers in the mailing industry. (Courtesy)



mailing machines, postage machines, anything related to people who touch the mail," Ewers said. A permanent exhibit room is planned for the museum.

On National Postal Customer Council Day last month in Dallas, in the company of Postmaster General Megan Brennan, Ewers presented the Ruthie Award at PCC's annual luncheon. "It was named for me 20 years ago to honor the persons who use the postal service to make their living," she explained. "It's been a great ride. I loved doing this."



CHOOSING YOUR BUSINESS STRUCTURE

By Ramona Kantack Alcantara

Should you be an LLC or corporation? Do you need a company agreement? If so, what should it look like? Does it matter?

These are questions facing most first-time business owners. Due to the growing popularity of online templates, most business owners now see "incorporation" as just two clicks away, thinking little of the importance of carefully selecting and structuring their business entities.

As attorneys, we are often charged with adapting or reconstructing entity agreements to address the new realities facing their owners. We often find that many of our recommended changes could have been easily avoided if more care had been taken during the initial drafting of the entity's governing documents.

Generally, when forming a business entity, owners are primarily concerned with (1) liability protection, (2) the ease with which the business can be managed and (3) the return on investment their business will offer.

If you choose not to operate under a registered business entity, you're running the risk of becoming personally liable for the debts or liabilities of your business. Most entities offer a limited degree of protection for personal liability. Although an owner may remain personally liable for his/her own acts, operating under a business entity generally provides a level of personal liability protection that allows a business owner to operate more comfortably. Understand that operating under a registered business entity is not a substitute for adequate insurance! Though you may not be liable personally for the debts of the business, the cost of defending a lawsuit often far exceeds any potential claim. Without adequate insurance, the cost of defense could cripple the business faster than the actual claim against the business.

Another concern amongst business owners is the ease with which the business can be managed. In fact, the growing use of LLC's is primarily due to their straightforward and simplistic management structure. What many fail to realize, however, is that Texas law offers entities a large amount of leeway in structuring their management schemes. No two businesses are alike, and pigeonholing business owners into inappropriate management structures leads to inefficiencies. Most entities can be structured under a simple management scheme if the company agreement for each entity is well drafted and thoroughly considered. Because of the flexibility offered by the Texas Business Organizations Code, general and limited partnerships can be crafted to mimic LLC management styles and vice versa. The selection of a particu-

lar business entity will depend on the specific business and players involved. Speaking with an attorney allows business owners to make more informed decisions as to which entity structure best fits their situation.

For most business owners and investors, the bottom line when it comes to their business is just that: the bottom line. Return on investment is the fundamental consideration for practically all business owners. The ownership structure of a business must be thoroughly considered. Each business is as unique as its respective members or shareholders; therefore, each company agreement can vary greatly. Certain members may contribute capital but have little knowledge of the day-to-day operations. Others may receive their interest because of their potential management role or expertise. Certain businesses may benefit from the creation of voting trusts or different classes of ownership to centralize control and authority in one member, while others receive only income. All of these potential situations can be reflected in the choice of a particular entity and its corresponding company agreement.

For example, if two business partners start a business but only one will manage operations,



should that partner receive a larger ownership percentage or larger distributions? Should they receive equal distributions but receive an additional salary for individual duties? Discussing these issues with an attorney and accountant will allow

a company to define management and compensation structures and incorporate them into their company agreement.

Picking an appropriate structure involves a serious analysis of the goals of the business and the parties involved. Simple, one-member businesses do not require complex voting or distribution schemes, but they will benefit from a thoughtful consideration of the future goals and addition of new owners. By clearly outlining these goals and not simply accepting stock template forms, business owners have the opportunity to truly create an entity that will reflect their values and vision.

Ramona Kantack Alcantara is board certified in commercial and residential real estate law. For more information, see Kantacklawoffice.com or call 761-8000.

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CIC SELECTS HOME

By Eileen Mattei

“We are the regional university, and we want to keep our top talent here, our human capital. To do that, you have to have the jobs and the companies here. It’s our duty to help the community, to help create jobs,” said Laurie Simmons, of UTRGV’s Center for Innovations and Commercialization.

One way to keep human capital in the region is by nurturing the individuals who create the companies that create jobs. The CIC is designed as a technology incubator and accelerator set in a co-working space.

About a year ago, Simmons said, a partnership of the Weslaco EDC, the City of Weslaco, the Lower Rio Grande Development Council, Valley Partnership and the UTRGV pursued a grant from the U.S. Economic Development Administration to provide a home for the university’s Center for Innovations and Commercialization. The EDC provided the seed money for the grant. The architectural firm Megamorphosis designed a preliminary floor plan for the 16,225-square-foot center which would use unoccupied space at the city’s building, formerly an Albertson’s.

In late July, Weslaco was awarded \$1.4 million in EDA funds for the business incubation, research and education facility. During the first week of August, UTRGV planning staff were inspecting the shell. The LRGVDC will administer the grant; the city will enter into a 10-year lease, and the EDC will match the EDA funds with \$1.3 million for the build-out of the facility.

“The whole board is very supportive of this initiative,” said Marie McDermott, Weslaco EDC executive director. “This will benefit the entire Valley. Incubation accelerates the startup of companies.”

Simmons and McDermott agreed that

the proposal was only a pipe dream until the grant award was finally announced. Weslaco’s collaborative and financial support, as well as letters of support from entities such as TMAC, were essential in bringing the center to the mid-Valley.

The CIC is part of the Robert Vackar College of Business and Entrepreneurship, and it is expected to open in Spring 2017. It originated with a 2013 grant that, to date, has resulted in 37 business projects, three patent applications and 10 jobs created. In the previous five years, UTPA and UTB between them had only one patent application.

The CIC’s programs help entrepreneurs – who may be faculty, UTRGV students or members of the public – to scale up their business ideas through three stages: the pre-incubation or ideation stage, the bridge stage which involves validation and prototyping, and the incubation stage with administrative and advisory support. Only when the business idea is deemed scalable does it receive incubation space. Additionally, “Soft Landing” is the program for

Weslaco EDC Director Marie McDermott and Laurie Simmons of UTRGV Center for Innovations and Commercialization check plans for the facility that will be located in Weslaco. (VBR)



and interns.

The CIC will have leasable incubator space, meeting rooms and classrooms. It will house 20-25 resident clients who will benefit from flexible workspace, mentoring and interdisciplinary education in areas from intellectual property to finance, according to Simmons, who currently works from the Valley Partnership building.

“It’s really important to UTRGV that we work with all the other innovation and entrepreneurial programs throughout the Valley to help provide services to as many folks as we possibly can,” Simmons said. Regional collaboration with area EDCs and other co-working spaces will lead to sharing and leveraging each other services but not duplicating them.

“We plan to open up the facility to the whole entrepreneurial ecosystem. Anyone involved with startup companies and entrepreneurial centers would be able to use the facilities around the Valley through a visa (reciprocation),” Simmons added. “If I can help any city with their entrepreneur or innovation program, I’m happy to do so. That’s our job.”



Artist rendering of the exterior renovation for the UTRGV Center for Innovation and Commercialization (Courtesy Weslaco EDC)

UTRGV employees

For more information, see utrgv.edu

THE RACE FOR LONG-TERM GROWTH

By Juan Carlos Lago

All across the country, small business owners work round the clock, building their enterprises while juggling various responsibilities. Despite the long hours and the challenges that come with business ownership, 28 million small businesses in the United States account for 54% of domestic sales. The size and scope of their contribution to the American economy is phenomenal!

Regrettably however, only half of these businesses survive after five years in existence. To add to this daunting future, the U.S. Small Business Administration states that only 20% of small businesses succeed past the 15-year mark. Undeterred – and true to their entrepreneurial nature – most owners focus on the continual growth and expansion of their firms and not on these grave statistics. Those who flourish find a way to home in on growth strategies and sidestep or hammer past all the typical roadblocks of a stale and stagnant venture.

What can owners do to increase their chances of long-term success and beat the odds? To triumph and enjoy long-term, business growth, firms need drive, preparation, goals and innovation.

Drive. Operating a business requires passion and endurance – a “sprint-a-thon” mentality to thrive. Those who are successful understand that the race to exist may be both fast-paced and long, requiring steadiness and the right attitude. This relentless appetite to excel begins and ends with the owner, whose outlook for addressing critical areas in the business is matched only by a solid work ethic to get things done. A business cannot go far without this zeal.

Preparation. Equally important to temperament is preparation. Just as a runner may train before a competition, a firm must be vigilant and ready to take advantage of opportunities that can catapult them toward growth. These prospects may present themselves as new markets to tap into or as new contacts for future transactions. Adapting new business models to address changes in the marketplace likewise helps businesses be prepared for a changing environment, including economic slumps or booms. Unfortunately, opportunities of any kind may be overlooked by those who are unprepared or inattentive.

Goal-setting. In spite of possessing an entrepreneurial spirit and building the groundwork for future opportunities, roadblocks can impede long-term growth for small businesses. A lack of vision or strategic plan can derail the efforts of a business to succeed in the long-term. Setting goals, in the short and long-term, cre-

ates a road map for the future, allowing the owner to focus on the “big picture” and to clearly communicate the goals and objectives of the business to employees. A business without goals may soon go adrift, missing the necessary turns or getting lost along the way.

Innovation. A business that endures beyond the 15-year mark is one that continually innovates. It does not stay still but searches for ways to improve the product/service, operate more efficiently or streamline outdated processes to meet customer needs, etc. Like a newly designed, all-terrain, quality running shoe can help a runner win a race, innovation in the business may mean the difference between a loss and a gain. Drive, preparation and goal-setting are still indispensable traits, but leading-edge practices can help a business stay the course and stay ahead of the competition.

While business ownership is a challenge, it can be a very rewarding experience for those

who have the drive to embark on this entrepreneurial journey. Long-term business growth can be enjoyed by those who are also prepared, set goals and innovate. See you at the finish line!

Juan Carlos Lago is a research assistant at the UTRGV SBDC where he assists business advisors with market research. For assistance on moving your company forward, call 665-7535.



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IN THE SPOTLIGHT



VBR editor Eileen Mattei and photographer Pino Shah have released their photo book *Quinta Mazatlán: a Visual Journey*. With over 100 photographs, the 30-page album spotlights the architecture, history and landscapes of McAllen's historic mansion with a mission. It is available through artbypino.com and Amazon. (VBR)



At the McAllen Chamber of Commerce Business Expo on Sept. 15, a big highlight was the presentation of the Top 5 Small Businesses Award Luncheon. The winners were Alberico Fine Wine, Mail-Pak Your Box Store, McAllen Country Club, Texas Border Business & Mega Doctor News, and The Dry Room. (VBR)



Good works from local businesses and community members were put into action to help with the flood in Louisiana. (VBR)



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