

## IN THIS ISSUE:

### Executive Summary

Sunshine on the Horizon / pg. 3

### Evolution



Kosher in Texas / pg. 8

### All in the Family



The Hardisons' Star Properties / pg. 12

### Giving Back



ReMax makes donation / pg. 19



## THE BUSINESS OF AGING

*See page 5*

**F**act 1: An aging population presents housing, health, and lifestyle opportunities for Rio Grande Valley businesses. Fact 2: The nation's 75 million Baby Boomers start turning 65 in 2011. Fact 3: The demographics of Winter Texans, who spent \$802 million here last season, are beginning to shift. Are Valley retirement communities and RV parks, health and lifestyle services all keeping pace with the changing demands of our permanent and migratory retirees?

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## Executive Summary

# SUNSHINE IS ON THE HORIZON

Oh where, oh where, is this pot of gold? If we could find it, all of our troubles would be over.

Imagine if you will this rainbow as your company's growth chart. The bottom left area of the image is when you started your business. As the rainbow continues to grow in a methodical pattern, so does your business. In this photo, there's no sign of downward turn, leveling off – just a steady growth. If only your company's sales and profits were as smooth sailing, right?

Certainly an annual increase for your company is the goal, but are all the pieces to the puzzle in place? Are you producing a high-quality product that your customers want and need? Is your pricing fair? How are you reaching prospective clients?

Sometimes we get so caught up in the tangible elements of our business, we overlook a very important and necessary stage of the sales process: marketing. We think too often that because we produce a product, everyone is going to run to us and buy. That dream is about as real as the always-increasing rainbow of business success. Effective marketing must be a key element of every business plan.

Successful marketing begins with fishing in the pond where there are fish. It sounds simple but is many times overlooked. Your marketing needs to focus on the core of your client base. Who makes up the 80% of your customers? Execute a marketing plan that sticks to the 80/20 rule. While you want that other 20%, the marketing money best spent are the dollars focused on the 80%. Know your clientele: age, decision-making ability, household income, buying patterns, etc. This is crucial.

Next is choosing the right message in the right area, the right number of times. The first part is about the creative: the content of the advertising message. What should I say, and how should I say it? Second is the advertising venue. Where should I place my advertising dollars? Third is frequency. How often and, most importantly, how much money is the right amount to spend on an advertising campaign? Many experts suggest 5-10% of this year's annual sales should be invested in next year's marketing plan.

The worst marketing plan is not creating one. As you're looking at next year's budget, make sure you set aside funds to target your prospective customers. Contact



me if you have questions about any of these points. Staying true to the purpose of Valley Business Report is seeing local businesses grow. Since 1989, I've enjoyed creating successful marketing campaigns.

An effective and efficient advertising campaign is like sunshine breaking free from the clouds. It's a process that takes time. And when all the elements are just right, business growth happens and maybe, just maybe, the pot of gold is at the top of the rainbow.

Todd Breland  
General Manager, Valley Business Report

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# Contents



Growing community  
page 5



Unique fundraising  
page 19

Executive Summary ..... 3

Cover Story ..... 5

The Business of Aging  
Evolution ..... 8

Deep in the Heart of Kosher Texas

Born to be Wild at 55 ..... 10

Buy and Sell Agreements ..... 12

All in the Family ..... 13

The Hardisons

Business Skills ..... 15

Toastmasters

Young Entrepreneurs ..... 16

Pronto Insurance

Insight ..... 18

Pricing your Products and Services

Giving Back ..... 19

ReMax shares with the community

Labor Market Report ..... 20

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### Philosophy

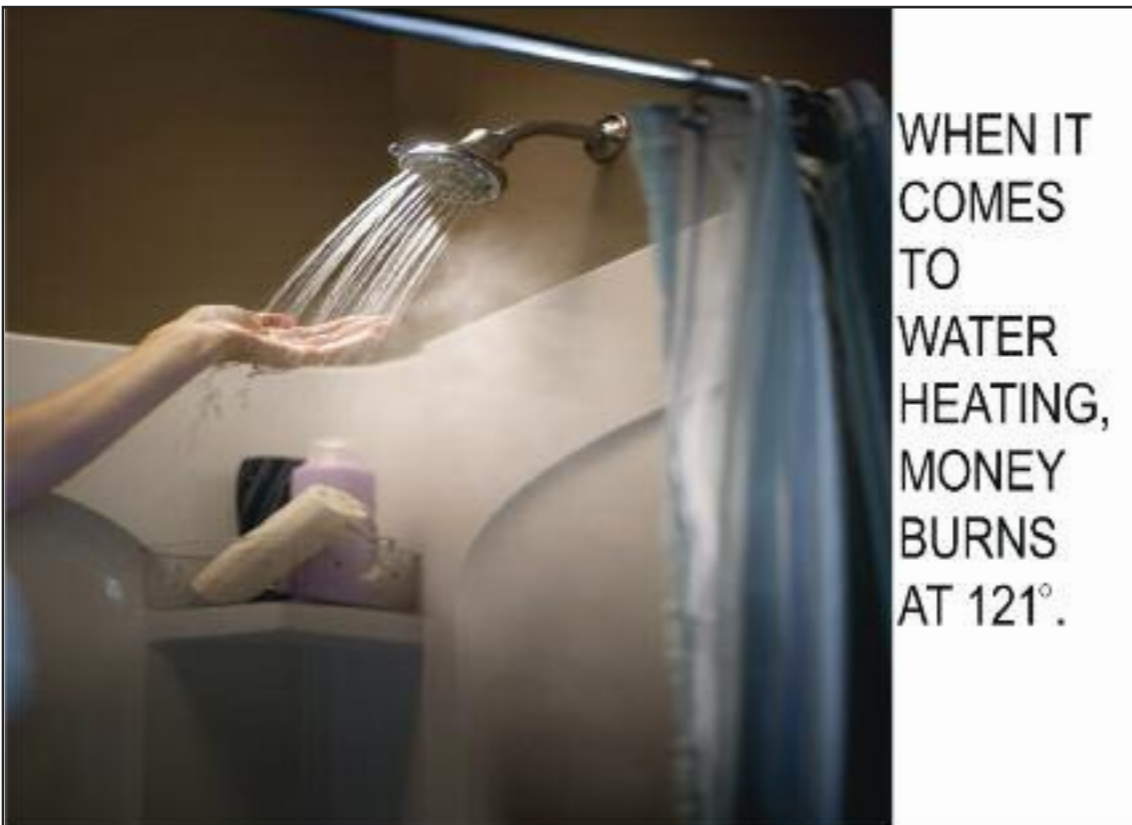
We are a pro-business publication committed to reporting business news concerning the Rio Grande Valley's business community. We will strive to create a forum in which business leaders can exchange ideas and information; to providing in-depth perspectives on business trends affecting the community's economy. Our goal is to serve the interests of economic development in the Rio Grande Valley.

Our editorial philosophy is to cover local business news and to bring you relevant state, national, and international news that affects our region. Look for links on our Web Site at [www.valleybusinessreport.com](http://www.valleybusinessreport.com) to business news and stories pertaining to the RGV from across the country, plus local everyday events and business news. Our print publication will present stories of interest about local business people, businesses, and issues of interest pertaining to our area.

### Letters to the Editor

Valley Business Report welcomes letters to the editor. Letters should be e-mailed to [editorial@valleybusinessreport.com](mailto:editorial@valleybusinessreport.com) with the subject line: Letter to the Editor. Letters endorsing or opposing political candidates will not be accepted. Please keep letters to 300 words or less and should include your full name and city of residence.

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# THE BUSINESS OF AGING

By Eileen Mattei

The Greatest Generation's vision of middle class retirement typically involved relocating to a retirement community in Florida or Arizona. Company pensions and a lifetime of savings sustained a lifestyle with few responsibilities.

Yet the over-65 population is on its way to doubling during the coming decade as Baby Boomers blast past the 65-year barrier. Always loud and opinionated, Baby Boomers are still 75 million strong, an astounding 29 percent of the population that reflects the remarkable spike in births from the end of World War II to the start of the Vietnam War. Boomers now in the midst of their peak earning years are expected to redefine retirement and senior citizenship. Many boomers are simultaneously dealing with aging parents and older relatives...and learning from those experiences in ways that will shape their own retirement years.

As a third generation crowds into the over-65 bracket, the businesses that cater to aging customers will increase in number. Those businesses have already begun to shift their products and services. However, the most senior of citizens are not gone, not by a long shot. Valley businesses - particularly the housing, lifestyle and health sectors- have grown and thrived by satisfying customers who include resident and Winter Texans. The Valley claims the nation's lowest cost of living, with Harlingen's housing costs 28 percent below the national average and McAllen and Brownsville close to that. Because the major decision for seniors is where to live, those numbers play a significant role in convincing people to retire in the Rio Grande Valley. Still, to seal the deal takes a full package—housing, lifestyle, climate, amenities. Does the Valley have what it takes?

## HOME SWEET HOME

Recognizing the value of attracting seniors and their retirement incomes, the State of Texas launched the Certified Retirement Community program to make it easy for people to find a Texas home. After a lengthy application process, Harlingen and South Padre Island received the CRC stamp of approval, meeting the standards for housing, health, entertainment and safety needs as well as employment and volunteer opportunities. Out of 21 CRC cities in 2009, Harlingen ranked in the top three for number of hits on the state-operated Retire in Texas web site, which resulted in numerous information requests to the Harlingen CVB. On South Padre Island, the

Economic Development Corp. is preparing to tap the CRC potential with brochures promoting second homes and permanent island residence year-round.

## AGING IN PLACE

After 46 years in McAllen, Frank Birkhead, 75, bought a home with his wife Elaine in a gated, over-55 community in Pharr. "We decided we wanted a smaller house," he said. The couple explored downsizing options including continuous care and community living where residents dined together. Seeking less regimentation, they chose the gated community which offered the independence and privacy they sought. Aging in place - in the family home or a smaller version of it - is the preference of most seniors. The over-55 communities typically offer downsized dwellings with ADA-height toilets, wider halls, and included yard maintenance. Technology such as motion sensors enable frailer seniors to live alone independently.


Weslaco's John Knox Village is the only continuous care retirement community in the Valley. For its 300 residents, the continuum starts with large patio homes and garden cottages, moves to apartments




*With dozens of courses, people of all ages enjoy year-round golfing in the Valley. (Mattei)*

and assisted living, and can end with 24-hour, on-site nursing care. The community offers residents scheduled transportation, a dining room open to all residents, and activities from bridge to the Red Hat


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Society. “These are people interested in life care and planning for the future,” says Jeanette Cash. “They don’t want to be uprooted when they need nursing care. The average age is 80, and most residents are former Winter Texans who decided to settle in the Valley.”

McAllen’s Heritage Village, a 12-acre campus of apartments provides three daily meals seven days per week. Most residents are lifelong Valleyites. “Heritage Village is like a cruise ship, but it doesn’t move,” said Belinda Tyler, property director. The majority take full advantage of the amenities.” That includes a fitness center, activities and transportation.

“Our residents age in place, and they often hire personal care attendants so they can stay in a homelike environment. Their friends are right next door,” Tyler added. Close to McAllen hospitals, the units have an emergency call system and free weekly blood pressure and blood sugar tests. Heritage Village offers monthly or yearly leases, in line with similar senior communities.

“Seniors have different levels of activity and interests,” said Brook Ridge Retirement director Pam Swafford. “We have everything from Bible study to weekly wine and cheese socials.” The dance

floor fills up. Recently a resident with Alzheimer’s was out there “cutting a rug” remembering the dances moves of his youth.

Across the Valley, long-established and new senior communities abound - Camelot, Golden Palms, and Waterford Gardens. At Brook Ridge Retirement, a five-star chef, on-site managers and group trips keep residents energized and happy.

**MIGRATORY SENIORS**

Not everyone appreciates that Winter Texans annually spend \$802 million in the Valley, money that wouldn’t otherwise flow into the economy. An estimated 144,000 Winter Texans spent last season in the Rio Grande Valley, according to Penny Simpson, the UTPA business professor who directs the Valley Markets & Tourism Research Center. The 2010 Winter report determined that each of the 75,000 Winter Texans households spent \$10,700 for groceries and eating out, housing, entertainment, etc.

The Valley has between 400 and to 500 RV parks range from Fun N Sun in San Benito (the Valley largest at 1,500 spots) to a five-space backyard park on a rural lane. Many had 100 percent occupancy last winter. Larger parks are proud of being self-contained: residents have lengthy menus of activities to pursue within the park. Nevertheless, residents shift to newer, bigger RV and then to park models.

Victoria Palms Resort of Donna received the 2010 Park of the Year Award from the Texas RV association and also won the AAA housekeeping award for its 120 1-bedroom suites. Owned by a Canadian corporation, Victoria Palms suites provide housing for residents’ friends and family.

**CONVERTED TEXANS**

Kristi Collier coined the term Converted Texans two years ago after discovering that at least 600 people lived year round in the seven Winter Texan RV parks she visited. “That is a mini market that



*Residents can enjoy their interests and pastimes such as gardening and birdwatching. (Mattei)*

nobody had tapped into. They are proud to be full time residents. About 90% of them were Winter Texans at one time,” said Collier. She tapped into the market with Welcome Home RGV which supplies coupon books, activity calendars and online directories. “The idea is to promote the fact the RGV is a great place to retire. My market is anyone 55 and over.”

Seniors, converted or migratory, present great opportunities for retail and eating establishments. “We appreciate their business, and we assume they



*Hobbies and craft projects keep these residents involved and a lively part of the community. (Mattei)*

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It's true the younger retirees don't focus on the self-contained park and instead seek outside attractions like dinner cruises and birding trips. Collier reported this group is more active than their elders in the wider community rather than in their retirement park. They take Spanish lessons and tutor kids.

Major changes are taking place. Parks such as Bentsen Palms in Mission and the Fountain at Penitas

**Retirement community residents often make new friendships among neighbors.**

will come back, so we continue what we've always done" said Collier, who is VP of the Texas RV Association. "My concern is that the Winter Texan market of today and tomorrow is very different from 10 and 20 years ago."

**BABY BOOMERS**

In fact, the first baby boomer retirees are evidence that the new crop of retirees doesn't want to do what their elders did. More boomers are saying they plan to never fully retire, for personal or financial reasons. Others plan to launch home-based businesses.

"Baby Boomers...as they go, so goes the nation," said Dr. Steve Murdock, who served as the first Texas State Demographer. The long term impact will fully be felt in 2030 when the last of the Boomers reach 65 and still comprise 20% of the population. Characteristically ignoring aging, they will certainly adopt poet Dylan Thomas's recommendation: "Do not go gentle into that good night... Rage, rage against the dying of the light."

RV park managers have told Collier that younger visitors are not staying as long. That issue, a consultant is scheduled to talk to address Valley park owners on ways to adapt park activities to changing needs. "We can bring them down but it's the park responsibility to keep them here and happy," Collier noted.

Ruth Derringer, manager of La Feria's VIP Park where guests range from 55 to 95, has already added activities designed for the younger ones. "First and foremost are exercise rooms. They want free weights, step aerobics and more classes and are into classic rock. The younger they are, the more toys they have," Derringer laughed. "The older bunch plays sit-down games. The younger are outside and active, in the pool, playing volleyball or golfing everyday. The older one never eat after 5 p.m. because they get indigestion. The new retirees do things at all hours of the day."

have adopted themes and pursued affinity groups: birders, fans of radio-controlled cars, bluegrass music and outdoor adventure. Heritage Village now has younger, more active residents who are still working and typically opt out of the meal plan and group activities. Nevertheless, the independent living community has waiting list for some units. Catering to the needs and interests of migratory and resident Texans can be very good for business.

*Next month: Senior health and lifestyle businesses*



*RGV retirement communities are near beautiful golf courses. (Breland)*

# Business Matters



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## Evolution

# DEEP IN THE HEART OF KOSHER TEXAS

By Eileen Mattei

For over 25 years, San Benito meat processor Gulf Packing Company slaughtered and sold beef to a niche market. Yet three years ago, Gulf Packing was in trouble as the economy changed.

“We were forced to look the bank in the eye and say we couldn’t go on,” said Charlie Booth who had started the business with Matt Gorges. “We elected to close the business. But the bank didn’t want a slaughter facility. They asked me to try and market it.”

Now in the same building, Charlie Booth is general manger of Texas Specialty Meats which has catered to the kosher market since September 2008. The evolution from the standard south Texas meat packer to the only certified commercial kosher facility in Texas is truly a strange odyssey. For Booth, it involved a cultural transformation and an immersion in Hebrew and Yiddish terms associated

with the strict dietary laws that include carefully-supervised humane slaughter and ritual, sanitary processing of beef, methods that for centuries indirectly helped safeguard the health of the Jewish people.

During Booth’s years in the processing business, he had served as president of the Southwest Meat Association and as a director on the boards of the National Cattlemen’s Beef Association, U.S. Meat Export Federation and the Texas Beef Council. But until the failure of the mid-western kosher facility that supplied 60% of US kosher beef market, Booth has never considered the Jewish niche market. He studied the requirements of Kosher beef, from the cow’s diet and the humane killing process to the handling and inspection of carcasses, the salt immersion that removes



*Rabbi Steven Rosenberg inspects kosher meat that will receive his seal of approval. (Mattei)*

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the last blood, and the rigid sanitation. Along the way, he discovered that the strict sanitation standards for kosher meat had been the catalyst years ago for the federal meat inspection system.

Booth, who grew up in Kentucky never knowing any Jews, initially put together a package with an Arkansas feedlot to supply a high quality product to the Jewish community. He re-read the first four books of the Old Testament to understand the basis for Kosher eating codes. "Even with my knowledge of the meat industry, I was a bit challenged," Booth admitted. "Being a gentile, it's really difficult to sell to and communicate with the Jewish community. It's an amazing community."

Incorporating the changes to go kosher was tough, but it presented interesting challenges. After bringing his facility and staff up to kosher standards, Booth invited a Baltimore rabbi to observe and inspect his operation for a week. The facility, staff, attitude and suitability earned the San Benito operation the prized Star-K certification.

"We are in good standing with the Jewish community," Booth said. That's evident because in less than two years the start-up was operating solidly in the black, despite the high costs of Kosher processing. Texas Specialty Meat is sold to distributors in Chicago, New York, California and on South Padre Island.

Hebrew words spice Booth's description of the rigidly-controlled process that results in kosher beef, an expensive but high quality meat sold under the hard-to-win certifications. Booth flies in rabbis from New York, Baltimore and Chicago to preside over the different processes required to certify meat as kosher. Rabbi Steven Rosenberg comes from Temple Emanuel in McAllen several times a week as well and gives regular kosher meat his personal certification, under the VHK regional authority. Rabbis do a physical search of the beef lungs as a determinant of the health of the animal. They also confirm that no blood at all remains in the carcass. Within 72 hours, kosher meat in wholesale cuts has been boxed and then wrapped with imprinted kosher certification tape, ready for shipment.

"It was always a function of a rabbi to ensure there was kosher meat and that it was acceptable," said Rosenberg, who represents the seventh generation of rabbis in his family. "My belief is that the local rabbi should get involved in things that help promote Jewish observance. I am really happy to be able to help here."

Beef hindquarters are not certified as Kosher in the U.S. because labor costs are prohibitive. Instead, those halves are hung to age in Texas Specialty Meats' coolers and processed during weeks when

no kosher meat processing is scheduled. That meat is packaged under private labels and is shipped across the southwest.

What is astonishing is that Texas Specialty Meats has been awarded Halal certification, the Muslim equivalent of kosher. The processor is negotiating for a market share. Beyond that, Booth sees more opportunities. Given Texas' renown for its beef, the idea of branding kosher beef with a Texas ranch name is tempting. And in September, the nation's largest processor of kosher beef came to San Benito to tour the facility.

"There were a lot of prayers to Christ answered from the beginning to the middle and end of this becoming a kosher operation," Booth said. "By the grace of God, I can lay my head down at night, and say I satisfied somebody today. We found a good niche, and it's an honest one."



*Charlie Booth, left, is general manager of the only kosher slaughter facility in Texas. He is pictured here with Rabbi Steven Rosenberg. (Mattei)*





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# BORN TO BE WILD... AT 55

By Eileen Mattei

Weslaco CPA Ruth Gonzalez, of the firm Gonzalez and Arrambide, and her husband Dr. Joe Cherry traveled over 10,000 miles on their Harley-Davidson Ultra Classic motorcycles in 2009. "This is a beautiful, beautiful country," Gonzalez said about her motorcycle rides. "I love the feeling of freedom, the smell of the outdoors, and feeling wild and crazy. As a girl I never dreamed I'd be doing something like this." This year, besides completing an Iron Butt endurance ride of 1,500 miles in 36 hours, the couple rode to Sturgis, North Dakota, to participate in a rally which attracted 450,000 bikers. The six-day rally generated almost \$990,000 in sales tax.

Big motorcycles are big business. In the Valley, Harley-Davidson dominates the market with an 86 percent share. The distinctive rumble of the big twin engines is the background music heard by some of the world's most brand-loyal consumers.

"Harley-Davidson is way of life. The reason you see such a large commitment to Harley down here is cultural," said Omar Romero, chief of operations

for Rio Grande Valley Harley-Davidson in McAllen. "It's not just that you are buying a motorcycle. You become part of the group, part of a family." It's a family that holds BBQs or events every weekend at the dealerships as well as seasonal parties like the October BikeFest on South Padre Island. Attended by 10,000 bikers and fans annually, BikeFest has contributed approximately \$626,000 to south Texas charities.

Two years ago, avid Harley riders Bobby Garcia and Gene Shipley purchased the Valley's two Harley Davidson locations. Romero said they saw a unique opportunity to expand the luxury brand to new niches. "We're more flexible than before. We match the price from dealers out of the city and do anything we can to make the deal happen."

## HEAD OUT ON THE HIGHWAY

While customer ages range from 25 up to 65, the most visible category of motorcycle owners are Baby Boomers, people who for one reason or other did not get motorcycles as young adults. "I got my first Harley when I was well over 50," said Jay Meade of Meade Marketing in Harlingen. "It takes a little while to get in a position to get one and have the time to go off. It helps to have a wife interested



Harley-Davidson riders head out on a Saturday afternoon cruise. (Mattei)

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in touring that way, with the speakers turned up.” He and his wife Elena had just returned from trailering their Harley touring bike to the Big Bend area to enjoy several days of riding their “geezer glide.” A surprising number of doctors and business owners like Meade keep Harleys for weekend getaways.

Inside the RoadRunner Harley-Davidson store in San Benito, posters spur on long-thwarted romances with the road and with the image: “Lead yourself into temptation. Test ride a new Harley.” “Fuel your passion.” The H-D brand is a magnet for bikers born to be wild. There are genuine leather jackets, vests, and boots, helmets, gloves, sunglasses and wallets on chains, of course. Bikers, fans and wannabes choose from an endless array of H-D branded products: bandanas, clothes, dog food bowls, twin sheets, waste baskets, purses, luggage, rhinestone belts, rugs, golf bags, coffee mugs, jewelry, GPS navigation and the classic Live to Ride, Ride to Live slogan on tee shirts and mud flaps.

Even off the motorcycle, the Harley-Davidson name works its magic. “We get a lot of business people who buy Harleys. They see someone with a Harley ring or shirt, and they automatically bond,” RoadRunner manager Kenny Cantu said. That raises the question: if joining a Harley Owners Group, HOG, is great for networking, can purchasing a Harley-Davidson and joining a HOG be written off as a business expense?

“People come in and say, ‘I’ve always wanted a Harley.’ They buy the shirt and few accessories, and then eventually they will come back and get the motorcycle,” added Johnny Rodriguez, RoadRunner sales manager. “We have a customer torn between a single and a double seat. It’s not just a man thing. The whole family gets involved, the kids, the wife.”

**WOMEN ONLY**

RoadRunner hosts a women-only garage party twice a year, according to Cantu. “A lot of times, women feel intimidated about coming in, but they have the passion to ride. We sit them on a bike in the service department and let them start the bikes and feel the power. There are no dumb questions.”



(photo by Elena Meade)

By appealing to that wide range of customers, the two Harley stores combined average 80 motorcycle sales a month, new and used. The entry level sport model sells for under \$12,000 while the top of the line classic costs over \$36,000. “Once they come in and buy a Sportster, they are a Harley customer for life,” Rodriguez said. “We get a lot of repeat customers. They move up from the Dyna to touring bikes.” Harley’s manufactured trike is designed for older riders who are no longer interested in straddling and balancing a 1,200 pound machine.

Locally, Harley-Davidson offers motorcycle rentals complete with airport and hotel pick up and drop off. They also teach a four-day rider course, which is now mandatory for a Texas motorcycle license.

Almost off the map, motorcycles from BMW, Suzuki, Honda and Yamaha have aficionados and service shops in the Valley, but they can’t match the Harley volume. Mark Clark, owner of Galleria 409 in Brownsville, rides a 1988 Suzuki Intruder, the current in a long line of his bikes used for everyday transportation. “It’s the fuel economy,” he joked, showing off road rash scars from 30 years of biking.



*After completing a 1,500 mile Iron Butt ride in 36 hours, CPA and Harley rider Ruth Gonzalez checked in with San Benito Police Lt. Galvan. (Joe Cherry)*

“There’s nothing like flying down the road with nothing between you and nature. If you drive with the general assumption that everyone is trying to run you off the road, you’ll do alright.”

Plus, you network with cool motorcycle riders.

# HAS YOUR BUY/SELL AGREEMENT HAD A CHECK-UP LATELY?

By Jeff Moore

Is your business's Buy/Sell Agreement up to date? Think long and hard before answering that question. Ideally, buy/sell agreements ensure that sellers (or their beneficiaries) of a business get a fair price for their interest, and equally important, that the buyers of a business pay a fair price for those interests.

A buy/sell agreement is a contract compelling the purchase or sale of ownership interest on the occurrence of specific triggering events allowing for a smooth succession of one's business. The agreement spells out the terms under which a designated co-owner, employee, heir and/or other party will buy your interest in the business if you die, retire or become disabled. In order to be effective, a good "buy/sell agreement" must identify how the agreement will be funded and assure that the funds are available to make the prescribed purchase at exactly the time it is needed.

Under a cross-purchase buy/sell agreement plan, each company shareholder agrees in advance to buy the shares of the withdrawing shareholder while the

withdrawing shareholder agrees to sell his or her shares to the remaining shareholders. Unfortunately most cross-purchase agreements are rarely updated. That can be a recipe for disaster. Companies should re-evaluate their market value annually.

Consider the following scenario:

Years ago two friends started a construction company. At their lawyer's suggestion they signed a cross-purchase agreement; the buy-out price was set arbitrarily at \$50,000. Over the years the business grew and prospered, and before long each owner's annual salary was \$300,000. Even though the value of the business was rising, the cross-purchase agreement's exercise price was never updated. In fact the owners didn't really think much about the cross-purchase agreement at all until the day when one of the owners suddenly and expectedly had a massive heart attack and died at this desk.

To make a long story short, the remaining owner cut a \$50,000 check to the deceased owner's spouse. She was incredulous. "Is that IT? This is all I get for 50% of this business? I'm calling my lawyer!" For the

next two years, when the surviving owner should have been focused 100% on preserving and growing the business, instead he spent most of his time in court.

It is easy to avoid these and other equally ugly scenarios. Make sure the agreement is updated a minimum of at least every three years. Also, make sure the agreement is funded so that money will be available to carry out the terms of the agreement and the purchase. This is one of the most important steps to a good "buy/sell agreement," but yet it is often overlooked.

Funding a buy/sell agreement helps ensure that funds will be available to carry out the terms of the agreement and the purchase. The intent behind funding this agreement is to help ensure that the business continues and, most of all, that your beneficiaries receive the fair market price, in full, for your interest in the business. While there are several funding options--sinking funds, loans, installments--insurance on the owner's life is one of the most popular options, since it helps ensure that beneficiaries will receive the agreed upon price for the business.

The life insurance policy may be owned by the business entity, or the business associates that will be required to purchase the deceased owner's interest under the terms of the buy/sell agreement. The cash value of the life insurance policy can fund the down-payment for the buyout of the ownership interest should an owner decide to retire.

Each company's situation is going to be unique and there is no one-size-fits-all method in approaching buy-sell agreements. Factors such as the number of shareholders, their relative ages, available personal funds, company valuation, insurability, taxation and the events that mandate shareholder withdrawal must all be considered in crafting your company's buy-sell agreement.

There is no better time to re-evaluate your current situation than the present.

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## All in the Family

# STAR PROPERTIES' MOTHER/SON TEAM: MARILYN & JASEN HARDISON

By Roda Grubb

It all started because of less work - or so she thought. Marilyn Hardison, a high school counselor, having just earned her administration degree, was contemplating becoming a principal or vice-principal.

"Why don't you not work so hard?" asked her husband. "Why don't you get a job that doesn't take so much time? Why don't you go into real estate?"

Marilyn Hardison laughs heartily recalling the conversation. "Little did I know that instead of working 40 hour weeks, I would work 80 hour weeks!"

She gives all credit to Betty Gaston at Gaston Properties in Edinburg. "All these years I've given her credit for teaching me how to be a real estate agent. She was a very good mentor."

Fast forward to 1994. Jasen Hardison has finished his degree in business management at Texas A & M, and is pondering his next move. Would it be to follow his brother, Adam, into law and become an attorney? Marilyn is finishing eight years at Trendsetters, where she, along with four other top producers from various real estate agencies, had opened a real estate office and made it one of the best in the Valley. After discussing a new concept with her husband, she approached Jasen.



"We wanted to give him an opportunity since he was just out of school," Marilyn said.

"Would you consider selling real estate and



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opening up a company?" she asked her son.

"I figured instead of going back to school that it was a good idea to start earning some money," Jasen said. "We opened Star Properties in 1994."

It wasn't as if this was a new thing for this mother/son duo. "My brother and I always enjoyed hanging out with Mom and Dad," he said of his childhood. "We enjoyed doing stuff together."

"Jasen and I have different strong points," said Marilyn. "He's very good on financials and budgeting. He's very, very conservative, particularly with money. Because he watches the budget so closely I think that's part of the reason we've done so well."

They sit, comfortable and relaxed, easily talking of their admiration for each other, each other's accomplishments, and laughing at each other's stories. No doubt there is tremendous love and respect between mother and son.

"Mom is very detail oriented and structured," said Jasen, effortlessly listing his mother's shining business traits. "Besides overseeing much of the training of the agents, she also runs our Tuesday morning meetings, preparing an educational program for us. She's well read and informative. A great

marketer, she's always willing to try something new which is probably why she's consistently been a top producer."

Taking it one step further, he explains her role in his career. "It's so important to have a good mentor and my mother has been a very good mentor to me. This business is difficult to start off in. You've got to be driven and have a lot of determination. It helps when you've got a business partner who knows the ropes and leads you along the way. I appreciate my mom for that."

However, it wasn't his mom who made him the success he is today, although he gives her much of the credit.

"I think, more than anything, it's the lure. I remember vividly the first sale - when I got that first commission check," Jasen Hardison said. "It drives you to do that much more the next time."

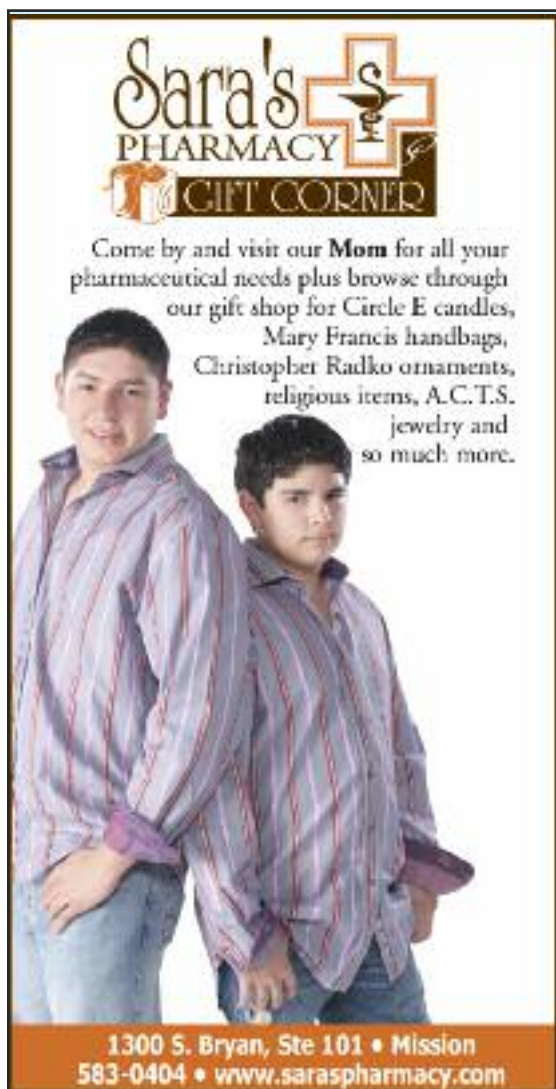
One thing about this family working together is they also play together. Marilyn and Jasen live down the street from each other and they like it. Gathering at outside activities, work naturally comes along. "We discuss business 24/7," said Jasen. "If it's something that pops up in our mind, we discuss it."

They carry on individual endeavors, too. "My brother and I are partnered in storage complexes, do rental properties, houses and commercial buildings. I'm also trying to put a medical center in Mission," Jasen Hardison said. "Dad's involved as well."

Over 16 years as business partners has not lessened the glow of this dynamic duo. Family vacations find them all together, having a blast, but generally one will always be in the office, aware of their responsibility in keeping the firm flying high.

"I'm just going to keep on selling real estate," said Marilyn. "My husband's retired but being retired would drive me crazy."

Jasen enjoys the various challenges as his career continues to grow. Yet he is reminded of his place in the company. "She still tells me to clean my office, occasionally and there's one thing I always remember," he said, a warm grin spreading across his face. "She's got 51 percent ownership and I've got 49 percent. I know who's boss."



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# Business Skills

## PUBLIC SPEAKING

*Special to Valley Business Report*

According to surveys, public speaking is the task most dreaded by professionals. Yet it is nearly impossible to avoid doing presentations either within your company or for customers and industry organizations.

As someone with a trail of unsatisfactory - okay, botched - presentations trailing after me like dark clouds, I decided to try Toastmasters International. The national group is credited with turning stammering, shaking, deer-in-the-headlights persons like me into speakers who are comfortable and articulate in front of audiences large and small.

From the four Toastmasters Clubs in the Valley, I opted to visit the newest, the Harlingen Noon group which meets at the Harlingen Chamber of Commerce on Thursdays. Fourteen members -including a physical therapist, a banker, a realtor, managers- and guests showed up. I was surprised that the people I knew there were ones I considered to be expressive and professional-level speakers. Was Toastmasters one secret to

their success?

The atmosphere was remarkably courteous. The week's Toastmaster explained the agenda: two members would give prepared, timed speeches and then Table Topics would open. The first speaker, author and retired business owner Verne Wheelwright, used audio- visual aids for his speech titled "Can you really see your future?" Marie Wyatt talked on courtesy in business dealings. Each Toastmaster assignment incorporates a new level of speechcraft which means using new tools and new methods. The speaker selects the topic.

Table Topics is a springboard for impromptu, timed speeches, an exercise in thinking and responding quickly, drawing on personal knowledge or imagination. Kathy Wolf, who chaired this segment, asked individuals to talk on thought-provoking questions. Do you have a Bucket List? Where would you travel with \$20,000? What is the Olympic sport of curling? Truth, in the last case, did not get in the way of a good story.

Afterwards, the assigned and impromptu speakers heard praise and observations from the week's evaluators. The grammarian reported the number of 'you knows', 'ums', 'uhs' and repeats uttered while the timekeepers noted how accurately each speaker observed their time slot.

"It's important in public situations that you learn how to speak in your allotted time and not throw the whole program off schedule," Kathy Wolf told members and newcomers. "And I never knew how many times I said 'uh'. We don't listen to ourselves."

The reason so many interjections take place is our fear of silence, said Brian Epps, co-sponsor of the new club and president of the Pharr Hub City Toastmasters. "In Toastmasters, a pause or silence is golden. It gives listeners the opportunity to absorb what has been said."

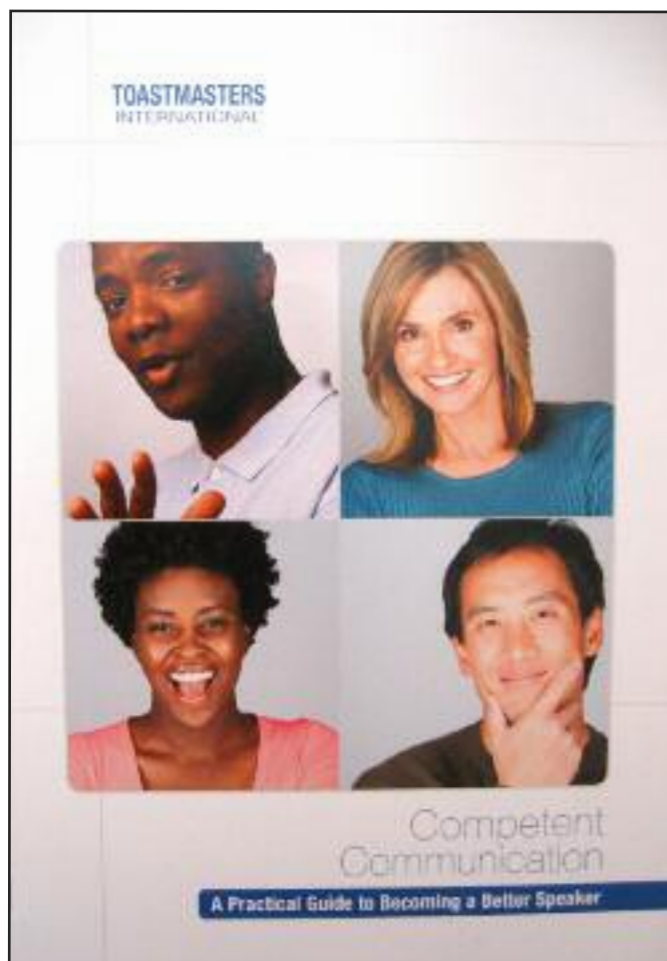
At first, I was surprised that the hour-long meeting had no formal lesson. But Toastmasters emphasizes practice and more practice along with studying

the Toastmasters' manual and booklets. A mentor guides a newcomer into basic speechcraft and leadership skills.

"We're here to help you," Epps said. He admitted it took him time to accept critiques of his speaking techniques, but he soon realized the need to leave emotions at the door. "Everyone attending Toastmaster has a desire to improve themselves."

I felt comfortable in the supportive, sanguine (Word of the day meaning optimistic) environment of Toastmasters. I realized that participating in Toastmasters can make life easier for my audiences and for me.

The McAllen Metro Toastmasters meet Monday noons at the library; the Pharr Hub City club meets Wednesday at the Chamber; and the Harlingen evening group meets at Su Clinica Familiar on alternate Thursdays.



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# Young Entrepreneurs

## COMPETING WITH THE GIANTS

Laurens Genuchi

The Valley's Pronto Insurance Company at first glance appears to be a gnat within the herd of multi-billion dollar insurance elephants like State Farm or All State. But looks are deceiving.

This insurance group features high tech, high energy, young leadership that charges heads up, full speed into the future, unafraid of the elephants. They believe their business plan will ultimately land their company in the rarified atmosphere of a half billion dollars or more annually in premium sales within the next five years.

Pronto opened its first office in Harlingen in 1997 when Juan Varela sought other investment opportunities for the five Varela Brothers outside of their Mexican trucking company. When the trucking company sold to Swift, Pronto Insurance became the family priority. Pronto offices now appear across the Rio Grande Valley and in El Paso, San Antonio,

Laredo, Austin and Houston.

Marco Saldivar, sales manager and vice president for franchise development, said Pronto provides policies for a different demographic than the larger companies because of two particular assets – Managing General Agency (MGA) and non-standard pricing. “You become more competitive because you are able to create your pricing. You are not acting like a broker” and following another company’s pricing guidelines, he said. As a “non-standard” company, Pronto computes rates according to driving records of potential policy holders without consideration of credit ratings, home ownership or bank accounts which standard companies use to determine their policy rates

Who are the customers of Pronto and why has this company become an alternative to the Goliaths of the insurance industry?

Simple, said Saldivar. “The economy is not doing so hot, so people really begin looking at their policies

and (asking) why am I paying for such coverage when I will not really need it. It’s very expensive. So they come to us. We provide the minimum state required coverages.”

The majority of the policy owners are Hispanic, Saldivar explained, with a demographic that shows a median household income of \$45,000 annually. Because of the changing demographics, policy holders want to purchase policies that the household can afford.

Texas requires all drivers to have insurance but Saldivar estimated approximately 30 percent of all drivers in Cameron County do not have the required coverage. He said this is one of the highest percentages of uninsured motorists in Texas and in the United States.

The state is cracking down on drivers without insurance policies as is law enforcement through a program called Texas Sure. All insurance companies must submit to the State of Texas names of policy

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owners who let their policies lapse. The state then tracks and pursues drivers without the insurance. Saldivar said policy holders who purchase policies for six months but allow them to lapse after 30 days will be brought to the attention of the State Insurance Department.

“Pronto has over 500 independent agents in Texas with 26 franchises sold and 20 more opening and six more coming,” Saldivar said. The company began a push in the past few years to expand its presence throughout the state. He became Vice President in charge of Pronto’s affiliate development after working as the international director of affiliate development for sandwich giant Blimpie’s.

“We take you through the entire process,” as a new affiliate, Saldivar explained. “It begins with looking for a location. We will help you negotiate a lease. There is a certain formula we developed to determine where a franchise will or will not work. Once that is done we help you with all the suppliers” including computers, signs and interior decoration. “We also provide the training which is a three week program,” which includes one week at corporate headquarters, one week at an existing franchise and

one week at the new location.

Marketing focuses at a grass roots level. “We have what we call a ‘two mile universe’ around each location” so the sales agents will know their community,” said Saldivar. The basis of this campaign is customer appreciation which takes many forms from giveaways of laptops or trips to sponsorship of community projects which can include youth sports teams or other needs of the community as a whole.

Research and development of software to help improve efficiency within the company and its affiliates and an online development project will allow a customer to purchase auto insurance online without the need to speak with an agent personally. Saldivar said currently you can begin the process online but an agent will follow with a telephone call.

The future, he said, will include expansion into other states along the border with Mexico and also into Florida. Florida has many of the same demographics as the Border States do. Within five years, Pronto wants to be a half billion dollar company with an eye to even greater heights beyond that.

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## Insight

# SETTING THE RIGHT PRICE FOR PRODUCTS AND SERVICES

By Colin Cain and Janie Caballero

The setting of prices for goods and services is one of the most important decisions made by small business owners.

Price a service or product too high and you risk alienating your clients and sending them into the arms of your competition. Set them too low and you risk squeezing your profit margins. Pricing formulas will differ from business to business. Developing a method that works for you will require that you do some research and crunch some numbers.

To start, you need to understand some basic information about what it is that you are selling – is it a product or a service? Pricing retail products usually follows a cost-plus model, where businesses sell at a mark-up from the wholesale cost of the item. For example, the “keystone” method – setting price at double the wholesale cost - is common in the clothing and apparel retail industry. Setting prices for services, though, can be somewhat more difficult and subjective – do you charge by the job or by the hour? This flexibility can be empowering for business owners,

allowing for better targeting of key customers and maximizing sales. It can also cause confusion and pricing missteps, however.

Despite the variety of pricing methods out there, there are three factors you must always consider to establish an effective pricing policy.

First, how much does it cost to operate and sell products or services? Understanding your direct and indirect costs will allow you to develop a break-even analysis and gauge the impact of selling at different prices. Second, you should know what your competitors charge. For most small and medium sized businesses, the market will dictate the range of possible prices to choose from; business owners can position themselves strategically within this range to target their ideal customers. Third, you should try to determine how much your product or service is really worth to your customers. This is more subjective and difficult to determine than the first two methods, but it is equally important. Many businesses that under-price fail to account for this factor.

By weighing these three factors, a business owner should be able to develop a pricing strategy that covers

costs and allows them to compete effectively in the marketplace.

Even if you develop a pricing strategy based on these principles, there are some common mistakes that you should avoid. For example, many small businesses set prices too low and constantly try to undercut; however, most small businesses do not operate with profit margins that can withstand repeated discounting. Companies that compete as the lowest cost provider of a good or service can succeed only if a decrease in price results in a significant increase in sales. For a variety of reasons, however, most small businesses are simply not able to achieve that kind of scale. Consequently and more often than not, a company that decreases prices in the hope that a mass of new customers will suddenly come flooding in may just be pricing themselves out of business.

Pricing too low has another negative effect: it can give the impression that your goods or services are “cheap.” It is good to remember that consumers want to feel that they are getting their “money’s worth.” Most are unwilling to purchase from a seller a product or service they believe to have lesser value. The goal instead is to offer something that your customers value highly – and if they value your goods and services, they will be willing to pay for them.

To justify charging more, business owners should look for ways to add value for their customers – perhaps by offering an exclusive product or service, bundling goods and services, or including a warranty.

In the end, businesses must set their prices high enough to cover all costs and to allow for some profit. Discounting can be a valuable tool, especially for retailers, but must be done with an “eye” on customer perception and the bottom line.

Avoiding pricing mistakes and establishing a strong pricing proposition are keys for small businesses in these lean economic times. By offering extra value to your customers, you'll be confident that your products and services have value, and you'll effectively position yourself against competitors who will be only too eager to “give away the store.” While you might lose some customers who are always searching for the cheapest option, in the long run you will win the confidence of a loyal customer base and ensure financial sustainability for your business.

*Business Advisors Colin Cain and Janie Caballero counsel and train prospective and existing business owners at the Small Business Development Center, a center component of the Business Development & Innovation Group at The University of Texas-Pan American in Edinburg. For further information on their services, please call (956) 665-7535.*

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## Giving Back

# VALLEY REMAX OFFICES CHOOSE CHILDREN'S MIRACLE NETWORK TO SUPPORT

By Roda Grubb

Not many people can stand the sight of a child in pain. Most people's first instinct is to do whatever they can to help the child and get them to laugh again, to forget that pain ever existed. Is it any wonder that ReMax International chose Children's Miracle Network (CMN) as one of the non-profits they have supported since 1992, raising over \$100 million during those years?

Without the support of their individual franchisees, it would never happen. Here in the Valley, ReMax Lone Star in Harlingen and ReMax in the Valley, Edinburg, are Children's Miracle Network offices. That means that every single person in their office participates by making monetary contributions to the CMN. For these two offices, it's a natural flow from the owners on down to participate.

"From a young age I've always done volunteer work," said Eva Jean Dalton, owner of ReMax in the Valley, a CMN 100 percent office. "I feel it's very important to give back to the community, to life in general, because life is good to me." This year they also took part in the "Miracle Jeans Day," paying \$5 to wear jeans to work instead of regular business attire, a simple but effective way to help out.

"In the past we have participated in the CMN telethon sitting on the phone banks and helping when they were live on the air," Dalton said. "We also presented our check on the air. That's all fun."

The Children's Miracle Network is a charity that raises funds for more than 170 children's hospitals. Donations to Children's Miracle Network are used to provide charitable care, purchase life-saving equipment, and fund research and education programs that save and improve the lives of 17 million children each year. Founded in 1983 by Marie Osmond, John Schneider, Mick Shannon and Joe Lake, Children's Miracle Network entered the scene as a nationally televised Telethon. The organization has since evolved into a worldwide force in fund-raising, raising nearly \$4 billion over the past 27 years.

For ReMax in the Valley, their funds raised are applied locally.

"Our money all goes to Driscoll Children's



ReMax Lonestar agent Zinithia Rodriguez and ReMax Lonestar owner Kori Marra presented a check to Children's Miracle Network. Lonestar contributes a percentage from each Lonestar home sold as well as holding fund-raisers. (courtesy)

*Continued on page 21.*

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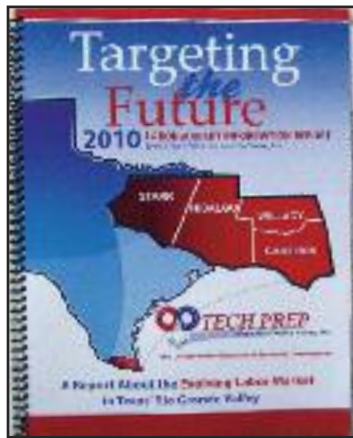
# SEEKING A REWARDING FUTURE

Special to Valley Business Report

“Targeting the Future,” the 2010 Labor Market Information Report (LMI) produced by Tech Prep of the Rio Grande Valley was released to the public on September 29 at the Valley Partnership in Weslaco. The annual report on the evolving skilled labor market provides in-depth information to high school students and their parents, thanks to the pro-active involvement of Valley employers who supply data on current and forecasted labor needs.

“Students’ educational and career decisions not only determine their personal success, but also shape the economic vitality of the Valley,” the LMI noted. With up-to-date information on the current skilled job market in the Valley, students are better prepared to chart a rewarding future in the workplace. The LMI provides solid data that reduces the uncertainty associated with choosing a career path. It describes the academic and technical education requirements for a wide range of well-paid, in-demand jobs in the border region.

Tech Prep encourages high school students to select from among 16 career paths or clusters. These



include architecture and construction, government and public administration, health science, business management manufacturing, marketing, transportation and logistics, hospitality, finance, information technology and law/public safety. The courses of study lay the foundation for entry into technical colleges or universities and then into the workforce.

The Great Recession has provided clear examples of the importance of post-secondary education and choosing in-demand fields. According to *Wall Street Journal*, the unemployment rate for those with only a high school diploma is over 10 percent. For those over 25 with a college degree, the rate is 4.6 percent. Of the 5.2 million adults who have been unemployed

for more than six months, only 19 percent have college degrees.

for more than six months, only 19 percent have college degrees.

Businesses must have a literate, skilled workforce to succeed. An educated workforce is the number one requirement for the growth of a region’s economy and a major issue for new companies locating in the Valley. Employers today seek individuals with a strong academic foundation coupled with problem-solving skills, computer literacy, and human relation competency. The LMI reinforces the link between education and economic development.

Private sector members on the Tech Prep Board of Directors, such as Richard Vaughan of Burton Companies and Rene Capistran of contractors Spaw-Glass, bring real-world links to economic development and an understanding of regional labor trends and workforce issues. The alignment of the educational system with public and private employers creates a viable, upwardly mobile workforce.

The LMI, which is distributed to high schools, contains a Job Identification Matrix that describes the skills and education needed for 53 jobs along with the local demand and potential salary for each.



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continued from page 19

Hospital here in McAllen. It's a good cause for children which is the reason we participate. We'd love to do more but with an office full of busy agents who are independent contractors, it's like herding cats at times," Dalton said, who has been a CMN contributor since joining ReMax in 1996. "When Dave Liniger started ReMax, using the balloon as the branding logo and CMN used balloons, it seemed like a natural fit to be joined together."

Down at the other end of the Valley in Harlingen, Kori Marra owns another 100 percent CMN office.

In November 2002, Marra and Sue Ann Taubert, having worked for other international companies, decided it was time to open a ReMax in Harlingen.

"We wanted to start our own company where the agents were making 100 percent," said Marra. "They pay an office fee to stay here so if they aren't making enough money, they don't get to stay."

Every year at the ReMax of Texas convention, CMN would have a family or child make a presentation. "The family would be from the Driscoll Children's Hospital in Corpus Christi, our local children's hospital," said Marra. "The child comes and talks about how CMN has affected them and what it has done for them. When you see that, you realize you can make a big difference."

Her office began having a Chili Cookoff, the first year at Valley Race Park. The following year it was held downtown in conjunction with the Jackson Street Market Days and was a success.

"After a number of years, people started saying, 'Let's do something different,'" said Marra. When the Harlingen Convention and Visitors Bureau contacted them last year, asking ReMax to join with their Sabor Del Campo, they jumped on board making the switch in dates and also in style.

The Fajita-Rita Contest was their new name, and the game was a fajita cookoff and margarita contest. Joining with the city for the first time, it was a success raising \$20,000 for the Children's Miracle Network.

"A few years ago we were recognized as the Children's Miracle office for all of Texas," said Marra, proudly. "We were recognized as being out there in the community, focusing on the CMN above and beyond what is normal for some of the offices. Also, we were acknowledged as the Number One office for interest and events for CMN. On every single house we sell or list, a donation is made to CMN."

"I would like to challenge all the other ReMax offices in the Valley to become Miracle offices," Marra said. Already planning next year's event, they remain rooted to this charity of their choice.

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