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Small Businesses Aid Employment Growth

Small businesses rightfully get the credit for the bulk of job creation in the US. Yet the majority of the nation's 27 million small businesses start small, and they have every intention of staying small. Research by a University of Chicago group revealed that 75 percent of small business owners do not want to expand. Their goal is to provide employment and an income for the boss and, sometimes, for a small batch of employees.

In fact, most small businesses provide employment only for the owners, be it a family or an individual. Who are these very small owners? Bookkeeping services, marketing companies, custom jewelers, consultants, attorneys, freelance writers, independent salespeople, air conditioner and small appliance repairmen. The list goes on.

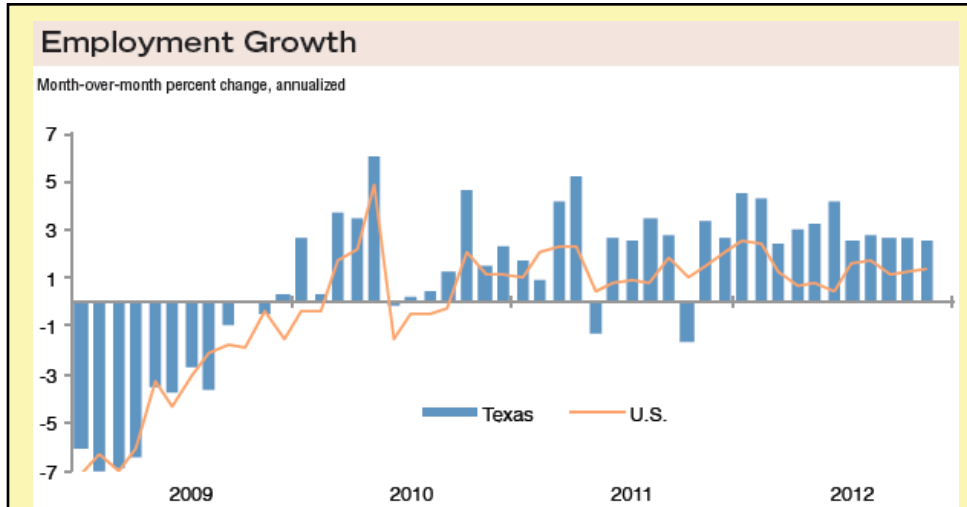
These very small businesses account for millions and

millions of jobs, including the jobs which provide income for their owners. They often outsource tasks such as accounting and marketing, sales and product development. They hire other small companies as

needed for projects and buy the products of small companies.

Despite the diversity of their services and products, small business owners share some characteristics. About 70 percent of people who start a small business are married and about the same number have bachelor's degrees. Approximately 42 percent of them are firstborns. Almost three quarters of small business owners say that luck is an important factor in their success. More than half were the first person in their family to start a business. Personal savings is the main funding source for 70 percent of small business startups. And Texas is one of the top five states in small business ownership.

Finding a niche as a small business owner is something to take pride in. Big may be beautiful but a very small business can be the most sensible path to success.



Texas gained 23,000 jobs in November after adding 23,500 jobs in October. Current Texas employment stands at 10.97 million.

The Texas unemployment rate dipped to 6.2 percent in November from 6.6 percent in October. The Texas rate remains lower than the U.S. rate, which was 7.7 percent in November.

(Federal Reserve Bank of Dallas, January 2013)

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Homegrown Banks 'Friend' Businesses

By Eileen Mattei

Although big banks regularly swoop down to the border and buy local banks, independent Valley-based banks have continued to reinvent themselves. Critical to the region's growth, these homegrown banks have parlayed their in-depth experience with local businesses into success. Eight banks, a mix of community and regional institutions, have headquarters in the Valley. Renamed and often repurposed, the established community banks have held onto market shares because of the strength and breadth of relationships with customers. The newest banks have gotten up to speed by hiring local bankers with broad community networks. Using Valley residents as bank directors keeps the banks attuned to the local markets.

The proliferation and survival of locally owned banks can perhaps be traced to Texas' long history of unit banking, before limited branch banking became legal in 1987. Small businesses in particular became accustomed to having accessible bankers and fast responses to loan applications. Each of the banks has staked out a niche, from the oldest of these banks, Texas National Bank, which traces its roots to 1920, to the newest,

“Forget the old image of banks as staid and perhaps even boring places to work.”

Texas Regional Bank, which has been ranked among the safest in the nation. First Community has its ATM affiliation with the Stripes chain, and Border Capital has its full spectrum trust services. Rio Bank focuses on local commercial customers, and Bank of South Texas has offices in Hebbronville and Kingsville. Lone Star Bank and First National Bank cater to dual markets, including the Mexican consumer demographic, with banking centers far beyond the Valley.

Forget the old image of banks as staid and perhaps even boring places to work. Homegrown banks are dealing with ever-changing, stringent banking regulations while simultaneously their younger customers are shifting to technology-based banking.

Texas National Bank, founded in 1920 as First National Bank of Mercedes, weathered the Depression, numerous recessions and changes including its purchase in 2005 by MNB Ventures. Under its new name, the bank shifted its headquarters to Edinburg. “From 2005 to today, we’ve about doubled the size of the bank,” said President Joe Quiroga. “It’s the people we hire who are able to make each visit a positive experience.” TNB, one of 35 Hispanic-owned banks in the U.S., prides itself on knowing the community and re-investing in it. “Ninety-nine percent of the loans we

First Community Bank President/CEO Michael Scott oversees six bank locations with a seventh set to open in Brownsville on Feb. 15. (VBR)



make are within our geographic area.”

Rio Bank, which opened in 1985, changed its focus and management in 1999 when Ford Sasser became CEO. Emphasizing relationship banking and working with the small business owner, Rio Bank provides an important service it doesn't advertise or charge for:

business insights and advice. “Businesses see value in having bankers who can talk to them,” Sasser said. “Sometimes they are just looking for advice, someone to bounce ideas off of. I love being a banker and playing a small part in people's success.” He noted that people gravitate to the bank that suits their needs.

Washington has created uncertainty in the marketplace, Sasser said. “That paralyzes our customers who are not going to in-



Each of Border Capital Bank's directors have been provided with an iPad to make it safer and simpler to review documents. (Courtesy)

Rio Bank President Ford Sasser willingly offers advice to small business owners who come into talk about their new ideas. (VBR)



vest until they know what the tax and regulatory outlook is.” So banks and their business customers are just treading water, accumulating cash, not hiring, not expanding, not asking for loans.

Beginning in 2008, Rio Bank and

most banks put growth plans on hold. “The economy is still pretty tough. I’m trying to keep as much of our assets out there earning interest, making us money. We try to be very cautious,” Sasser said. “But the big banks aren’t going to put me out of business.” That’s because nationwide banks create products, such as credit cards, that are suitable for millions of similar customers. In contrast, community banks thrive by dealing with their customers individually.

On the other hand, banking is trending to virtual branches. “Far fewer checks are being written. The only time people come in to see us now is if they need a loan or have cash to deposit,” Sasser said. More transactions are handled electronically from deposits via online scanners to online bill paying and direct deposits of payroll and sales.

“Most banks have a lot of money to lend, but the underwriting is a little more demanding than in the past. Plus customers in general are more cautious,” said Joe Brown, president of Border Capital, which caters to small business clients.

“Compliance is a big issue with banks in general and even more so for community banks,” Brown said. While community banks did not cause the financial market turmoil, they are paying the price, Brown said, as regulators use a “broad brush approach” to apply the same rules to national and community banks. No matter the size, there is a fixed cost for assigning a number of employees to work on banking regulations compliance. Brown sees the current regulatory climate pushing some smaller banks into mergers to achieve cost efficiency. “The Valley will go with the trend: you will see the number of banks become less.”

Bank profitability is not at the level of 10 to 12 years ago, with loan demand and rates down and federal government actions unpredictable, Brown said. Yet the future holds promise. “We know our customers. Our directors know the businesses. When it comes to decision making, we

can handle things quicker. Tellers know customers and greet them by name, and they like it. That’s what community banking is about.”

Border Capital, recognizable by the military flags which fly with the Stars and Stripes and Texas flags, has carved out its niche in the Valley. “We offer full trust services,”

“Sometimes they are just looking for advice, someone to bounce ideas off of. I love being a banker and playing a small part in people’s success.”

--Ford Sasser

Brown said. He believes Border Capital is the only local bank which has a Valley-based division that invests and manages trust customers’ assets.

While Brown characterized the changes in the banking industry by saying “it’s not as fun,” Border Capital’s directors might

not agree. The bank has provided each of them with free iPads to make it easier for them to securely receive and review the many documents circulated for board meetings.

First Community Bank’s logo, “Other banks have branches; we have roots,” epitomizes the heart and soul of community banking. Cameron County’s oldest chartered, independently-owned bank traces its lineage to 1979 but its current name reflects an intention to expand beyond its San Benito and Harlingen roots. A Raymondville location opened in January, and a Brownsville banking center opens on Feb. 15.

“Our mission is pretty concise: to help communities grow and succeed,” said CEO



Overseeing Border Capital Bank’s 15-person Trust Department is one of President Joe Brown’s duties. (VBR)

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Michael Scott in Harlingen. “That’s been a great mantra, and it’s helped First Community grow from \$75 million to \$235 million in a few years. There’s no question that community banking succeeds by building relationships.” The bank’s 150 shareholders represent diverse Valley industries including agriculture, medicine, law and finance, and they share a vision of commitment to the community.

“We consider ourselves a commercial bank that services consumer needs,” Scott said. “We work our board pretty hard. It’s 100 percent local decision making,” processing loan applications quickly.

Since late 2012, First Community customers have had free ATM usage at all 600 Stripes stores. “It is a selling point,” Scott agreed. A Stripes store is often closer than the bank. “It really is all about convenience. The Valley has a very young population, and younger customers take advantage of technology” and mobile banking in different formats.

Texas Regional Bank, launched in 2010, has built the region’s newest bank on the tagline, “The people you know.” After fulfilling its initial goals of opening in the Valley’s three major markets within three years and reaching \$100 million in assets, the bank is poised for an equally ambitious future. “We will be looking into other major cities in the Valley,” said CEO Paul Moxley.

President Michael Lamon said the bank has grown because of the relationships it has developed with local business owners. Helping businesses develop strengthens the local economy. “We look at ourselves as a commercial bank in the Rio Grande Valley with a community base.” As the new bank on the block, TRB puts particular effort in getting involved as volunteers with community organizations and developing the bank through relationships. “We encourage every one of our employees to be involved in the community, in something they have a passion for,” he added.

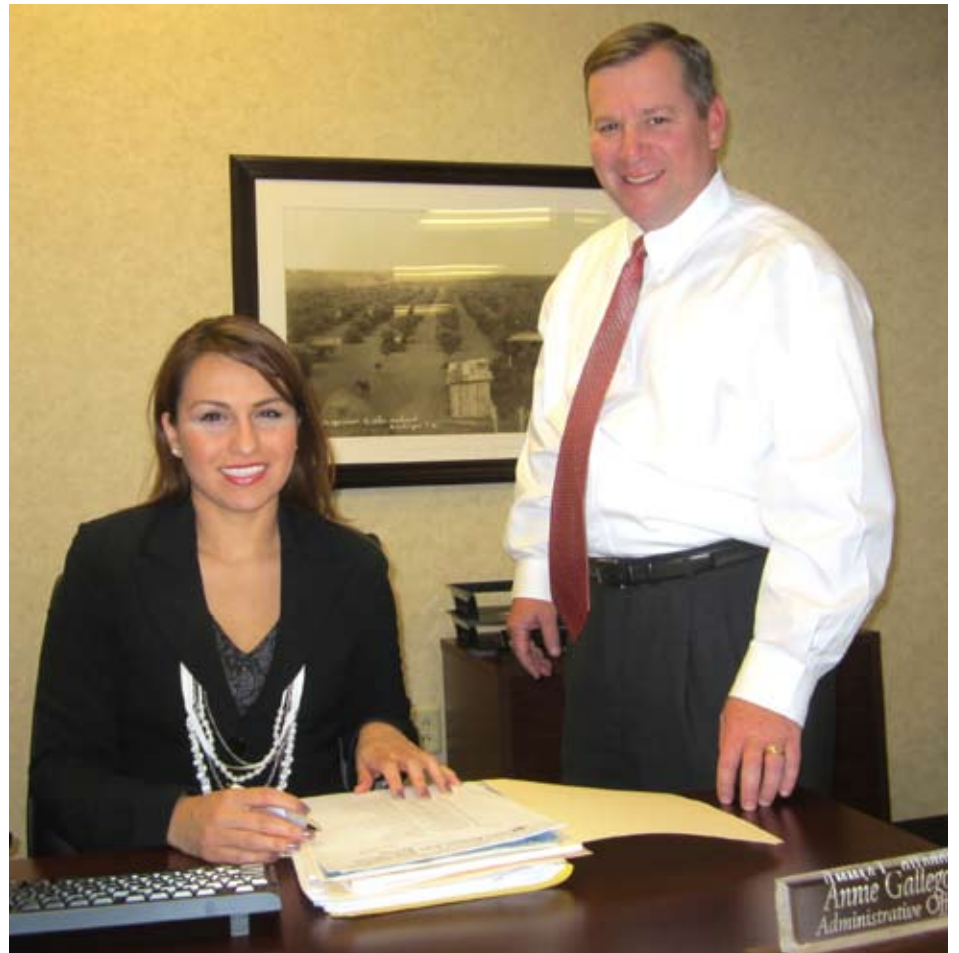
Texas Regional was recently ranked among the top five percent of the 7,300 U.S. banks in the US, with a perfect score in the safety of their loan portfolio, Moxley said. “Our priority is to be safe and sound,” with an emphasis on sound decision making. The Valley is a different market than other Texas cities, Moxley said, noting the influence that Mexico has on the economy.

All of the approximately 200 TRB shareholders are Valley residents or have Valley ties, and no individual or group owns more than 10 percent of the stock.

Lone Star National Bank opened for business in Pharr in 1983. Today the independent bank has over 500 employees and 31 locations across South Texas, including branches in San Antonio. Its technological advances range from mobile banking to remote capture for deposits, bringing the bank to their customers’ homes and offices. First National Bank, which originated in Edinburg in 1934, ranks as the 121st largest bank in Texas, with 57 branches. In addition to these Valley-based banks, banks headquartered in Laredo have a strong presence here also: IBC, Falcon International Bank, and Texas Community Bank.

The Valley’s mix of homegrown, regional and big banks enables customers to find the relationships and the services they seek in a financial institution.

President Michael Lamon and Annie Gallegos are among the Texas Regional Bank staff who are actively involved in the community. (VBR)



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Corrigan Dispatch Company

By Eileen Mattei

F.C. Averill, Jr., President and CEO of the 87-year-old customs brokerage Corrigan Dispatch Company, has the perspective and authority to speak about industry conditions. "The year 2009 was the brokerage and logistics industry's fiscal cliff. It was bad for all of us," he said. Since then, cross-border traffic has been gradually increasing.

Corrigan ranks among the nation's oldest customs brokers: its U.S. Customs license - Number 13- was issued in 1927. The company's founder E. H. Corrigan was a Saltillo-born British citizen whose family fled to Laredo during the Mexican Revolution. During World War II, Mexican products such as crude rubber and chicle, which had been shipped by boats, were redirected to inland routes to avoid German U-boats in the Gulf. In 1949, Bat Corrigan opened the Corrigan Dispatch Company office in Brownville, which initially catered to importers of Mexican cotton. In 1985, the company opened its Hidalgo office in response to customers' requests to handle the mushrooming maquila traffic. Today it is considered a leading authority on regulatory compliance.

"Experienced personnel is what drives this whole thing," Averill said. "We are our clients' best safeguard against costly errors. The company has been around so long and we've handled so many different things, chemicals, clothing, food-stuffs, automotive."

Customs brokerages must know and comply with the laws applying to 41 different government agencies. "The broker has to be familiar with the goods they are bringing in to see what agencies are effected by the cargo," Averill said.

Clothes are subject to quotas and electronics to FCC rules; Consumer Product Safety has oversight on toys. The FDA and Department of Agriculture enforce rules on raw and processed foods.

"Wearing apparel is very big deal for us," Averill said. If a broker is not working with the importer closely, not doing advanced planning, then wearing apparel could be classified in the wrong category, and the importer advised incorrectly on the duty rate, he explained. Ultimately, the client might not be able to get the goods released on time and what had been priced with zero duty to a retailer could instead be subject to a tariff of 10 percent or more. At one point, Mexico imported fabric for textile maquilas. "Now Mexico produces their own fabrics, of competitive quality, so the importer doesn't have to undertake bringing it in," and avoids dealing with the additional regulations and documentations attached to the maquila system.

Regulations are sub-

Harold Averill and Corrigan's warehouse supervisor check steel coils ready to be shipped. (VBR)



ject to continuous changes. "You have to be so accurate. There are so many different laws that are enforced," said Averill, who bought Corrigan Dispatch in 1997 after working there for 20 years. "Our clientele knows we've been in the business for this length of time and that we're knowledgeable about what we do. We've handled a lot of situations where people have gone to other brokers first and then come to us asking how we can help them. We find a so-

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When Corrigan Dispatch began operating in the 1920s, trucks did not carry large loads. (VBR)

lution. We are professionals. We don't divulge information from customer A to customer B, even if they are both importing the same thing at the same time."

Laredo is the primary port of entry for Corrigan's clients with the majority of goods arriving from the interior of Mexico. Corrigan's offices in Hidalgo and Brownsville deal with more maquiladora traffic. "You cannot deal exclusively with maquiladoras," Averill said, estimating that about 80 percent of the company's business is with non-maquila related importers and exporters.

Seated at a desk covered in the massive reference books known as the Harmonized Tariffs Schedule of U.S. Customs, Harold Averill, vice president and general manager of Corrigan Brownsville, admitted, "I'm the type of person who likes to see (the rules) printed in front of me." Corrigan began computerizing its brokerage documentation in 1977 and operates paperless, which is a blessing given that the numerous documents required to legally move goods from one country to the next is potentially back-breaking. Nevertheless, customs occasionally will ask for hard copies, and importers must retain hard copies of their transactions.

"New laws keep us on our toes," as

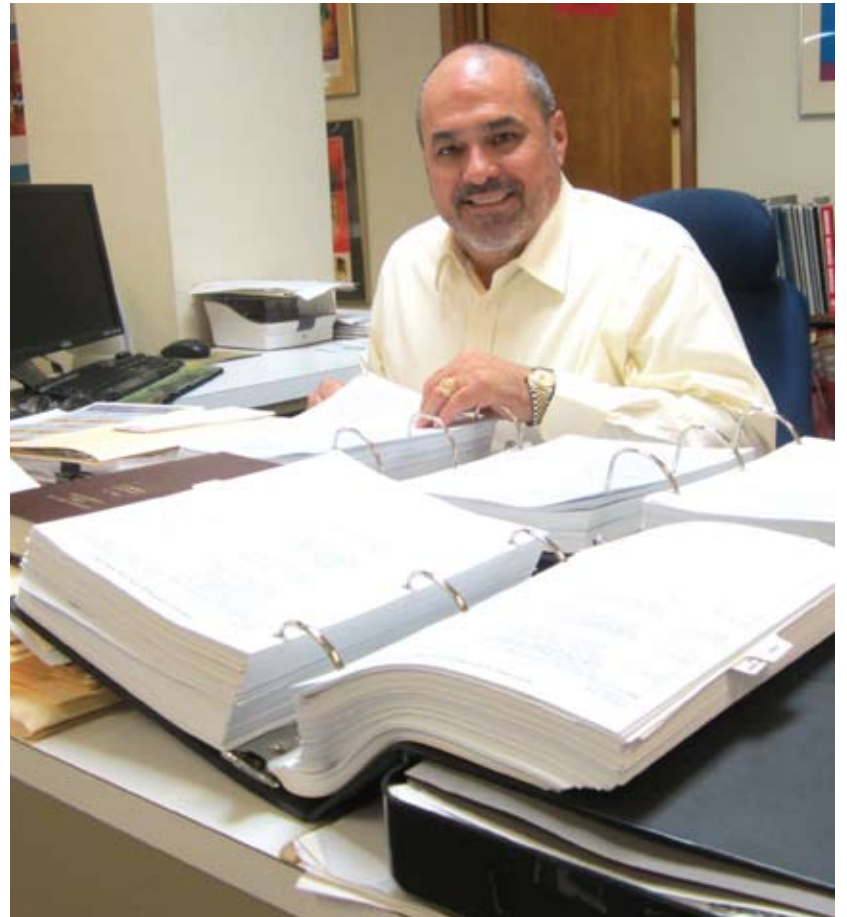
new Free Trade Agreements are signed. "It's a matter of adapting to regulations as Customs adapts to the world market," Harold Averill added.

In the lower Rio Grande Valley, Corrigan crosses more goods at the Pharr bridge than any other, although it uses Los Tomates, Progreso, Los Indios, etc. "It's the nature of the beast, whatever is easiest for the particular exporter. We clear goods wherever the importer is crossing them."

"Things move in cycles," F.C. Averill concluded. "For a while, you'll see a lot of goods going into Mexico, and then an influx coming out. Right now it's fairly balanced, but it's never totally balanced."

For more information, see corrigandispatch.com or call 956-831-4222.

Although customs regulations for moving goods across an international border are now online, Harold Averill often consults the thick reference volumes known as the Harmonized Tariffs Schedules. (VBR)









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What to do About the Flu

Special to VBR

The U.S. Centers for Disease Control and Prevention reported that 7.3 percent of deaths during one week in January were the result of pneumonia and the flu. This season's flu outbreak has officially met the threshold to be called an "epidemic." In northern regions of the country, public officials declared public health emergencies and hospitals turned to creative measures such as setting up outdoor tents to treat people arriving at the emergency room with influenza symptoms.

While no such activity is happening here, the Texas Department of State Health Services said that the influenza activity level (geographic spread of influenza) for Texas was "widespread" and the intensity of influenza-like illness was "high." The percentage of visits for influenza-like illness (ILI) was 9.76%, which is above the Texas baseline.

"The flu season peaks in February. It is not too late to get a flu shot," said Martha Cano, MD, a family practice doctor in Weslaco with the Valley Care Clinics. She has seen a marked increase of individuals at her clinic exhibiting symptoms of influenza, and the wave

started in October. "Even if you contract a different strain of influenza after you've had the flu shot, the virus' toll on you can be less severe than if you had no immunity at all. The vaccine does not 100 percent prevent flu, but immunization can help prevent other life-threatening complications that result from having the flu."

The best way to prevent the spread of flu – in the hospital or out – is frequent hand washing, Dr. Cano said.

"It seems like it's a simple task, but that's the best way to prevent disease," she said. "Many of us know when we're supposed to wash our hands – before and after food prep, or after going to the bathroom for example – but some people still underestimate the importance of it. It's essential we take the time, and wash our hands thoroughly and often." Sanitizing commonly touched surfaces is also recommended by some authorities.

The flu is characterized by fever and body aches, Dr. Cano said. People with those symptoms should not go to work and risk spreading the virus. Some of her patients have been completely incapacitated for a week, although the illness varies three to seven days. Do not return to work until you've gone 24 hours without a fever and without the use of fever-

reducing medications.

The CDC reports that this year's flu vaccine is 62 percent effective, which is in line with the effectiveness of previous years' vaccines, which have ranged from 50 to 70 percent effective. At Edinburg Children's Hospital, home to the Valley's only pediatric Emergency Department, and Edinburg Regional Medical Center, home to the Valley's only Senior Emergency Department, flu testing in the ED has doubled from November to December. The number of positive cases almost tripled in December compared to November. There has also been an increase of patients at McAllen Medical Center's Emergency Department with influenza-like illness. However, testing shows that only one out of five test positive for flu.

Tens of thousands of Americans die from seasonal flu each year, even in non-epidemic years, and the virus typically affects the elderly, children and the immune-suppressed (such as people on chemotherapy) more than other populations. To steer clear of flu this season, South Texas Health System and the Valley Care Clinics recommend that people take precautions. Tammy Alvarado, STHS System Infection Prevention Coordinator, advises:

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it. If you don't have a tissue, cough or sneeze into your upper sleeve or elbow, not your hands.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand sanitizer. You'd be surprised where germs can linger – door-knobs, elevator buttons, phone handles, etc.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Try to avoid close contact with sick people.
- If you are sick with flu-like illness, stay home for at least 24 hours after your fever is gone, except to get care or for other necessities.
- Get re-vaccinated every year, because flu viruses change each year.

The STHS Employee Health Department reported in mid-January that 99 percent of hospital employees have complied with getting their annual flu shot. STHS offers the vaccine free of charge to all its employees. Health-care provider immunizations are just one way STHS prevents the spread of flu in its facilities. Other ways include nurses wearing appropriate protective gear when treating patients who may have the flu.

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Real Estate Outlook is Bright

By Eileen Mattei

Things are looking up after the economic hurricane, according to Ted C. Jones, chief economist at Stewart Title Guaranty Co. Dr. Jones returned to the Valley for the ninth annual State of Real Estate Forum presented by Edwards Abstract & Title Co. The event drew real estate brokers and agents, builders, developers and bankers from across the region for an opportunity to share ideas and expectations.

"It's time to overweight in real estate because it has been a better investment over the last 10 years," than other options, Jones said. Residential, office, industrial and hotel properties have given solid ROIs.

The average annual return on industrial property in 2000 was 8.81 percent, and it was about the same in 2012, the economist said. Last year office property posted an average annual return of 9.89 percent. Yes, returns had dropped significantly in 2008 and 2009, but the outlook in the Valley is bright.

"The housing market in McAllen is normal now," Jones said. Yet none of the forum attendees seemed to agree with Jones. So he explained the statistics. In the McAllen-Edinburg-Mission MSA, in 2002 an average of 135 homes closed per month. Now the monthly average is above 150. The only difference Jones said is that in 2002, banks were giving loans to people who could not pay them back.

Median home prices in the MSA have climbed from \$85,000 to \$110,000. Nationwide inventory of homes is below normal with an increase in residential sales over the past 15 months. Jones forecast the Valley in 2013 should expect existing home sales to increase by eight percent with the median price up five percent. New home sales should go up 20 percent with prices up eight percent.

"Why would you buy anything else than property?" asked Jones, who said his current favorite investment is hotels.

He predicted a surge in residential renting, because of the barriers to home ownership.

The Economy

"The reason the U.S. is not recovering is because we don't know what the rules are going to be," Jones said, describing the slowest economic recovery in four decades. "Our households have not borrowed because they're just like businesses in America. They can't afford to borrow," not knowing what the future holds.

"You have to cut spending and increase taxes both. The fiscal cliff is not gone," Jones

asserted. If you went to a banker and told him to give you more money because you couldn't pay your existing bills and didn't have a budget, you would not walk out with a loan. The similar situation between the President and Congress may not result in as sensible an outcome.

"One problem is corporate taxes. If we raise taxes too much, capital will go invest elsewhere," Jones said. Corporate America is sitting on huge accumulations of cash. "We need to reduce corporate taxes and keep the tax rate down," so international companies will be more willing to invest in the U.S.

Another problem is the barrage of regulations with more to come. The new consumer finance protection board has promulgated 972 rules for banks and other institutions to comply with...and hire people for compliance in jobs that do not add value to the products.

Until the economy improves, money is earning zero percent interest, Jones reminded the attendees. There is no inflation now because we are not spending freely.

The unemployment rate is the biggest lie there is, Jones asserted. "Since January 1, 2008, we've reclassified 9.1 million from unemployed to no-longer-in-the-workforce."

From Jones' point of view, the Valley did

not really have a recession. He pointed to the McAllen-Edinburg-Mission MSA adding 400 net new jobs in December. It helps that Texas has the ninth best business tax environment.

Jones predicted that early March will bring great turmoil. "It will be insanity. We will shut down the government. I do believe we are going to see ugly, worse than Jerry Springer, over this argument."

Nevertheless, Jones saw Texas benefiting from energy industry technology with a continued oil and gas production boom. He noted that, despite the price of gasoline, Chevrolet sold more Suburbans a few months ago than ever before.

Real estate sales will move to long term fixed interest rates, Jones forecast, because the rate is going to rise when consumers become confident.

Asked by McAllen Mayor Richard Cortez about increasing the opportunities for growth, Jones drew Valley attention to Houston, the nation's fourth largest city. "Houston is the biggest city in Texas, and it has no zoning," Jones stated. Is McAllen willing to rethink its planning and zoning laws?

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Reasons for Selling a Business

By Eileen Mattei

“When your stars line up, you have to take advantage of it,” said Bert Wolf, who until mid-November was the owner of Acetylene Oxygen Company (AOC) which is headquartered in Harlingen. A year ago, Praxair Inc., the largest industrial gases company in the Americas, first approached Wolf about selling his third-generation business to them. Wolf rebuffed the multi-billion dollar global corporation. “But they were assertive, so I sat down and talked to them,” he said. The scenario which played out resulted in Wolf and AOC being featured in the Wall Street Journal article “Looming Tax Hike Motivates Owners to Sell.”

Praxair had several solid reasons for courting AOC’s owner. Praxair ranked AOC among of the nation’s top 10 compressed gas companies. After purchasing a Houston gas company, Praxair wanted a larger presence in Texas. It focused on AOC which had 18 locations from Houston and San Antonio to the Valley and Laredo with points in between, creating a very large footprint. Other pot-sweeteners were AOC’s existing customers in the booming shale oil fields and the fact that AOC

was one of two acetylene manufacturers in Texas, which would free Praxair from buying the product from competitors.

In 1978, Bert Wolf joined the family business that his grandfather had started in 1936. Wolf continued growing the company, which specializes in industrial and medical gases, with new locations and a fleet of trucks delivering oxygen, nitrogen, argon, helium and chlorine. “We made our career on small niche markets which happened to be the right location,” he said. “What made us very appealing to Praxair is that AOC is geared to pressured gas. That’s the attractive, sexy part of the business,” he said, in contrast to many industrial gas suppliers which emphasize welding supplies and equipment.

Even after selling AOC, Bert Wolf maintains his office at the company to handle other business interests. (Courtesy)



“They bought us because we were in good shape. I worked really hard to get it there. It was gift-wrapped package for them.” said Wolf, noting it is better to be chased than do the chasing. In his eyes, AOC was a mom-and-pop operation with revenues under \$100 million being pursued by an international giant.

Prospective buyers had approached Wolf in the past, but he classified them as “serial acquirers,” organizations that would purchase competitors and often strip them of assets and shut them down. Concerned about AOC’s 300 employees, Wolf dismissed those offers.

In contrast, Praxair’s reputation appealed to him. “They were a good fit. They had no branches where we did. I felt this was the best fit for my employees. We’d see the least amount of casualties.”

Besides all these elements which brought the two companies closer to an agreement, two other major factors were in play. On one hand, major companies like Praxair are sitting on huge amounts of capital due to uncertainty about government regulations, yet they are ready to invest in companies aligned with their interests. On the other side of the equation, Wolf realized that the jump in capital gains rates in 2013 would reduce his take-home from the proposed sale. That ultimately helped him make the decision to sell.

“If I didn’t take advantage of it and sell last year, I might have had to work another five or six years to get to the same position (in the money he would end up with.) It just made good business sense to go ahead and do it,” Wolf said. He already knew his children had

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no interest in joining the company and had chosen other careers.

“When your stars line up, you have to take advantage of it.”

--Bert Wolf

A New Year

When Wolf sold the business, he knew it would evolve beyond what he had shaped. That suited him, although he agreed to remain as a consultant for six months. “I’m here if they need me, but they don’t. I felt it was best just to back off. They are pumping millions into this business with upgrades and automation at the acetylene plants and the other locations. Praxair’s way of doing business when it comes to safety compliance is way above what the government requires. One of their most important goals is safety,” doubling and tripling the safety standards and going first class. “I am very hopeful that whatever they do is going to make AOC better.”

Since the sale closed on November 15, Wolf has had requests from Fox and other me-

dia, but he figures he’s already had his moment in the Wall Street Journal spotlight.

“I have no regrets. It’s not going to change my lifestyle,” he said. Wolf has other business interests, besides the fact that he still owns all the real es-

tate associated with AOC. Praxair has leased AOC facilities for 10 years. Wolf retained the executive suite at AOC’s headquarters for future projects. “I have confidence I will find something that will keep me interested.”



Gone are the days when Bert Wolf presided over AOC. (Courtesy)

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Blue Bell Chills Out

By Eileen Mattei

Could your business operate with the slogan: “We eat all we can and sell the rest”? Blue Bell Creameries does, tongue in chilled cheek. The iconic Texas brand, with roots dating to 1907 and an abundance of dairy cows in Washington County, sold their famed ice cream only in Texas until 1989. That year Blue Bell, a limited partnership, ventured into the Oklahoma market. Now 23 years later, Blue Bell ranks among the top three best-selling brands in the U.S. even though it is not sold nationwide. In fact, it is only available in 22 states.

Blue Bell’s expansion offers an interesting case study for Texas businesses. Blue Bell CEO Paul Kruse is the fourth member of the Kruse family to run the company that his grandfather took over in 1919. Blue Bell is now going into one or two new markets a year after in-depth market research and employee training.

In the space of 13 weeks in 2011, Blue Bell jumped from having no direct sales in Colorado to being the number one ice cream brand in Denver, filling what was obviously a major need and servicing it with gusto. New customers were delighted by the specially made-

for-the-market flavor Rocky Mountain Road.

“I think we drive other ice cream guys crazy,” said Paul Kruse, acknowledging that Blue Bell’s thorough groundwork and tactical steps have resulted in the nickname “Ice cream ninjas.” Like ninjas, Blue Bell makes it moves with precision. Plans stretch from boosting production at the four manufacturing plants located in Brenham, Oklahoma and Alabama to training the delivery truck drivers who stock the ice cream cartons on a store’s refrigerated display cases and are responsible for rotating products for freshness.

“No one but Bluebell employees handles the ice cream until it gets into the store shelf,” Kruse said. Keeping control over the products’ temperature right to the point of sale ensures consistent, high qual-

Blue Bell CEO Paul Kruse. (VBR)



ity and avoids the formation of undesirable ice crystals. “Ice cream is very temperamental.”

“We don’t do slotting, never have and never will,” Kruse added, referring to the common practice of paying a grocery store to stock a product. “Since we direct sell, we do the merchandising. We sell at the same price across the board (to all their customers.)”

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It’s never easy choosing just one Blue Bell flavor, so some people buy two...or sometimes even three. (VBR)

Is there any food more American than ice cream? (VBR)



“It’s really not a seasonal product, but we sell a little more when kids are out of school,” Kruse said. “It’s hard to predict what will sell. Stores like to push seasonal flavors.” In fact, Blue Bell sells between 50 and 60 flavors in a year, but about half of those are seasonal--Poteet strawberry, fresh peaches & cream, gingerbread house. Blue Bell was the first to develop the cookies ‘n cream flavor. Flavors of years past include black sweet cherry, snicker doodle and spumoni. At the end of each year, the company discontinues the five flavors with the least sales, seasonally adjusted.

Blue Bell caters to the demand for new tastes by introducing five new flavors annually. Starting from 300 or so ideas, the suggestions are whittled down to 20 that get researched, Kruse explained. “Sometimes we can’t source the ingredients.” But after much input and testing, Blue Bell produces enough of a new flavor to last for three months...supposedly. The 2012 debut run of Red Velvet ice cream sold out in a few weeks. Of course, even ice cream wizards get blindsided occasionally. Blue Bell donated 30,000 cartons of the ill-starred peanut butter and jelly ice cream to food banks.

Meanwhile, back at the headquarters plant in Brenham, milk from 60,000 dairy cooperative cows flows to the plant from a 200-



Blue Bell employees get to eat all the ice cream they want, but they kindly leave enough for the rest of us. (VBR)

mile radius. Inside the plant is a forest of stainless steel tanks and piping; some pipes are white with frost from the super-chilled ice cream flowing through to the packing equipment. High pressure has reduced the milk fats to small particles that give the trademark creamy smoothness. Viewed from the elevated, enclosed visitors’ walkway, Blue Bell’s inner workings bring to mind Willy Wonka’s factory: the same well-orchestrated movements, the same thrill of seeing scrumptious treats being prepared. Two of the plant’s 800 white-clad employees stack towers of cones which are filled by ranks of synchronized machinery. At another station, a worker scoops gallons of bright red cherries into a batch of ice cream which has been chilled to 22 degrees. The ice cream sandwich machine is turning out 120 treats per minute. Behind the scenes, six workers are hand peeling bananas, and the in-house bakers are cooking the cookies and cakes used as ingredients. The

final step is the blast freezer ride with a wind chill of minus 100 degrees.

“We like showing this off,” Kruse said of the plant operation, which attracts 200,000 visitors annually. Blue Bell employees still have no limits on how much ice cream they eat during their breaks, but they do leave plenty for the rest of us.

For more information, see visitbrenhamtexas.com.



Seeing ice cream containers being filled lets visitors dream there is one with their name on it. (VBR)

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Q&A Free Staffing Services

Henry Castillo is the regional director for One Stop Operations of Workforce Center Cameron with offices in Harlingen and Brownsville. According to the Texas Workforce Commission, Cameron County's civilian labor force in November was 156,400 with 141,200 people employed. The unemployment rate that month dropped to 9.7 percent, down from 11 percent a year earlier. While the state average for November was 6.2, regions like Midland, deep in the oil and gas boom, had a three percent unemployment rate. Castillo talked with VBR's editor about the staffing services available free of charge through the One Stop program.

Q How do employers benefit from using the Workforce Centers?

A When local employers are looking for new staff, many choose to work with us because we don't charge them any fees. The staffing services we provide are the same ones that private companies offer. Our services are paid for through tax dollars.

Q How do they find the right employee?

A The state developed WorkinTexas.com, an

online job matching system. It's an automated database used to match job seekers with employers. Job seekers fill out online resumes, listing their skills, education, experience, areas of interest, and even job objectives, such as work with an ad agency or in a doctor's office or at a manufacturing firm. They include their geographical area and their willingness to relocate.

Q How does an employer post job openings on WorkinTexas?

A After establishing a free account with a user ID and password, an employer can create a job listing, putting in as much detail as they want, the specific qualifications and minimum qualifications for the job. The more detailed on duties, hours, etc., the better it is for the employer. This is a self-service system.

Q And then?

A What the system does, it takes each job posting it has received and compares it to all job seekers in the system. It tries to match based on keywords, the job seekers and the employers. With a match, the job seeker is notified of potential employment and consents to have his information forwarded to the employer. The employer is then free to contact the appli-

cant directly. That is the basic level of service, and most employers go this route.

Q It sounds like the employer could receive a large number of resumes to sort through which is time consuming. Does One Stop offer any type of filter?

A We have three levels of service, depending on what the employer wants. Beyond the self-service arrangement, employers can opt for Level 2 if they want to be sure that job seekers in fact meet the posted qualifications. One Stop will screen the matches to confirm details on the resume and conduct an in-depth review. At Level 2, the employer doesn't initially reveal his contact information with the job posting. With the seldom-used Level 3, an employer's job opening is not available to the public. The One Stop staff calls in appropriate applicants and screens their credentials before revealing the specific opening.

Q What if none of the applicants meet the job's qualifications?

A Employers can speak with One Stop business service representatives if they are not getting the right kinds of matches from their postings. The job description can be clarified or tweaked to include keywords that will increase the chances of finding a person with the desired qualifications.

Q Do you think that employers find your service useful?

A It's our belief that the majority of employers who work with us are satisfied with the service. It shows in the fact that they continue to use us.

Q What is the employment outlook from your perspective?

A It's progressively getting better. Unemployment has dropped several months in a row.

Q Is WorkInTexas right for every employer?

A We have over 6,200 registered employers in Carmon County alone. There is no way we can assist every single one of them. Some employers need a job filled temporarily or that day.

Q What industries use your services most?

A The ones we have the most postings for are retail, hospitality, healthcare. Those are the three largest and fastest growing job areas. We always have a lot of demand, and there tends to be a lot of turnover.

For more information, see WorkInTexas.com

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Do You Need to be in the Cloud?

By Chris Tagle

Over the past 24 months you have heard and seen the words cloud computing more than you care to probably. TV, radio, print and internet ads do a great job of confusing everyone. They tell you that cloud computing can do this and that cloud computing can save your business money, but they never really explain how. Let's talk about what cloud computing is, how it effects business and how cloud computing is more than just technology.

You're most likely using some type of cloud computing application right now. Gmail, Hotmail, Yahoo, Google Drive, Dropbox, Sendit are all forms of cloud-based applications. Thousands more are on the market. Cloud computing is a combination of services that provide immense data storage services across the internet.

Daily we hear how businesses are looking for new ways to save on information technology and still maintain a competitive edge. By no means is this an easy task, and today's businesses walk a thin high line, swaying back and forth, while trying to optimize their information technology and move forward with innovation. This is where cloud computing can be an effective tool. It is able to reduce information technology operating and management costs while freeing up resources.

To survive, thrive and stay competitive in today's digital world, the typical business has an 80/20 split between regular IT cost such as hardware, software licenses, development and maintenance versus new IT investments and innovation. With cloud computing, companies now have an alternate solution which allows them to reduce the company's overall information technology footprint by reducing the capital investment needed for hardware and software. With cloud computing, businesses have the luxury of paying only for what they use rather than paying for something they might use.

The paradigm of cloud computing is composed of different services such as Infrastructure as a Service (IaaS), Storage as a Service, Platform as a Service and Software as a Service (SaaS). You can choose from thousands of models. It all revolves around understanding that you are accessing your services across the internet.

Some of the benefits of cloud computing are reliability, scalability, security, support, cost savings and backups.

Cloud computing allows for popular softwares such as QuickBooks, Peachtree, Microsoft Office and thousands more to be

accessed via the web. Almost any application can be hosted on the cloud these days, but not all of them can be converted. So before you call your boss to say you want to move your company's IT to the cloud, dig a bit deeper and see if your company is fit for the cloud.

Ask yourself these questions.

Do your applications require specific hardware components or speed of delivery? Some applications cannot be virtualized as they require specific underlying hardware components. It is best not to migrate these to the cloud. Additionally, some applications require minimal delivery speeds. If latency is an issue, it is best to keep the entire system (i.e., all the system components - web, application, database, middleware servers, etc.) local.

Are data regulation and security hurdles too high to overcome? Not all data can or should reside online. Your IT security group or governing body may mandate that sensitive data remain local. Regulatory constraints aside, from a security perspective the organization has to be willing to risk placing their and their customer's data in the hands of a third party vendor. The organization has to be willing to give up some level of control because the cloud is like a black box. Banks and health care organizations may find this an unacceptable risk, regardless of the con-

trols that a vendor may employ.

When shouldn't I use cloud computing? If you have Health Insurance Portability and Accounting Act (HIPAA) data, you should not. The last thing you want is your data to commingle with someone else's. Sensitive data is best kept local. Sure you can use encryption, but with any good security paradigm, you make it more difficult for hackers, bots and yourself.

If your applications require specific hardware components, or your application requires complete access to the server, cloud computing may not be a good fit. Tightly coupled, mission critical applications are not good candidates for cloud computing.

I like to think of cloud computing as an evolutionary phase in computing, just like in the days of 8-tracks and vinyl records. Nobody thought we would break away from vinyl and transition forward to CD, the DVD, the MP3, then Pandora and now Spotify. The cloud may or may not be the right fit for your business now, but eventually the cloud will be a common everyday term when it comes to computers.

Chris Tagle is the owner of TagleRock Technologies which provides computer support and services.

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Caring for Man's Best Friends

By Nydia Tapia-Gonzales

American consumers spent \$51 billion on their pets last year, and 62 percent of US households have pets, according to a Time magazine report. Pets have become part of the family, with consumers spend-

ing more on pet toys and healthcare and opting for pet motels instead of kennels.

Kamron and Vicky Fultz couldn't agree more with this trend. While pursuing theater and music majors in college, they were cast opposite each other in the leading roles in a local theater production. Art brought this young couple together, but it's the love of animals that brought them to the Rio Grande Valley. Here they manage Valley Pet Motel, which Kamron's mother purchased recently. Vicky Fultz has worked in animal care for seven years, including time at the Animal Inn in Houston. Her husband is not a stranger to the industry either, for he grew up in the Valley admiring his grandfather, veterinarian Jack Valerius, who serves as the motel's

on-call veterinarian.

One year ago, the Fultzes began managing the Valley Pet Motel which is transitioning to the name Texas Pet Resort to better reflect their outlook on animal care. Their main focus is to provide a safe, hygienic, clean and efficient facility, so they have been busy remodeling and expanding the property. Following new industry standards, the Fultzes have made changes to the daily routine of animal care. To them, the safety of the animal comes first, but the most important ingredient, they say, is love.

"You have to love animals more than you love your free time," said Kamron Fultz. Both acknowledged the challenges of taking over an existing business, especially when the business had been struggling. "Several previous customers swore they would never come back," he said, "but they have not only come back; they are now loyal customers."

Clients have noticed the positive changes the Fultzes have introduced and how they personally oversee the care of each and every animal. Furthermore, the Fultzes live on the property, offering customers great peace of mind. "Most of our customers have been referred to us by other customers," said Vicky. "We have not really spent much money on advertising. We have relied on word of mouth referrals."

The Fultzes have seen an increase in their clientele which has motivated them to embrace a new year full of major projects. Vicky plans to pursue an acupuncture and massage certification for dogs and horses that will allow them to offer special care services for older animals. They are researching the possibility of turning the property's additional nine acres into a dog park. "People are very interested in having a dog park in the Valley," both said.

Kamron and Vicky Fultz are researching the latest technology tools to provide even better customer service. They want to send updates on pets via text messaging, and they want to install live video inputs so clients can log in to their computers and check on their pets. Because pets are like family members, the Fultzes know the importance of keeping pet owners informed and content.

The tropical landscape that sur-



Kamron Fultz's two dogs are among the many pets who spend the day at the pet resort in Harlingen. (VBR)

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Kamron Fultz plays with Brownie near the doggie day care pool at Valley Pet Motel, which is changing its name to Texas Pet Resort. (VBR)



rounds the property provides a resort-like environment that accommodates up to 200 pets. It even boasts a playground and salt water swimming pool. "Salt water is gentler on a dog's coat," said Vicky. Private dog suites come complete with glass doors, windows overlooking the gardens and pool, playtime, snuggle time, a biscuit at bedtime and even movies. A new service of pickup and delivery of pets, or pet-taxi as the Fultzes call it, has been introduced for all boarded pets. Indoor and semi-indoor boarding are provided, as well as a doggie day care. Additionally, in-home pet care is available for those who prefer their pets to remain in familiar surroundings.

The Valley Pet Motel offers professional grooming for all breeds of dogs and cats. Customers are driving to Harlingen from Hidalgo County to drop their dogs off for boarding and grooming which includes bathing, nail trims and dips. The Valley Pet Motel is also home to a pet cemetery, but there are few plots left and the Fultzes do not foresee any more plots will be added.

Today, American pets enjoy a higher status than ever before. One million pets were primary beneficiaries in their owners' wills. The latest trend shows consumers will continue to indulge their pets. This is what drives Kamron and Vicky Fultz, who want to provide the Valley's best pet motel, a top notch pet resort. At the same time, they want to make it accessible and appealing by offering something for everybody. They toil each day with this purpose in mind. Their knowledge and love of animals will be their guide as they work at providing a pet's best home away from home.

For more information, visit valleypetmotel.com



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Using Solar Heat Pays Off

By Lori Vermaas

“My parents were a product of the Great Depression,” said James Snavelly, owner of Sundance Solar, a Valley solar pool heating company. So Snavelly learned early on to be a conservationist. “That’s stuck with me. Recycle until something is unusable. You leave the room, turn the light off.”

As a solar panel installer since 2007, he’s been putting that ethic into public prac-



James Snavelly’s Sundance Solar installed roof top solar panels to enable this pool to have warm water through the cool months. (VBR)

tice. “I love doing this stuff. It saves people money and it helps the environment.”

Snavelly started working with alternative energy in 2000 when, after more than 20 years as the vice president of an international manufacturing company, he founded a mechanical contracting business. Along with plumbing and heating, the independent enterprise also did alternative energy installations, including wind turbines and photovoltaic panels.

After he sold that business in 2006, he cold-called UMA Solar, a manufacturer and wholesale distributor of solar products which he discovered while surfing the Web. Striking up a relationship with a contact there, he was encouraged to become a UMA dealer. It was a fortuitous break, for the Valley was untrammled territory—no Valley-based businesses were installing solar water-heating devices. Plus, UMA is the largest solar pool heating company in the world, with corporate headquarters in Florida, four regional offices throughout the United States (two in California), and eight Texas branch offices as well.

Despite little competition and dealing in an area that averages about 227 days of sunshine per year, business has been up and down. The 2008 downturn in the economy “hurt me bad,” Snavelly said. His frustrations parallel national trends, for solar pool heating installations have yet to rebound to the peak achieved in 2006; only recently, in 2010, did they rise significantly. Nevertheless, the slower pace satisfies him in his semi-retirement: eighty percent of his business is solar pool heating installations, but he also offers those for domestic solar hot water heating.

Even though half of his customers are homeowners (he typically charges about \$5,000 for residential projects), most of his profits comes from commercial projects, like pools and spas at RV parks and condos. RV parks are, he said, “one of my biggest customers. You’ve got all the Winter Texans coming down here. They want (to stay at) a place with a pool, maybe two, and they want a big hot tub,” so they can relax and do hydrotherapy with a trainer.

Because the government considers pools a luxury, solar installations in pools don’t qualify for incentives, which sometimes dissuades potential customers. But the return on the investment well makes up for that, Snavelly said. For instance, an average RV park can save at least 40 percent in water heating costs per year. “Let’s say I charge \$12,000 to install the system. In three years it’s paid for. The system’s going to last 25 years, maintenance-free, with no additional energy cost. Once in a while something may break down; if it’s a little thing, I’ll usually take care

of it, free of charge. Customers get a full 12-year warranty. It’s a no-brainer.”

Snavelly has installed solar heaters from South Padre Island to Mission, although most of his projects have concentrated in the McAllen area. Once the sales contract has been signed, installation is usually completed in one day. Snavelly conducts the entire process, from sales to presentation to installation. With a six-man crew that he subcontracts, he’s out on the roof to make sure the job is well done, regardless of the often-stifling heat. “If it’s 90 degrees on the ground, it’s probably 120 on the roof.”

Solar installation is not a growth industry in the Valley yet, although the appearance of some recently completed urban projects suggests the area is on the cusp of a spike. In April 2010, the UTPA Engineering Department began using solar energy; in June 2011, solar panels were installed on the roof of the Lon C. Hill building in Harlingen; in November 2011, UTB installed more than 600 panels; in July 2012, renewable energy stimulus funds financed the installation of 1,315 solar panels to power Weslaco’s wastewater treatment plant, saving the city about \$75,000 per year. This past December, Gladys Porter Zoo hooked up to the solar grid.

Indeed, a little over a year ago Snavelly completed a government-contracted installation of a solar water-heating system in a new San Benito elementary school. The project took about a year and a half, because the local government required the completion of lots of paperwork and coordination with other construction entities. But Snavelly regarded it as his favorite project, for all the reasons he loves working in the solar industry in general. “I believe in the product, it’s a good fit for me. I feel proud about what I’m doing.”

For more information see www.sundancesolar.net.



Sundance Solar installed roof top panels at a San Benito elementary school. (Courtesy)

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When to Pay the Doctor

By Susan LeMiles Holmes



In ancient China, the doctor was responsible for teaching a healthy lifestyle in order to prevent disease. Doctors got paid when they were successful in keeping their patrons healthy. If you got sick, you quit paying him until you were well again. Hold that

thought.....

Human resource management has evolved and changed in name various times since the first "industrial welfare inspectors" were mandated by the 1833 factories act. Industrial and work place safety was the initial motivator; as many as one in ten steel workers died on the job. In 1878, legislation was passed to regulate the hours of work for children and women to a 60 hour work week (little reminders of how far we have come).

Throughout history, implementing change in response to social and economic events has fallen to HR professionals. Just in my lifetime, HR has managed cosmic workforce change in the areas of safety, equality, diversity, technology, training and harassment, all in response to social and economic events.

Our national health crisis and health care crisis is no exception. We find ourselves in a time when 75 percent of chronic disease is preventable and 75 percent of health care costs are spent on these preventable conditions. Combine this heavy economic burden for businesses with social legislative changes and the message is clear: keep employees healthy instead of paying the doctor when they are ill. Did you get the memo? Again, HR has a big job to do – change the social norms of America while strategically contributing to companies' bottom lines.

Did you hold the thought from the first paragraph? Good. Can we, should we, consider the ancient Chinese upside down alternative when seeking a solution to today's health care crisis? Yes! A big chunk of the solution is, "don't get sick!" I think the actual payment plan the Chinese used would be tough for the American Medical Association to swallow; but the cultural/social philosophy/practice behind the system is what we need to implement.

Physically healthy employees mean financially healthy companies. Until recently, corporations have usually focused on safety for

blue collar workers while health was an executive perk. Having fit, even athletic executives matched corporate values of competition, networking (golf, club memberships, racquetball, time in the workday to work out) and projected images of success.

Today the economics of employee health at all levels are clear: lower absenteeism, higher productivity, longer lifetime productivity, fewer insurance claims, and happier workers. Any financial analyst worth his salt can tell you what a healthy employee is worth.

As America embarks on this journey, we will exercise our rights and follow our traditions – we will argue about everything. We will debate carrot versus stick (no health pun intended) motivational theories and track the results of companies that reward their employees for practicing good habits as compared to companies that penalize for bad habits.

I've read about corporations who already charge employees who smoke \$2,000 more for their health care plans. Another ties health care benefits to monitored blood pressure, weight and cholesterol requirements. Ouch! Other wellness programs focus on rewards like bonuses for getting a check up or enrolling in a wellness program. One low cost program gave leave for annual preventive health care appoint-

ments and procedures without requiring employees to use paid time off.

Big companies are sometimes first to experiment with and implement programs like these. But our economy and culture are ultimately driven by small businesses like the ones in the Valley. They will band together to provide the power for community efforts that will drive the Great American Health Care Make-over.

If you want information on changing the way your company or community pays the doctor, the City of Brownsville has an award winning program in place. Contact Belinda M. Reininger, DRPH at the regional UT School of Public Health or go to www.sph.uth.tmc.edu/brownsville and see how they are doing it.

Susan LeMiles Holmes is Director of Career Services at Texas State Technical College and a published novelist. You can inquire about hiring TSTC graduates by emailing susan.holmes@harlingen.tstc.edu or learn about Susan's novel set in The Valley, Touch the Mayan Moon at www.susanlemiles.com.



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Who Can Resist a Cupcake?

By Eileen Mattei

Asking new business owner Clarissa Garcia if she misses her former life as a teacher is like asking Winter Texans if they miss the ice and snow. In September, Garcia opened Sweet

Escapes Cupcakery with her sister Sandra and brother-in-law Joe Trevino in Weslaco. Garcia combined her lifelong love of baking with administrative skills learned while teaching and the business aptitudes she picked up from a business her parents had run. She researched regional and state cupcake sellers to determine the average price for the products. "I determined what would be the best price I could offer to customers and be fair to myself, too."



Irresistible cupcakes are baked daily at Sweet Escapes Cupcakery. (VBR)

Garcia is Sweet Escapes' chief baker, and Trevino is the public face of the company who is out developing sales. Sandra Garcia splits her working hours between the bakery and part-time employment as a physical therapist. "We've all pitched in equally," Clarissa Garcia said. "That's why it's not just me or my sister. Everybody has their part to play. It takes the three of us" and their complementary skills.

Last summer Sweet Escapes Cupcakery tested the waters and got their name out by selling cupcakes during Weslaco's Movies in the Park series. Their small shop along the Expressway frontage at the Westgate exit gave them a place to showcase their picture-perfect treats. Sweet Escapes rotates through a menu of 50 flavors and displays the beautifully decorated, large pastries on tiered plates underneath chandeliers topped with cupcake candles.

Garcia slid a single scrumptious cupcake to-go into a form-fitting clear plastic shell. Multiple cupcakes orders are carefully nestled into Tiffany blue boxes. The favorite flavor of the moment is red velvet, followed closely by anything with strawberries.

Cupcakes may be old-fashioned, but the business owners chose a new way of rewarding their frequent customers.

After verifying the usefulness of Square Wallet, Garcia selected that Android and iPhone app over a paper-card rewards system. Square Wallet gives customers a mobile method of payment (swiping the screen to link to debit and credit cards) and also tracks their purchases and the rewards due for repeat purchases. As customers work their way through the menu of pineapple delight, chocolate turtle, luscious lemon, s'mores, Mississippi mud pie, orange creamsicle, carrot cake, rocky road and the many candy bar-based cupcakes, they accumulate rewards. While customers have been heard to say, 'It's so pretty I don't even want to eat it,' they do eventually sink their teeth into them. Eaten on the premises, cupcakes include a free coffee.

"We've all pitched in equally...Everybody has their part to play. It takes the three of us."

--Clarissa Garcia

Another bakery innovation is the adults-only Cocktail cupcake, which contains small amounts of alcohol in the cupcakes and the frosting. Available for the big kids on Friday, cocktail cupcake flavors include margarita, pina colada, strawberry daiquiri, blue Hawaiian and pineapple amaretto.

Cupcakes and kids have always been a happy mix. Sweet Escapes not only makes birthday cakes of cupcakes and a cake that



At Sweet Escapes, Clarissa Garcia and Joe Trevino bake and market the tempting treats. (VBR)

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looks like a giant cupcake, the owners can help the parents put on a cupcake party. The Garcias start the children off decorating their own mini-aprons with fabric markers and then the kids get a mini-lesson in cupcake decorating. Each guest has two cupcakes to frost and decorate with the sprinkles, candies and fruits that the bakers also provide. "They love it," Garcia said, "and the moms get so interested and fascinated, too."

The bakery is working to develop a sugar-free cupcake that customers will enjoy. "One of the main questions we get asked is if we do cakes," said the baker. "We've added brownies and cookies and mini-pies. Cakes should start rolling out in a couple months. We're more than happy to try other things." They give customers samples tastes of new flavors and products, resulting in comments such as 'I found a new favorite,' and 'You make it so hard to choose.' "We have tons of people who want to volunteer to be tasters."

Trevino, a wounded combat infantry man, said his army service helped him develop the people skills essential for sales and promotion. "We give a ten percent discount to active military and national guard reservists in uniform or with IDs. I'm very interested in giving back," he said. The family-owned and operated business promotes itself at the monthly We-slaco Al Fresco. "Every time we get new customers," Trevino added. Sweet Escapes will be selling its cupcakes at the RGV Livestock Show in March.

Overall, running a business with her family has brought Clarissa Garcia great satisfaction "And at the end of the day, I can relax."

You can like them on Facebook or better yet go to the shop and like the cupcakes in real-time. For more information, see sweetescapescupcakery.net or call 968-9700.



Clarissa Garcia checks a batch of mini-apple pies. (VBR)

Cities' Outlook is Promising

By Eileen Mattei

The McAllen-Edinburg-Mission MSA has been ranked repeatedly among the fastest growing areas in the nation. At a recent forum, leaders from those cities presented data which documents that growth and signals future development.

McAllen City Manager Mike Perez said that city sales tax peaked in 2008 at \$58 million. In 2012, sales tax revenue climbed again to \$58 million. "Whatever is happening in Mexico, you're seeing a resurgence of visitors." Nevertheless, despite the opening of Anzalduas Bridge, bridge crossings are flat.

"What are we doing to improve the business climate?" asked Perez, who noted that the city's tagline is McAllen Means Business. His answers included creating better jobs to be filled by well-educated graduates. The focus should be on manufacturing jobs which are relatively higher paying than retail, for example. Acknowledging that McAllen's growth is restricted by adjacent cities, Perez said, "You are going to have to look at building up," instead of sprawling out.

Another challenge is to attract more people from outside to come live, work, and visit McAllen. The number of manufacturers expanding in the area has diminished. "What's hurting us with manufacturing is the border wars," said Perez. "If you're the manufacturer's vice president in charge of expansion, you're going to think twice about suggesting the border."

The solution is not to advertise how safe the Lower Rio Grande Valley is, Perez said. The Chamber of Commerce has instead spearheaded a proactive approach. "We are bringing in writers who will tell positive stories that show how great it is in the area. If you have positive stories (published) about the area, that is going to help the situation."

"The medical community is now much more open," to having a medical school in the region, said Perez, who noted mayors are working together for the proposed University of Texas of the Americas.

Edinburg City Manager Ramiro Garza Jr., who served previously as Edinburg's EDC director, noted that the city's unemployment rate in November was 6.6 percent. Sales tax revenue in 2012 totaled \$16.4 million in contrast to \$13.4 million in 2007. Gross sales last year were just under \$1 billion.

One factor in the growth is UTPA. The university students have an estimated disposable income of \$200 million per year. Edinburg now has The Shoppes at Rio Grande Valley and a revamped University Plaza among its new retail assets.

"Business attracts business," Garza said. "A lot of suppliers are going to locate in the area to support (newly opened) operations." Santana Textile's \$180 million capital investment in denim manufacturing and the nearby Don Hugo Produce have certainly drawn other companies to the north industrial

corridor. FedEx's Ground Facility and Holt CAT's \$7 million facility, which will open in late 2013, are among those new enterprises.

Cinemark's very first dinner-type theater will open in Edinburg this coming summer. The 194 unit, \$91 million Residence at Edinburg opens in February.

With the city's population around 80,000, Edinburg is seeing the rooftops which attract retailers.

Mission experienced a 70 percent growth spurt between 2000 and 2010, according to Alex Meade, who heads the EDC. The Anzalduas Bridge corridor is an area where local landowners have been investing in additional tracts to be able to offer larger tracts to developers. "They feel comfortable in our market," he said.

Meade described the land along Shary Road as hot. "I wish we had more property to offer. This is one of highest trafficked area in the valley." Current rents are \$30 per square foot, while pad sites are going for \$22 to \$24 per square foot. The Mission EDC is also nurturing small business development with Ruby Ventures, a \$100,000 business plan competition.

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South Padre Office Center

By Pat Avery McGrath

“We faced three-and-a-half years of falling sales, but we survived,” said Cheryl Vaughan, owner of South Padre Office Center.

While *Survivor* may be an entertaining television series, survival is a serious issue for the small business owner. When Ken and Cheryl Vaughan bought the South Padre Office Center, they never dreamt that three major problems would bombard them at the same time. The Vaughans spent the last four years fighting the effects of a hurricane, a recession and the border turmoil.

They purchased the existing South Padre Office Center in September 2001, just two weeks after the collapse of the Queen Isabella Causeway. They rode the ferry back and forth from Port Isabel to South Padre Island until the causeway reopened. Although it created stress at the time, Cheryl Vaughan acknowledged that the ferry trips helped them meet other business owners facing the same situation.

Steady growth marked the next six-and-a-half years for South Padre Office Center. The Vaughans expanded into new markets, testing the waters and succeeding in offering Internet,

graphic design, blueprint copying, laminating and shipping services in addition to printing, faxing and office supplies.

“We try to anticipate and meet the needs of the business owners on the Island. For example, we work with contractors to provide blueprint services as well as a place for them to meet with their customers and to check online for the latest weather conditions,” she said.

“We strive to be the procurement department for small businesses,” Ken Vaughan added. “We sell to meet the need. We will break open big quantities for the business that needs less. We’re really just an old-fashioned Mom-and-Pop store.” Sam Walton’s methods of following the market and meeting the needs of the customer have influenced his management style. “Sam believed in service, and we have tried to implement his ideas.”

Cheryl Vaughan spends approximately 50 percent of her time doing graphic design work for customers. She has worked in the design end of printing her entire career, starting as a typesetter and moving to paste-up work. Her husband manages the banking, tax reporting and ordering. Both deal directly with customers.

Since Island hotels host numerous meetings and conferences every year, the Vaughans market their on-the-spot services on their website. “If someone wants booklets, brochures or business cards printed and ready when they arrive, we make it happen,” she said. “We work with our tourists to make their stays easier.”

In 2008, Hurricane Dolly ripped through South Padre Island and brought business to a halt. Many local businesses, including the Vaughans’ store, sustained extensive damages. Most took weeks or months to reopen, and some never did. That same year a recession hit the nation, and the border troubles intensified. Tourism plummeted, people lost jobs and local businesses suffered.

With three strikes against them, the Vaughans sustained a 30 percent loss in 2009, another 30 percent loss in 2010, and continued their unlucky streak in 2011.

“We know how to survive,” Cheryl Vaughan admitted. “We went from two cars to one, didn’t buy new equipment, did our own equipment repair whenever possible.” Nevertheless, they had to let employees go.

The owners of South Padre Office Center spend time with a customer. (VBR)



“We reached rock bottom in 2011, but thankfully we experienced a turnaround in 2012. When you’ve cut everything that you can cut, an increase in sales makes you feel like you are doing well,” she said. “Sales in 2012 allowed us to update equipment and inventory. We had a strong fourth quarter, and January is starting well. We know how to save, and we have hope for 2013.”

The store boasts two document printers and two high-volume machines. That enables them to use the equipment best suited to the size of the order. They market themselves as both a full-service and a quick printing store. “We print a lot of menus for local restaurants too,” she said. “It’s an important part of our business. The Island is unique in its businesses. We rely almost totally on tourism, so we have seasonal ups and downs.”

Changes in air travel have boosted their business, too. “Our shipping business has increased since the airlines started charging for luggage. Many people find it easier and cheaper to ship items home rather than carry or check added baggage at the airport.”

Before “running away to South Padre Island,” Ken Vaughan taught at Northeast Oklahoma State University in Tahlequah. His background is in clinical psychology. Cheryl Vaughan spent years working in the president’s office at the University of Oklahoma in Norman.

Today they are in the process of updating their website since Internet sales make up a growing segment of their business.

South Padre Office Center is located at 2600 Padre Blvd., Suite R (turn toward the Gulf off Padre Blvd. on Whiting Street). Their website is spofficecenter.com.

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Professional Support in a Small Business

By *Cristina Cantu*

It is challenging enough to run a business without having to keep up with tax and law changes. Most small businesses will need the services of an accountant and or attorney for certain tasks as even seasoned owners with strong business backgrounds need help in these specialized areas.

Competent and professional assistance is necessary to the success of a small business. When the decision is made to hire a professional specializing in law or tax issues, it is important to find someone who the business owner is comfortable with and who is highly reputable.

Essentially, these experts form a critical part of the business; do not overlook these key players. As owners and managers, it is important to know what is going on in the business to make sound decisions. Having these key advisors in areas of critical importance will lessen those legal and tax risks associated with owning a business.

So make a sound choice! The primary considerations in selecting an individual or firm to form part of the team and address key aspects of the business should be based on qualifications, references and the likelihood of a comfortable client relationship.

Below are some guidelines for choosing an accountant or attorney.

Good Reputation

The expert must be familiar with and sympathetic toward the needs of small business. The individual will provide data which will influence significant business decisions, so he must be trustworthy, scrupulous and honest.

Experience and Skill

The attorney or accountant must be competent and someone who really understands the tax or law implications associated with the type and size of an operation, such as those pertinent to small business. Both certified public accountants (CPA) and licensed attorneys are college graduates who have passed additional testing and satisfied legal requirements to prac-

tice their professions. These qualifications should be verified.

Time and Interest

The professional must learn the facts about the business in order to create the best system of service for it. If he lacks the time or motivation to do so, the finished product will be pre-packaged and generalized, so look elsewhere for tailored services.

Service

Be sure the range of services offered by the professional meets the requirements of the business.

Reasonable Fees

More often than not, cheap is not a bargain, and expensive is only too much if it is more than a business owner can afford to pay. Find a reputable professional suited to meet the needs of the business and budget these services as

a cost of doing business. It may cost much less in the long run.

An attorney and accountant are important players in a business and can save owners from misinformed decisions. Choose these professionals wisely. Integrate them into the business by sharing current and future goals and be ready to take full advantage of their professional advice. Do not be afraid to ask questions or make reasonable demands. After all, they are working for the success of the business.

Cristina Cantu is a Certified Business Advisor for the Small Business Development Center (SBDC), a component of the Business Development & Innovation Group at The University of Texas-Pan American (UTPA) in Edinburg, where she provides business counseling and training. Ms. Cantu has a Bachelor's of Business Administration in Marketing and experience in retail and in tax compliance as an Accounts Examiner and Auditor. For further information on UTPA SBDC services, please call (956) 665-7535.



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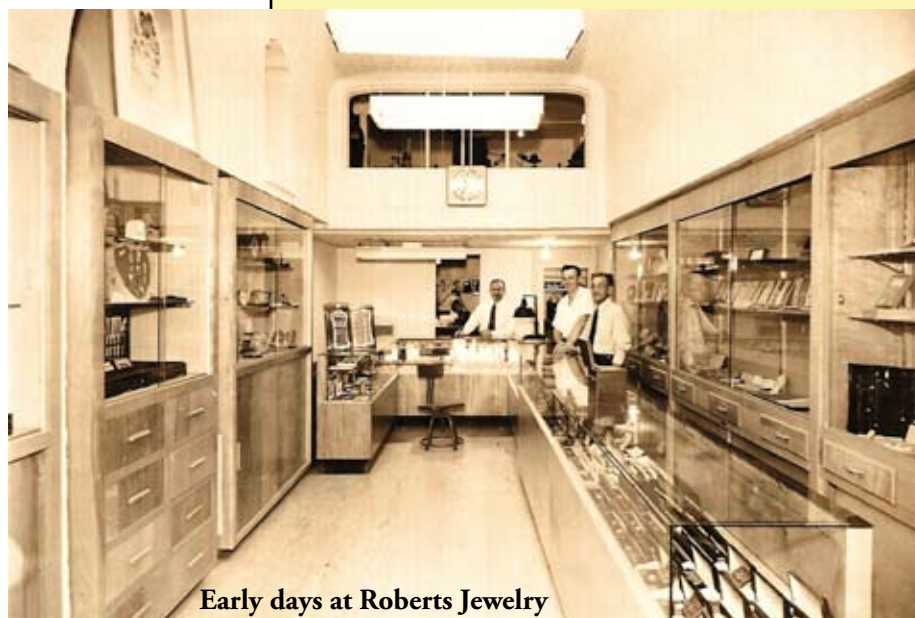
In the Spotlight

Roberts Jewelry of Harlingen has been recognized as a Texas Treasure at the State Capitol in Austin. The distinction from the Texas Historical Commission honors businesses that have been in existence for more than 50 years and have remained in good standing. Roberts Jewelry is part of a short list of just 42 businesses from around the state who now share this recognition.

"We are very proud," said Cindy Nelson, owner of Roberts Jewelry. "Our entire family is honored to be recognized along with so many other distinguished Texas businesses."

Created in 2005 through legislation authored by Sen. Leticia Van de Putte and sponsored by Rep. Charles "Doc" Anderson, the program recognizes well-established Texas companies and their exceptional historical contributions to the state's economic growth and prosperity.

"The businesses recognized here today exemplify the reason a company remains successful year after year," said Sen. Van de Putte. "Hard work, quality service, and resourcefulness go a long way in the Lone Star State and we're pleased to recognize those traits."



Early days at Roberts Jewelry



Left: On Tuesday, January 22 directors, employees, co-op members, Raymondville Chamber of Commerce and others celebrated grand opening festivities of the new corporate headquarters building of VTX1 on East Hidalgo Avenue in Raymondville. Company growth and expansion created the need for a larger building than previous headquarters on South 6th in Raymondville.

Below: Dave Osborn, CEO of VTX1 welcomes everyone to the grand opening ceremonies of the new corporate headquarters on East Hidalgo Ave. in Raymondville.



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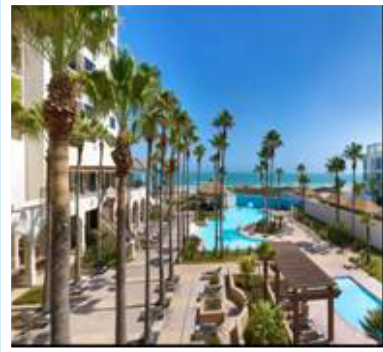


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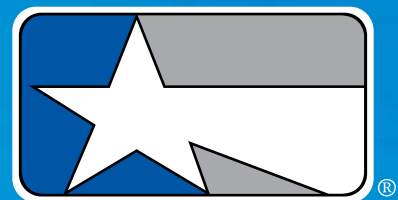
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