

The San Juan Economic Development Corporation

is a proud sponsor of the



Hosted by the UTPA Small Business Development Center in partnership with the UTPA Office of Technology Transfer.

Thursday, October 17, 2013 8 am — 4 pm

Fee: \$25, includes continental breakfast & lunch

UTPA CESS Building

1407 E. Freddy Gonzalez Dr. Edinburg, TX 78539

RSVP to (956) 665-7535.

*Registration strictly required.

Featuring Attorneys
& Experts in
Intellectual Property Laws
& Technology Ventures!





Positive Signs from Perryman

By Todd Breland

When economist Ray Perryman talks about the big picture, people in Texas listen. His presentation at the Governor's Small Business Forum on South Padre Island proved he had things worth hearing.

"People are nervous because of the global economy," Perryman explained, noting the U.S. represents 25% of the world economy. With everything intertwined, the fear of contagion lurks just beneath the surface.

That's why Perryman tends to preach perspective. Remember about five years ago when the big question was if and when the euro would replace the dollar as the global currency? Now we know that will never happen. "The euro will collapse, but the world won't fall apart," he said. "A crisis makes us nervous. Yet the economy muddles through," every time.

Obamacare is not capable of being understood, because all the rules haven't been written, Perryman said. "They didn't define anything so we don't know the costs." Because of that uncertainty, and the possibility that costs to business may be as much as 25% higher than projected, American companies are not willing to hire in significant numbers. "Your

51st employee costs you a fortune, that's one of the big issues." Among the unintended consequences is that companies are not willing to go ahead with capital investments. "Uncertainty matters. Companies are nervous." Perryman estimated that businesses are sitting on approximately \$1.5 trillion, their security blanket until they understand what the future holds. "Tell us the rules, and we'll play," is how Perryman encapsulates the current status.

The U.S. may be adding up to 200,000 new jobs per month but that indicates a stumbling economy to Perryman. "It's not enough to gain momentum or get enthusiastic about," Perryman said. "But in Texas, forget all that." Given that Texas is 8% of the U.S. economy, it could proportionately have been expected to lose more than 700,000 jobs during the recession. Instead, it lost 400,000 jobs. "Now while the U.S. is recovering, Texas is growing. Every week, we are ranked first, second or third in different economic surveys."

Texas' good regulatory environment, remarkably low cost of living, abundant pool of young people, strategic location, and the booming energy sector from the Eagle Ford Shale to the Permian Basin are elements in the current and future growth. Texas is growing at 2.5%. "We have a lot of things going for us. If we are going to continue to grow, we're going

to have to have a better education system and roads and water (infrastructure)," he cautioned. Developing plans to address those issues and committing resources to them will be necessary to solve those problems. The legislature's recent \$2 billion commitment to water infrastructure is only a drop in the infrastructure bucket, but "water is now on our radar screens."

Perryman congratulated the Valley on being among the top 10 fastest growing regions. The new university, the medical school, and border trade are important elements in retaining that top spot. On the other hand, a major regional challenge is to break the cycle of low educational achievement.

"Mexico's economy is growing very strongly right now. Global trade is becoming more and more important. It is amazing what NAFTA has done," said Perryman, who 20 years ago predicted the volume of border trade would double. But he was wrong. It has tripled, redefining trade for the whole country. Perryman said some international trade is shifting from California ports to Texas ports. He forecast the development of long-range plans to deepen the Brownsville Ship Channel to 52 feet to accommodate larger ships.



Contents

Perryman Speaks	3
Party On	5
Heritage Business	8
Cybersecurity	10
Corn Maze	12
Tax Plans, II	13
Giving Back	18
Crowd Funding	20
Diamond in the Rough	21
Sebastian Competition	22
Mission Changes	23
Dance	24
Accounting Forms	26
Spotlight	27

In September's Cruising on Main Street story, the correct spelling should have been Chuck Olson. VBR regrets the error.

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

Valley Business Report Staff

Editor

Eileen Mattei eileen@valleybusinessreport.com

General Manager

Todd Breland todd@valleybusinessreport.com

Director of Operations

Crystal S. Breland crystal@valleybusinessreport.com

Marketing Consultant

Cristin Howard cristin@valleybusinessreport.com

Production Art Director

Beth Walters beth@valleybusinessreport.com

Editor, VBR e-Brief

Angey Murray angey@valleybusinessreport.com

Web Design
MPC Studios

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

© 2013 Valley Business Report is published by VBR Media Office: (956) 310-8953 105A East Jackson, Harlingen, TX 78550

COME HOME TO HARLINGEN



Easy, central access to the entire Rio Grande Valley





The business friendly city with more opportunities



A beautiful community you'll want to call home





Looking for investment, expansion or relocation opportunities? Call Raudel Garza, CEO at **956.216.5081**.





Did You Say Party?

By Eileen Mattei

With the end of summer, the Rio Grande Valley's big party season begins. Between birthday parties and baptismal celebrations, holidays, football blowouts and bridal showers, fall weekends fill up with convivial gatherings. In fact, Halloween now reportedly ranks second behind Christmas for holidaysales generation, with 34% attending or hosting a Halloween party (and spending on average \$68 on costumes). Whenever the urge to throw a party takes hold, local party stores, rental companies, event venues and event planners, and even clowns will spring into action to help everyone have a great time.

"The concept of a party has changed completely," said Homer Martinez of **JJ's Party** House. "People really love throwing theme parties for adults and children. Theme used to mean plates, cups and napkins. Now it's costumes and decorations. Parties have morphed and gotten really detailed and specialized. The superhero party theme is our number one best seller, for big kids and little kids." Costumes, if you didn't know, aren't just for Halloween anymore.

JJ's Party House is the largest independent party store in Texas and ranks among the largest independent stores nationally. First time visitors to JJ's are stunned by the 20,000-square-foot space filled to the rafters with life-size witches, bicycle-size spiders, piñatas, fairy wings, tombstones, wigs, costumes, rubber vultures, and supplies for every imaginable party. Located in a 1930s produce shed, JJ's party store was established 32 years ago by Rene and Lala Martinez. Their son Homer, who now runs JJ's with his mother, grew up in the business.

"Some people would say I have never grown up," Martinez said with a boyish grin. "Halloween is our Christmas. Starting in mid-September, it's absolute mayhem. People come in and try on costumes and make a day of it." The Martinezes, who love to don costumes, aid and abet their customers' party plans with help from an ample staff.

But it's not all party games. "Being a party store is not fun and easy. It's fun and very hard," Martinez said. He pointed out that some of Texas' 250 independent party stores are closing due to competition from party supply store chains.

"We've learned to be very competitive and very specialized. We try to be very different: we have a seasonal showroom, a costume hat and mask room, a bachelorette room," said the McAllen business owner. Nevertheless, a sizeable segment of JJ's inventory is dictated by big box stores. "A lot of things we sell we don't



The garden at Casa Los Ebanos is a popular venue for all types of parties. (Courtesy)

Social Situations arranged an unforgettable 60th birthday party for a client at NAMAR Event Center on South Padre Island. (Courtesy)



make any money on, like tableware, but they are things you have to have." Those loss leaders bring customers in and give them the opportunity to shop for balloons, masks and decorative items. A yellow brick road leads from the front door to the mezzanine jam-packed with



A room at JJ's filled with exotic masks and crazy hats caters to a trend for mask and wig parties. (VBR)

zombie, cowboy and Catwoman costumes, in addition to the seasonal room downstairs which overflows with apparel for Cinderellas,

knights, pirates and much more. Beaded, beribboned and feathered masks share wall space with horror and political character masks. A new extensive makeup counter is opening in time for Halloween. Another room is dedicated to bachelorette party supplies.

"It's our little magical place. We supply makeup and costumes to almost every clown you see in the Valley," said Martinez, who plans to be a cowboy or Indian this Halloween.

"Birthdays are what drive this business," Martinez said, noting that wig and hat parties are a hot Valley trend. Birthday themes run from Hollywood and casino to western and luau.

Pulling it Together

People planning a special, spectacular birthday party often consult with Clara Zepeda-Loera at **Social Situations**. "They want me to help find the perfect venue, cater, deejay, or the right band," said the event planner. Her boutique provides a one-stop location for clients to meet with caterers, photographers, and vendors.

Zepeda-Loera recalled a stand-out, surprise 60th birthday party she coordinated at NAMAR Event Center on South Padre Island. "It was the coolest party ever.

His wife came to us with whole theme and design. We wanted to make it masculine, gender and age appropriate, but over-the-top fun. We had three large canvases made at Fast Signs that were the backdrop of a large stage where a 16-piece Dallas band played."

With Zepeda-Loera managing the numerous party details, from the flavored-vodka shots rimmed with sprinkles and the videographer, to helping with out-of-town guests' arrangements, the honoree was totally surprised to be celebrating with his 120 closest friends. "It was fun for everybody."

Party hosts want to have as much fun as their guests, Zepeda-Loera explained. "They don't want to have to fuss. I think reality TV has contributed to this. Everyone dresses up and throws elaborate themed parties, and we get excited and want to do it, too. When I have consultations, they almost always ask, 'Did you see such and such show?' So many are coming in with Pinterest photos."

Fall and winter is busy time for Social Situations. Loera mentioned that some popular party venues, such as **Casa Mariposa**, **La Cantera**, and **Quinta Mazatlan**, already have bookings for 2015.

Taylor and Martha Russell Blanton converted the old Russell home, at the junction of Highway 100 and the expressway, into **Casa los Ebanos**. The lovingly refurbished house, roofed pavilion and tropically landscaped facility has hosted showers and baptismal parties, birthdays, bar mitzvahs, rehearsal dinners, and the occasional family reunion. Clients have free rein on the 82-acre property for lakeside weddings, businesses retreats in the house, or graduation celebrations. "We offer recommendations for vendors, but they are free to use the caterer, florist, or band of their choice," Blanton said. Tables and chairs for 120 are included in the rental price.

Rental World, which has been helping the Valley throw parties since 1980, recently added massive air conditioning units to its inventory, the better to cool (or heat) its event tents. "We had to develop our own program to determine how much air conditioning or heating we need, depending on the time of year and the location," said engineer Bryan Wolf. From the customer's side, details like that are boring.



Chuchin the Clown, the son of a famous Mexican clown, performs at birthday parties for little kids and kids at heart. (Courtesy Luis Suner)

They rely on Rental World to handle all the details of tent size, portable lighting, and upscale portable toilets. While about half of the company's business is from birthday parties, Wolf said they recently hired a dedicated wedding specialist.

If you're going to send in a clown, make it the clown who appeals equally to adults. **Chuchin the Clown** is the alter ego of Mizrraim "Jesse" Medrano, the son of the famous Mexican acrobatic clown of the same name. "My show is circus-like because of where I come from. My background is ventriloquism, magic, music, juggling and acrobatics," said the UTPA theater graduate. Chuchin's one-and three-hour shows, suitable for all ages, are performed in English or Spanish.

Now's the time to tap into the potent magic of a party, whether your tastes run to candlelit dinners with a classical guitarist playing, or to pumpkins, poltergeists and pirate costumes.

For more information, see jjspartyhouse.com or 686-64611; rentalworld.com or 630-3564; casalosebanos.com or 399-9097; social-situations.com or 423-9307; Chuchin.net or 624-6465.

At JJ's Party House, Lala and Homer Martinez are in good company as they help customers find the perfect costume, mask, decorations and party supplies year-round. (VBR)





certified public accountants ...providing solutions to problems

If you owe back taxes we can help you resolve your problems with the IRS.

We'll review your situation and recommend programs that will settle your tax debts.

Our Certified Public Accountants and Enrolled Agents will deal directly with the IRS to make sure that your case is resolved with the most favorable outcome for you.

TAX SOLUTIONS HALES•BRADFORD





Harlingen • 956-428-7400 McAllen • 956-618-3808

Falfurrias • 361-325-5646

Texas Regional Bank

The people you know.™

Heritage Business Welcomes Interns

By Christian Winston

On a typical Monday at the engineering firm of Sigler, Winston, Greenwood & Associates, phones are ringing off the hook, finishing touches are going onto Plans and Specifications, and copies of Plans and Specs are being filed and scanned. The civil and mechanical engineers are ready for anything at any time. They could get an early morning call to go out on a jobsite and answer questions about plans. In a way, being an engineer is similar to playing poker. You never know what cards are going to be thrown down on the table, and you can never predict completely what's coming. While engineering is structured, being an engineer in our economy is not.

Founded in 1945 by I.B. Sigler, S.C. Clark, and Joe Winston as Sigler, Clark & Winston, the engineering firm later became Sigler, Winston, Greenwood & Associates (SWG Eng.) Joe B. Winston Jr. joined the firm in 1966 and was followed by third generation P.E., Randy Winston, in 1986. Randy's daughter Christian Winston, representing the fourth generation, now works at the firm. Today the company has 30 employees including five professional engineers and five draftsmen.

Sigler, Winston, Greenwood & Associates specializes in large municipal plants, but has completed thousands of projects in its 68 years. Among some well-known projects are the backbone of the drainage system for the eastern part of Hidalgo County; Sharyland Water Treatment Plants number 1, 2, and 3; McAllen Water Plant number 2: McAllen Water Reclamation; the emergency water well for the city of Weslaco; and major water and wastewater expansions for the city of La Feria. La Feria's Solar Cell Project was designed by SWG Eng.

Engineers have designed so much of our surroundings. Interns, the

In 1966 Joe Winston joined SWG Engineering, the company co-founded by his father and where his son and granddaughter now work. (Courtesy)



MEMORANDUM

TO: **RGV** Businesses FROM: Edible Arrangements RE: FREE DELIVERY DATE: October 1, 2013



Attention All Business Owners:

Edible Arrangements, with four locations Valley wide, is offering a holiday season service for all RGV businesses: FREE DELIVERY! Just send to us your list of businesses you wish to send holiday fruit baskets to, and we'll take care of the rest. Tell us who is to receive a gift, where it should be delivered and we'll have it there the day you want it. It's simple as that.

Edible Arrangements with locations in McAllen, Weslaco, Harlingen and Brownsville is ready to deliver goodness to your co-workers, clients and others in the form of healthy, delicious, beautiful fruit arrangements during the holiday season. Just email (FREEDELIVERYea@outlook.com) the list of persons at businesses to receive an Edible Arrangements gift basket, and leave the rest to us.

Thank You, Edible Arrangements

McAllen

(956) 668-0555











*This offer not to be used with any other promotion.

Visit us online at: www.EdibleArrangements.com Weslaco Harlingen (956) 428-3770

Brownsville (956) 350-5200 ones who become the engineers of tomorrow, play a key role in engineering's future. To remain successful, an established company must prepare for its future. At SWG Eng., interns are valued because they bring new insights to the workplace and help with daily operations. At the same time, interns gain priceless knowledge about the engineering field they are study-

SWG Eng. interns are surrounded by professional engineers on a daily basis and learn what facet of engineering most interests them and even whether or not they want to stay in engineering. It's a give and take relationship with all participants benefiting and learning from each other.

"Engineering technology is constantly changing and new generations bring fresh ideas for solving the problems we face each day," said Joe B. Winston Jr. Interns at SWG Eng. are not going on coffee runs and answering phones. They work on real engineering projects and problems. They go out on jobsites, which is something that most engineering students do not experience until they are thrust into the work force. In this case, getting to work as an engineer before graduating is extremely important, because practice makes perfect. The experience positions them ahead of classmates who have not had internships.

This past year, three interns worked at

SWG Eng.: Richie Gamez, Amos Cox and Luis Enciso. Richie Gamez graduated from Weslaco High School and, inspired by his dad who works in construction, is studying civil engineering at UTSA. He started working as an intern at SWG Eng. in the summer of 2009 and considers the internship a positive experience. "You get to see things before you even have the class, so you know what to expect for school," Gamez said. "I've already done work on wastewater systems and haven't taken the course yet. There's no reason why I shouldn't ace it."

Gamez added that when he gets stuck on a problem, he asks for help from his brother and longtime mentor, Juan Gamez, a professional engineer who works at SWG Eng.

Yet the intern learned more than engineering at SWG Eng. "The major thing is the communication skills," Gamez said. Communication is the key to making work more enjoyable and productive. The hardest thing about working as an intern, he said, is long hours. "The work has to get done." His favorite part of the internship is "getting to see the project done and knowing that you helped out. It's a rewarding experience. Life in the workforce and on the jobsite is much different than being in a classroom."

For the summer of 2014, SWG Eng. is

Randy Winston. (Courtesy)



seeking a bright student graduating from high school For more information, visit siglerwinstongreenin May and intending to study a field of engineering wood.com and click on "Engineers of Tomorrow." at a university or college.



Cybersecurity Requires Vigilance

By Eileen Mattei

Be afraid. Or even better, be afraid and alert. You and your computers are vulnerable to cybercrime: hacking and viruses, which lead to crashes and the loss of your data, sensitive information and money.

If your computer is running slower than before, you probably have a virus, according to Victor Leal, owner of CyberNation. Even with reliable antivirus software from AVG, Norton or MacAfee, computer viruses along with malware, worms and Trojan horses can infiltrate your system.

"You open the door and let them in when you click on or link to any number of innocent-looking Web sites," Leal told a rapt audience at the Harlingen Chamber of Commerce's monthly Lunch & Learn lecture.

Links in social networking can take you to infected Web sites. Opening photos and movies are a major way of giving a Trojan horse access to your computer. Music and adult sites are notorious sources of viruses, which sneak in the back door, so to speak.

Emails are being hacked at a horrendous rate, too, Leal said. How many emails have you received from distant friends and

saying "I'm stranded in Kalamazoo" or "Watch this great golf video" or an empty mail with only a Web site link? Click on any of those and you run a high risk that bad things will happen. Beyond opening the door to annoying and viruscarrying messages going to everyone in your contact lists, the simple click could delete your entire address book.

So instead of cowering or disconnecting from the Internet, what can you do to protect your hardware, your data and your bank account?

Leal said, first,

business acquaintances Victor Leal owns CyberNation, a computer services company. He is also a Harlingen City Commissioner. (VBR)



use only a paid version of an antivirus program. "The free ones leave out vital elements. And running two antivirus programs does not double your protection," he explained. Instead, it undermines them

Why am I a Greater Mission **Chamber of Commerce Member?**

"The Greater Mission Chamber of Commerce is the ideal resource for area business people to network, share information, and ideas and collaborate on issues affecting the local business community. The Chamber promotes a business environment that sustains economic vitality, promotes economic development, and enhances the appeal to locate and grow businesses in the greater Mission area."

Find out more about what the Greater Mission Chamber can do for your business at: 956.585.2727 • www.missionchamber.com













both, rather like the way two little leaguers miss the ball that comes down between them. In addition, beware of free, rogue security software, such as Internet Security 2012.

Second, Leal said, when your programs inform you of an update, install it immediately. Java, Flash and Windows, for example, put out updates after they find a breach in their system. You need to keep your guard up and use the protection they are offering you. Remember to uninstall previous versions of Java.

Is your toolbar filled up? Leal said many free toolbars support adware or malware, which at best slow your computer down and data mine or send information about you and your system to third parties. "Get rid of everything in your toolbar you do not recognize. If you find you do need it, you can re-install it," he said. "Deleting toolbars usually speeds things up and reduces the avenues for sneak attacks."

Be wary and run you mouse over an email sender's name or a link before you click on it. That will expose the true sender. Learn what an email address extension will get you. Avoid .ru, which indicates a Russian site. Equally dangerous are .exe, .bat .zip, .pdf, and .pif. If an email looks strange, don't open it. Delete it. Do not hit unsubscribe on strange email.

And when a Facebook video asks you to install a media player, never, ever do it, Leal said. All legitimate videos operate on standard players.

Viruses are using new vectors to get into your computers. "They take something you want, like an architectural drawing (PDF), inject something bad, and send it to you. When you open it, the virus is there. There are computers all over U.S. that don't know they are infected." Driveby viruses can attack you via social networking or at infected Web sites, even without you clicking. Will you risk your computer integrity for one more cute puppy photo?

"The dirty underbelly of the computer industry is that global organized crime makes money by targeting American computers. We'll click on all kinds of things without thinking," Leal said.

Some of the most popular email account systems are the commonest choice for hacking. Make sure your password is not a name or a word in a dictionary. A secure password will be at least eight characters long, a mix of upper and lower case, numbers and special characters.

Two additional tips from the Computer Guy at CyberNation: update your wireless encryption (router) to WPA and WPA2. Do not move your external hard drive for two minutes after unplugging it.

For more information, see victorleal.com or cybernationtx.com.



Adrian Villareal Executive Vice President

David Guerra President & CEO

IN BUSINESS, FOR BUSINESS.

At IBC Bank, our business customers come to us because we're experts in the field of lending. However, they stay with us because we're always looking out for what's in their best interest. Service is our top priority. Since we have a local board, we're able to be very responsive, with quick loan decisions. The way we see it, if our customers are successful, we're successful. Stop by IBC Bank and talk with us. Or better yet, call us and we'll come see you.

(956) 686-0263 McAllen, TX

E FOUR HOUSING LENGER





A'Mazing Success for Valley Farmer

By Eileen Mattei

Donna farmer John Billman read a farm magazine story that changed his life. "I was trying to find ways to bring more customers to my vegetable stand," he said. The article on corn mazes intrigued him enough to call the family it profiled. "For the next two years, my farmer friends all said I was crazy, talking about mazes, and no one was going to pay money to go into a corn field. But my non-farmer friends told me how much they liked visiting corn mazes up north."

Nine years ago, Billman and his wife Fran decided to go with the Maze Quest franchise, which guided them through designing, making and marketing their initial corn maze. That first short season Billman took in \$21,000. "I couldn't come close to making that kind of money harvesting seven acres of corn."

Today Billman's Corn Maze Events averages 50,000 visitors per year. The corn maze season runs from the first October weekend until New Year's weekend. While the first few maze seasons operated from Billman's front yard, traffic increased so much that by the fourth year he had relocated the maze, games in its ninth season, the fenced entertainment park offers a petting zoo, tall stacks of round bales to climb on, hayrides, a 45-by-45-foot jumping pillow, three mammoth slides, pedal carts, volleyball, tetherball and swings along with a stage that showcases local talent. A security staff enforces a safe and secure kid-friendly atmosphere.

"My biggest attraction this year is the new haunted thicket. No one else has one," Billman said. He has groomed a three-acre patch of dense mesquite, cactus and native plants, cutting trails and tunnels that snake through the low-hanging branches and vines. "I've taken friends through it at night, with no actors or props in place yet,

and it scared the daylights out of them."

Nevertheless, during September, Billman installed haunted thicket props - tombstones, structures, dim trail lights. In operation on weekend nights, the attraction will be genuinely spooky with the addition of fog, eerie music and about 20 costumed actors. The actors are not allowed to touch guests but keep them from leaving the trail by scaring them along. "It's going to be one heck of a haunted attraction."

This year, the corn maze covers 10 acres cut precisely into a Roman Empire theme from Maze Quest. First time visitors watch a video before en-

The Donna attraction is open from October through December with music, a petting zoo and lots of things for kids to do. (VBR)

maze is actually a game. You try to find 24 things. We don't want you to feel scared, but if you go in any cornfield at night, the wind will be moving the plants," Billman warned. "When we're in operation, I have at least 15 uniformed employees scattered about maze with walkie-talkies." The mini-maze takes about 20 minutes to go

tering it. "The

and parking slightly west. Now At his Corn Maze in Donna, John Billman has created a Haunted Thicket where customers walk the overgrown, winding trail after dark, past a graveyard, zombies and things that go screech in the night. (VBR)



through, while it can take several hours to conquer the large Roman maze.

Corn Maze Events is open to the public only on weekends. It attracted a record of 3,200 one Saturday. It also hosts field trips during the school day.

Because all customers get a wristband with admission, some families spend hours at the entertainment park, Billman said, then head home in the heat of the day to return at night bringing more friends. "It's a little more festive at night. This is a big young teen hangout from 6 p.m. to closing time."

Outside of maize maze season, Billman leases the snack-bar-equipped facility for private and fund-raising events, such as a 10k obstacle course run. A one-time migrant worker, he is heavily involved in livestock shows and the Donna Redskin Quarterback club as well as serving on the Donna Planning & Zoning commission. "I do everything I can for kids." That includes renting the facility for a nominal fee for student fundraisers.

Billman is considering putting in a pond with a deck to allow young customers to fish in a safe, accessible location. "There's no place like that around for a kid."

John Billman may have morphed into an entertainment facility operator, handling logistics for events year round, but he hasn't left farming behind. He has continued to grow hay and his corn field, but is hoping to return to supplying his niche vegetable market. Remember his vegetable stand that started all this? "Now I have the capital to do it properly."

See cornmazeevents.com or call 239-4504.



When You Can't Pay Your Taxes - Part 2

By Mike Webb

Most Americans have little to do with the Internal Revenue Service, except for the April 15 migraine we all endure. Some people, however, could find their lives ruined by letting their problems with the IRS get completely out of hand. We discussed the Offer In Compromise as a way to resolve outstanding tax liabilities, but it has certain limitations. This month we look at another way to take care of back tax problems: Payment Plans.

There will always be procrastinators who delay paying taxes just a little bit longer than is prudent. One such person I talked to was employed by two or three employers at different times of the year. While earning about \$160,000 annually, our client had not had his employers withhold enough income tax from the salaries each month. Understandably, life was pretty good at this income level, and the IRS notices of taxes due were put aside until a couple of investment opportunities were taken care of. By the time of our meeting with this client, the IRS had placed liens against property. Penalties and interest had turned an \$80,000 problem into a \$140,000 problem.

Small delays can have huge consequences in the world of income tax. Income tax is a "Pay As You Go" system in the United States. That means when you earn the income, you owe taxes on that income then and there. Your employer can withhold taxes for you. Some people choose to make

quarterly payments throughout the year. But none of us can delay tax payments to suit our schedule.

One of the easiest ways to make your tax problem a ruinous experience is to ignore the IRS. They send you those terse letters every month for a reason: they are charging you interest and penalties on the taxes that you owe.

The person in the example above will benefit from the Payment Plan, a solution designed for people who are earning money, but not making the required tax payments. Payment Plans can be structured for people who can afford to pay their back taxes. It gives them the opportunity to pay their taxes over several years. With Payment Plans, the government agrees to quit sending you threatening letters as long as you continue to make your payments on time.

Some Payment Plans can be done online with



automatic payments from your bank account. Other plans involve more paperwork, but achieve the same goal. You decide how much you can afford to pay each month and how long you want to make payments, and then come to an agree-

ment with the IRS for the payment schedule. The more you pay each month, the less time you pay interest on the amount owed, and the shorter the period of agony for your checking

And, as with most things, there is a secret. The secret to the Payment Plan is this: stick to your monthly plan or the consequences get very nasty. If you hold up your end of the bargain, you can once again sleep a little more soundly at night and get rid of the IRS head-

Hales-Bradford, LLP, Certified Public Accountants in Brownsville, provides tax problem resolution services. For more information call Mike Webb at 956-542-9196.





YOUR FALL





CONDO RENTALS

BEACH HOUSES • PROPERTY MANAGEMENT REAL ESTATE RENTALS

CALL FOR SPECIAL RATES

CALL FOR RESERVATIONS
1-800-426-6530 · 956-761-2649 · 1-800-527-0294
1700 Padre Blvd. / P.O. Box 2392
South Padre Island, TX 78597

Email: mypadre1@aol.com · www.mypadre1.com



CORPORATE CRUISES & PARTIES

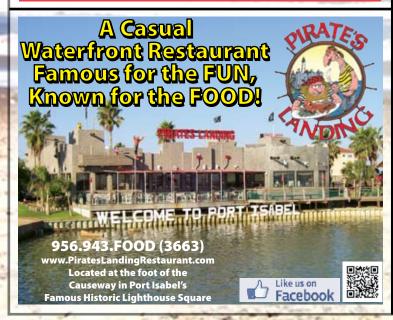
GETAWAY
75' Double-Decked
Cruiser

XCAPE
55' Double-Decker

Come aboard
Breakaway Cruises
for your next
corporate meeting.
Enjoy a company
outing while you
cruise the Laguna
madre in style. We
would be happy to
have the pleasure
to impress you and
your guests with a
successful event.



1 Padre Blvd South Padre Island, TX 78597 (956) 761-2212 • www.breakawaycruises.com





(956) 943-PIER

GETAWAY....







- Newest full service resort hotel on the beach
- Business Center of banquet and meeting space
- On-site restaurant: The Garden Grill & Bar

(956) 761-8700 7010 Padre Blvd., South Padre Island www.hiltonsouthpadre.com

ISLAMGRAND

BEACH RESORT



Day or Night It's A Great Place To Be!

FALL GETAWAY SPECIALS "WHERE IT PAYS TO STAY"

Food and Beverage Credits

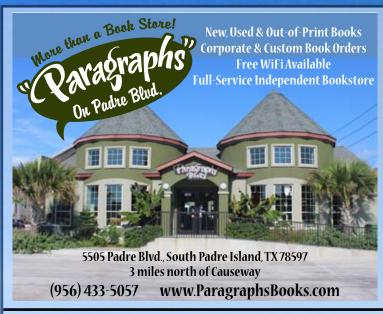
CALL OR VISIT OUR WEBSITE FOR FULL DETAILS

500 Padre Boulevard • South Padre Island • 956-761-6511 • 1-800-292-7704 • www.islagrand.com





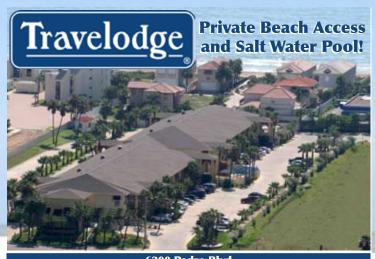
IS SOUTH PA





Book your Holiday Party early! Enjoy our private banquet room.

Take our virtual tour at:
SeaRanchRestaurant.com
1 Padre Blvd., SPI, TX (956) 761-1314



6200 Padre Blvd (956) 761-4744 www.travelodgespi.com







DREISLANDI



LUXURY BEACHFRONT
RENTALS
CONDOMINIUMS AND HOUSES

Franke Rentals 1~800~447~4753 956~761~2606

8605 Padre Blvd.
South Padre Island, TX 78597
www.frankerealtors.com



4001 Padre Blvd., SPI www.padreritagrill.com

Lunch Specials Starting at \$4.99

Tuesday is 50¢ Oyster Night!

99¢ Shrimp Cocktail with Purchase of an Entree



Famous Seafood, Paella & Pasta Buffet Friday & Saturday Nights!

See Your Business Featured Here!

Call Cristin (956) 778-2910 Cristin@ValleyBusinessReport.com



MASSAGE & Healing Arts Center

"Awaken the Potential for Self Healing"





OPEN 7 DAYS A WEEK

2100 Padre Blvd. (Next to Subway)

(956) 761-1814 spimassage.com



Businesses MMM Giving Back Mike Blum

By Ellen Lambert

To hear him tell it, Mike Blum has been extraordinarily blessed. Perhaps that is why with more than 40 years of service to the people and places of the Rio Grande Valley, this former city planner and perpetual visionary always finds new ways to give back.

As humble a man as you will find, Blum will be honored on Oct. 29 by the Valley's Easter Seals organization as its "Humanitarian of the Year." Humanitarian, defined as someone who gives charitably of time, talents and energies, describes Blum to a tee. Since he

was a cadet at Texas A&M, Blum has strived for an honorable life of duty and service.

Blum credits his planning skills to his education and his time with the U.S. Army. Blum was ready to be commissioned when the president declared a reduction in force, so Blum served as an operations sergeant. In that position, he was exposed to computers with high tech capabilities that could create "what if" battle scenarios. The equipment was actually a forerunner to the Internet, and Blum became a consummate "what-if-er."

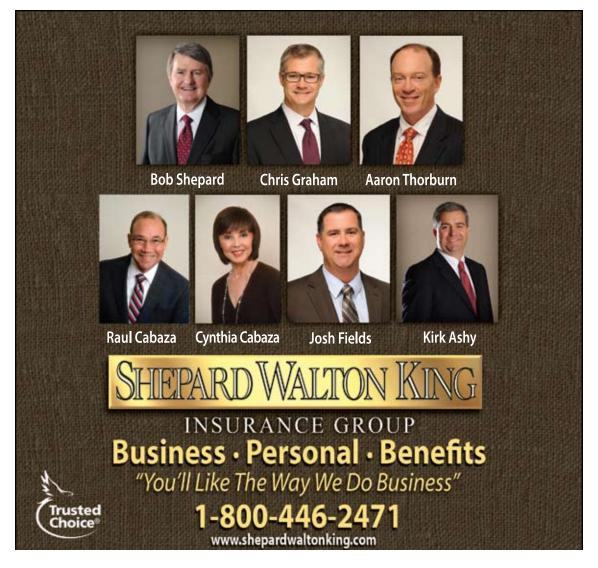
After earning a master's degree in urban planning, Blum landed an internship with the City of Edinburg Model Cities program, and eventually became the City Planner. It wasn't long before the City of McAllen courted him. It was there, as the City Planner and Assistant City Manager, and later as member and ultimately the chairman of McAllen Public Utility Board, Blum made a career from seeing what wasn't there and imagining what could be.

Growing up in Houston, Blum was influenced by that city's designs for expanding commerce – commerce that was still years away. "You have to get ready for the future; you have to plan for it," he explained. Planning for the future is something Blum does especially well. Today, in so many places, you find his imprint, the results of Blum's planning and vision years ago: La Plaza Mall, the Anzalduas Bridge, Sharyland Plantation, the expansion of IMAS and much

Imagining possibilities takes work, but bringing them to fruition is even more difficult. Fortunately, Blum is exceptionally skilled at persuasion. Whether he's convincing the city commission, PUB, advisory board members or the



Blum, who for many years has helped shape McAllen, now shapes wood into bowls and vases. (VBR)



Exciting Things Are Happening in Mission, Texas!



Royal Technologies Corporation Announces 325,000 sq.ft. **Manufacturing Facility Creating 100 New Jobs**



President of the United States, Blum is comfortable laying out grand ideas and big visions. "Oh, you could say I'm just a good explainer," he said. Indeed, his "explaining" got much needed funding for the Valley and secured a presidential nod that brought the RGV Department of Transportation infrastructure projects, like the Anzalduas Bridge.

Throughout his career, Blum has been involved in charitable services and giving back to the community. "Giving is a family trait," Blum said. "My parents were both givers. You are in this life as either a giver or a taker." For 20 years, Blum donned a hot, red Santa suit to entertain children and families as Jolly Old Saint Nick. "I've hung up my beard for now," he said, "but I relive the joy that I gave and received." He and wife Pat, McAllen's 2006 Woman of the Year, are both actively involved in their synagogue.

And so, this man of many talents will be feted for his contributions by an organization close to his heart, Easter Seals. Blum was Easter Seals-RGV president twice and navigated the charity through some rough financial waters, restoring the foundation's financial solvency. Aiding children with disabilities is a matter especially close to his heart. In high school he took a first aid class, where he learned

the fundamentals of babysitting kids in wheelchairs. That left a profound impression on him.

The very private Blum mentioned that he was stricken with polio when he was seven years old. "I don't remember much of that time, really," he said, "just that the doctors knew what they were doing and were able to heal me." Maybe that, in part, explains Blum's penchant for giving back.

Looking back on a career of service and plans come to fruition, Blum isn't ready to rest on his achievements. "I'll still keep my hand in things where I can, joining the brain trusts and think tanks. I'll always be looking for future opportunities possibilities."

Perhaps that's what attracted him to his latest pastime. Blum now applies his vision and energy not only to managing NAI Rio Grande Valley, but also to a new

artistic endeavor, woodturning. It's a process of lathing rough-hewn wood, transforming something raw and unformed into something productive and beautiful.

Giving back - making something beautiful - a city, a charity, a team of commercial realtors, a stump of tree – that's his gift. "The reward," he says, "is in the result."



Mike Blum, business owner and humanitarian. (VBR)



Tapping Crowd Funding & Venture Capital

By Eileen Mattei

A kitchen accident requiring emergency room stitches led Sam Shipp and his wife Jen to invent the Knife Glider, a tool designed to prevent injuries while using a sharp knife. To raise money to develop and fine tune their kitchen accessory, Sam Shipp, who has an MBA, turned to non-traditional resources: crowd funding and venture capital funds.

Shipp choose Indiegogo, an international crowd funding platform, to solicit \$10,000 in contributions online. "It took me about a month of intensive preparation to prepare the video. We shot it ourselves, so I had to learn video software and editing." The Shipps had to take time to determine the best perks, the incentives, to reward the different levels of support.

"I actually made quite a few mistakes during the campaign," admitted Shipp, who knew no one who had used crowd funding. "We started our 30-day campaign and then started to build awareness. We found out that most successful campaigns build up anticipation first and then launch."

Indiegogo gives campaign developers the option of receiving the funds only if the goal is reached and then paying Indiegogo a 4% fee, or the option of receiving whatever funds are collected without reaching the goal, with an Indiegogo fee of 10%. The credit card intermediary takes 3% as well.

"I was so confident that I said we're going for all or nothing. That sure put the pressure on us. I was thinking about it 24/7," Shipp

said. Knife Glider reached The Knife Glider protects the cook from the business end of the blade. and then exceeded its campaign funding goal

two days before the deadline. "We are very, very grateful to everyone who contributed and made it possible."

The next step is using the funding to improve functionality attractiveness of the prototype, work up a CAD design, and have it professionally produced. (The first Knife Glider was made in the Shipps' back yard.)

Shipp left the corporate world in 2007 and started Brilliant Elegance LLC, a window-washing company as a one-person operation. With the help of Mission EDC's Ruby Red Ventures funding, that business has expanded to two crews that also fulfill contracts for commercial janitorial and building maintenance, such as duct cleaning and parking lot repair. That initial grant enabled Shipp to spend time bringing in new business, rather than always being on the worksite himself.

The concept of gliding food off a knife blade came up in 2010, the year he established Brilliant Inventors LLC. The Shipps were among the 50 in-

> novators chosen to participate in Invent Help, which exposed them to potential distributors. Told that the Knife Glider needed a 'wow' factor so people would buy it, Shipp came up with attachments for chopping, peeling, and grating along with a case that doubles as a cutting board. He has continued to tweak the original Plexiglas product to make it more efficient and more packable, while BPA-free and dishwasher safe. The product has sparked interest in potentially lucrative markets. "Buyers from QVC told me, 'Get the inventory and then come see us.' They need 7,000 to 10,000 units. If it sells well, they ask you to come back again and again."

> The best way to break into a market is to get into some local stores and prove your product will

(Courtesy)



sell, Shipp was told. So he has found a connection to HEB's kitchen buyer, once the Knife Glider is in production.

In the middle of the Indiegogo campaign, Shipp learned that his Knife Glider business plan was one of five awarded grants by Ruby Red Ventures. That \$10,000 grant combined with the crowd funding money is allowing Shipp to simultaneously develop the product for plastic injection molding manufacture, seek suppliers, and set up a marketing campaign. The grant and crowd funding have enabled him to move forward at a faster speed, but with due diligence.

"I've never done anything like this before. I'm trying to get a good idea of what the industry is like before I make major decisions," Shipp said. "I'm talking to everybody and anybody." He projects having the final Knife Glider product ready in time for him to attend several national kitchen expos in January and February to make connections. In the spring, Indiegogo crowd funders should be receiving their incentives - Knife Gliders -- for their contributions, as well.

"Someday, I would like to the run the business from a location other than our house. It gets really busy," said Shipp, while cradling his eight-month-old son on his shoulder. But for now, thanks to the support of his family, the Mission Chamber of Commerce and Mission EDC's Ruby Red Ventures, and crowd funding believers, the Knife Glider is moving closer to production and sales.

For more information, call 445-9755 or see brillantelegancellc.com.



Cooks can slide vegetables off the blade safely with the Knife Glider. (Courtesy)

A Diamond in the Rough

By Susan LeMiles Holmes



A cliché? Of course it is. A cliché is born and repeated because of its ability to express innate truth so simply than anyone can see it. This metaphor is easy; naturally occurring diamonds are quite ordinary at first glance; they look kind of like dirty lumps of salt. If you

notice them at all, their true beauty as jewels is only realized through cutting and polishing. All these diamonds lack are the final touches that would make them stand out in any crowd. We feel lucky if we find one in any search, from real estate to NFL quarterbacks to boyfriends.

The risks of making a bad hire are so expensive that employers are becoming more and more rigid about wanting to hire nothing but perfect. The hunt for candidates with specific experience and unbroken records of success in prior jobs has become the norm. But, surprising as it may seem, as many as 40% of these perfect hires end up failing in their new jobs. That creative maverick who could make the biggest difference for your company never gets past the computer scan.

Recruiters and executives are gradually coming to the same conclusion, "We have perfected the way to find the right resume, but we've lost the ability to find the right person." We've traded prize characteristics of initiative, curiosity, leadership, burning desire, self-reliance and resilience for perfect transcripts and conformity.

Counting measurable things is a valid and valuable methodology. The phrase, "data supported decision making" is quickly becoming a cliché in its own right. But I don't believe that this business tool can ever completely replace human vision and intuition. It cannot recognize or measure those prize characteristics employers so long for.

If you are finding the candidates you are interviewing have no "wow factor" or finding there are not enough perfect candidates to drive a critical expansion, consider what author George Anders says in his book, The Rare Find. Anders explains that it is possible, when pursued in a well-thought-out way, to consider what he calls "jagged resumes" without creating corporate disaster. He points out that a company must "think harder about which candidates might grow the most on the job, rather than which ones already possess all needed competencies for the task at hand." His message is clear: look not only at what skills and track record you believe a candidate needs to be "risk free," but what central, intangible character traits you know will lead to success or failure.

Ask yourself two easy questions. "What one important skill or quality do I absolutely have to

have?" That attribute is the foundation for your search. Maybe it is attitude or a specific skill set. Whatever it is, training can fill in the gaps. Here is an intangible trait I'll bet you haven't thought of: the ability to accomplish a lot with a skimpy budget. Personally, the attribute I value the most is "smart," not to be confused with book smart.

Then, ask yourself what you cannot have in your workplace. Just fill in the blank at the end of the sentence, "I don't care how wonderful he is, I don't want him working for me because he is a _____." Typically, your word won't be skills based; it will be character based. My pick would be the word, "liar."

Let's assume you thought this risk-taking idea

was worth attempting the exercise. You answered the two questions and were led to that diamond in the rough. To someone who has exceptional, hidden characteristics and future potential that, perhaps, she herself doesn't even recognize. You held your breath; you offered her the position; she accepted. Now, the real work begins, the

> cutting, training, coaching, polishing, mentoring. No diamond in the rough ever sparkled without the touch of a master's hand. Without your effort and dedication, the jewel never emerges. It is sometimes more of an adventure than you thought it would be, but in my career, it's been worth it every time.

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.



Sebastian's Friendly Competition

By Nydia Tapia-Gonzales

The fruit stands along North Highway 77 in Sebastian have seen their share of ups and downs due to progress and the passing of time. These fruit stands are known as the "last chance" stop for visitors to the Rio Grande Valley heading north. Jesse Gonzalez, owner of Gonzalez Fruit Market, and Edgar Schwarz, owner of Sebastian's Pottery, know the importance of friendly competition.

For Schwarz, 80% of his business comes from out of town visitors and truck drivers with enough cargo space to load some Mexican handicrafts to take back. Since its opening in 1999, the holiday season has brought the most customers to Sebastian's Pottery. These are not necessarily Winter Texans who, according to Schwarz, are living in smaller spaces that cannot accommodate large pottery, although they do stop to buy last-minute souvenirs. Dove hunting season brings in a few customers, but that has slowed. "Droves of people headed to the Valley for dove hunting years ago, but the construction of underground water canals and developments destroyed many habitats," he said.



And when the expressway overpass was built, Schwarz almost lost his business. "I was almost bankrupt when I got rid of perishables because everything would spoil due to low sales. I have not sold produce since," he said reflecting on this experience.

Today, people find a fine selection of Mexican pottery, talavera and large scale pieces like the popular chimeneas. The turbulent situation in Mexico has proven to be a double edged sword for Schwarz's business. While gaining the customers who no longer shop in Mexico, the same situation deterred many others from visiting the Valley. Valley residents do visit Sebastian's Pottery, especially during the spring when landscaping is at its peak.

The neighboring Gonzalez Fruit Market is a family business that began almost 50 years ago in La Feria. Sylvia Gonzalez, the family's matriarch, still stops by to help out her son Jesse Gonzalez who runs the business with six other employees, including his own son. She remembers the early days when they were referred to as *plataneros* – banana sellers -- because they sold huge quantities of bananas that arrived on stalks via the Port of Brownsville.

"Things are much different now," she said. "We used to buy cantaloupes and other fruit by the truck load. We have to buy them in boxes now which is more expensive; even bananas are boxed and more expensive today."

The new expressway overpass did concern Gonzalez who invested in land at the next expressway exit to protect his business. Produce is the main business for the Gonzalez Fruit Market. Their number one customer is the nearby federal prison followed by area restaurants, convenience stores and even supermarkets like El Globo. He buys his produce mostly from Texas farmers and the rest at a competitive price without sacrificing quality.

Being the owner does not stop Gonzalez from waking up before dawn and heading out to help load and unload trucks. "I am a country boy, and I love



Produce is unloaded at Gonzalez Fruit Market. (VBR)

Jesse Gonzalez in Sebastian provides one of the last chances to buy Valley produce and citrus for visitors headed up I-69E (N. Expressway 77).



being out here," he said. The market also sells Mexican pottery, honey, vanilla, cold beverages, plants and spices. Gonzalez agreed that travelers account for most of his retail business, especially truck drivers. Citrus is what most travelers take home. "We have a good number of local customers that head out here on weekends because they know we value their business."

Both businesses are picking up speed. They are not afraid of competition for they believe it is customer service that keeps bringing people back. Gonzalez and Schwarz agreed that the more stands, the better, for a cluster of businesses will attract more people to a one stop shopping destination. Schwarz has contemplated the possibility of creating something similar to an area in northern Mexico known as Los Cavazos, where thousands of people visit to eat local delicacies and shop for pottery, furniture, plants, art and much more. He plans to stock more native plants, cactus and succulents and to finish remodeling. The Gonzalez family has already opened a second fruit market a couple of minutes north on land previously purchased. Both establishments are open seven days a week off the 2629 Farm Road exit in Sebastian, Texas.

"Competition makes us all better, it keeps the cost down and gives people different choices," affirmed Gonzalez who looks forward to harvest season when things get busier. Although retired, Sylvia keeps visiting the stand because she loves talking to customers. She loves the business just as much as her son who fondly remembers his father's words: "No matter what you do, as long as you enjoy it by heart, it is not

Changing Gears in Mission

By Eileen Mattei

Probably no one was more surprised than George Meyers when his name was first brought up as the next possible CEO/president of the Mission Chamber of Commerce.

While working as sales and marketing director for Hunt Valley Development on Sharyland Plantation, Myers had served on the chamber board for approximately four years. He had chaired the committee that hired the previous CEO. Yet when he attended a board meeting to address finding a replacement for the departing CEO, his colleagues instead turned to him to fill the position.

"You know, actually it's a pretty good idea," Myers said, once he thought about it. He had years of experience managing property development and malls in the Valley and in Florida. And Hunt Development was winding down its direct development projects within Sharyland Plantation, leaving Myers free to pursue other opportunities.

The interview process for the position was unusual, too. "A candidate will normally come in preaching change," Myers said, but he wasn't the typical candidate. He believed the Mission Chamber was making all the right moves. "I think we are running on all cylinders now, and I intend to continue with that momentum. The city has changed incredibly. It's exciting, and I think there is a lot more opportunity to keep growing."

Myers acknowledged that it is rare for a person to transition from business into chamber management. "It's not done frequently, because it's not an easy transition. Chamber work is so varied," he said. It requires someone with administrative, government liaison, financial, fundraising, marketing, PR and tourism skills. But those are skills that Myers had developed and used on his career path. "All of those things are in my tool box. And I'd like to think I'm going to bring some of the best practices from the business world to the chamber."

After stepping into the CEO position in early September, Myers discussed the guiding principles of the Mission Chamber. First and foremost is providing quality networking events for members, such as mixers and educational workshops. Second, the chamber is committed to being a strong advocate for businesses on the local, state and national levels. "Our overriding objective is that everything we do is producing value for our members and for the community at large."

Mission's prolonged growth spurt has been phenomenal, Myers, agreed. The influx of Mexican national investors is responsible

for 30-40% of the city's recent growth. Alex Mead bike ride, kayak race, and 5k and 10K runs and (CEO of Mission's EDC) has also been very aggressive in finding and developing businesses. Royal Technologies' major expansion in the business park and acquisition of Hi-Tech Plastics is just one example of that."

The City of Mission's proactive vision is another incalculable benefit, Myers said. "One great example is the streetscape project. They understand that aesthetics, the city's appearance, is critical too. When the phased project is complete, downtown Mission will be a showplace." Benches, pavers, lighting and landscaping are part of the mix that helps make the downtown area both a community asset and a regional destination. Add the pro-business Chamber members to that, and Myers feels like he's hit a home run. "For a new chamber CEO, I've come into the best-case scenario."

"The Winter Texan market has been very good for us, and we will continue to cultivate that," he said. Looking south, the folks from Mexico are going to have an active retail impact. He hopes to pursue the Canadian market, too.

Year round residents are not being neglected. Myers expect to see growth in Mission's South Texas Outdoor Life Festival which now includes a 35-mile is set for Oct. 12. "I am certain that it will become one of Mission's premier events."



George Meyers (Courtesy Roberto H. Gonzalez)



Dance in Her Heart: Gloria Canales

By Nydia Tapia-Gonzales

Folklore encompasses the traditional customs, tales, food, dances or art forms of a people. Mexico's folklore is vast, for each state cherishes unique music and dance traditions. The Gloria G. Canales Mexican Folklore School of Dance represents one woman's dedication to

researching, teaching and promoting the folkloric dances of Mexico.

The world of folkloric dance Canales from her native Lin-Nuevo ares, where Leon,

"It's very special to me because the Nahuati word Ohtli means to pave the road as you walk, because mesmerized one has to continue doing an early age in what one believes in." --Gloria Canales

kindergarten groups were referred to as sonajas (baby rattles). "My grandmother would ask my dance teachers to include me in every dance possible because she knew I loved to dance," said Canales, also reminiscing about her elwould play for the dance team. "It was part of government school curriculum of the time."

In Reynosa, Canales continued her dance education in high school. "They asked me then to choose between

> sewing and dance lessons; I didn't know anything about sewing!" exclaimed Canales.

> When the family relocated to Harlingen, Canales' father feared his daughter's passion for Mexican folklore would not be appreciated in their new American community. "He used to tell me people wouldn't like me because I was always 'wav-

ing the Mexican flag,' but I felt a drive to promote our rich culture, which in my opinion deserves to be expressed," she said. At her father's insistence, Canales enrolled in English classes where she

ementary school where local musicians Among the honors Gloria Canales has received is an appointment to President Obama's "Kitchen Cabinet." (VBR)



met her teacher and future husband, Ramiro Canales.

Marriage and a family did not deter Canales' drive to continue practicing and studying dance. With her young daughters, Canales enrolled in dance lessons and served on the board of directors of the Asociacion Nacional de Grupos Folkloricos. Through this organization, Canales advanced her knowledge of the art, for she met the best in the field and studied under Juan Jose Burgos of Brownsville and Jaime Garza of Matamoros. "I had the opportunity to learn dance theory and the influences from different Mexican states," said Canales, a perfectionist who strives to stay true to original choreographies and costumes.

Canales was ready to teach when her first opportunity came while on the PTA board of Zavala Elementary School. Volunteering her time, Canales taught students the traditional dances of Mexico. Soon afterwards, she became part of Harlingen Parks and Recreation's summer program.

Finally in 1975, she opened her own school of dance. "It has been a challenge because my school's only focus is folkloric dances. Other private dance schools offer ballet, jazz and flamenco, making it easier to recruit students and stay profitable," said Canales, who never spares any expense to provide her students with authentic costumes. "It makes me proud to see

REDUCE TELECOMMUNICATION **EXPENSES** AT NO COST!

IF YOU ARE PAYING MORE THAN \$10,000 PER MONTH

FOR YOUR TELECOMMUNICATION SERVICES,

WE CAN REDUCE YOUR BILL 15% TO 35%

OUR FEES ARE PAID FROM REDUCTIONS YOU RECEIVE!!

PROVEN RESULTS TOTALING MILLIONS OF DOLLARS NUMEROUS VALLEY CLIENTS FOR THE PAST 28 YEARS

prettyman & associates

CALL US FOR ANSWERS 214.559.7159

info@prettymaninc.com

them perform with original costumes."

Canales has hosted renowned teachers from all over Mexico to teach and share new trends with the goal of presenting the best dance recitals in the Valley. Her student numbers fluctuate from 40-55 each year with some as young as five years old. Canales and students of her Mexican Folklore School of Dance located in Harlingen are currently preparing for the 38th annual Extravaganza Folklorico dance recital.

In 2006, the Mexican government bestowed the prestigious OHTLI Award on Canales. It is given to a person who has demonstrated and modeled a positive cultural awareness for the community.

"It's very special to me because the Nahuatl word Ohtli means to pave the road as you walk, because one has to continue doing what one believes in," said Canales. She encourages her students to attend college through her annual scholarships.

Canales was appointed this year as a member of President Obama's Kitchen Cabinet, a group of unofficial advisors and an honor which goes back to President Andrew Jackson's administration. Through Canales' efforts and the support of local philanthropists, her students have represented Harlingen and the RGV at the Hispanic Caucus in Washington D.C.; the State Capitol in Austin; Mardi Gras in Nice, France; the International Folklore Festival at Zeeland in the Netherlands; and the Music and Dance Festival in Jaen, Spain. Canales has actively participated in city-wide events and cherishes the time her school performed for President Ronald Reagan and Texas Governor Ann Richards.

Canales, who relocated her dance school to her home, has no plans for retirement. She said that if she is not dancing, she hopes to continue directing her students. "Some may think I'm crazy, but I plan to do this as long as God allows me to. Our culture is so rich that I cannot imagine not sharing it."

For more information, call 423-0401.





Gloria Canales is surrounded by folkoric dancers wearing costumes of Jalisco. (VBR)



Management and Financial Accounting

By John Jett

Managing a business requires accurate and timeaccounting information. Many small business owners in the South Texas area are unaware of the differences between management accounting and financial accounting. Not understanding the two can be costly to the productivity and sustainability of a business.

Management accounting is for internal, short-term use and is generally applied to nonfinancial decisions. Management accounting assists decision-making within the company ranks and contributes to effective and efficient day-today operations. Tools useful for

continuous improvement include activity-based management (ABM), total quality management (TQM) and the theory of constraints (TOC). Examples of management accounting are the reports on variance, trend charts, available cash,



inventory, accounts payable, accounts receivable and outstanding debts. These reports are generally flexible and prepared daily, weekly and sometimes quarterly.

On the other hand, financial accounting monitors the control of capital and treats money as a measurement of the financial position and performance of the company. Long-term decisions may derive from the findings on a balance sheet, statement of cash flows and income statement. Tax authorities, creditors, lenders and investors use financial reports because they are forms of verifiable information. Usually, financial accounting is reported on a quarterly and annual basis.

Core competency defines what the company is best known for, perhaps manufacturing a product or delivery of a service. Whether the company is a complicated corporation with many departments or a local small business, accounting systems must be implemented to monitor operating conditions. One good example is the just-in-time inventory (JIT), a management tool for continuous improvement aiming to eliminate waste and improve productivity. Its philosophy requires all resources be acquired and used at the time the order is cleared. An example of an efficient managerial accounting retailer is Wal-Mart.

The Differences

The entrepreneur must understand the dayto-day numbers that will significantly impact the monthly numbers and quarterly results. If management does not act proactively to acknowledge a sudden shift in sales or a quick decline on revenue at an early stage of the business cycle, it could demonstrate reckless behavior. An organization must utilize it resources effectively and operate efficiently. Managers are tasked with planning to meet the goals, executing a tactical strategy, and satisfying objectives in accordance to the mission statement and business plan.

The stressful nature of maximizing the company's potential within a budget is expressed in financial terms. A short-term problem could immediately decrease expected cash flows and compound rapidly before the long-term negative impact on annual earnings is realized. Sometimes limited resources can form a bottleneck during production. This is where benchmarking becomes a necessary technique in comparing performance within the company and with its best competitors. If a pattern revealed through managerial accounting can be defined seasonally, leadership can prepare for it in advance.

A common mistake is that small business owners forecast business endeavors by only analyzing previous financial statements on an annual basis. The complete disregard of short-term accounting could cost the organization thousands of dollars before the problem is addressed. Management must focus attention on important resources and achieve significant improvements for both short-term and long-term time horizons. If an unforeseen minor situation arises and is not monitored through the managerial accounting method, a long-term problem may present itself and eventually put a company out of business. A weakness in management will be communicated through trend lines exposed in the financial accounting statements to the public.

Understanding both methods of accounting is important. They each complement different periods of a business life cycle and are necessary to the progress and financial position of a business. Internal operations of management are a crucial part of success. Sophisticated investors look at the depth of leadership when investing large amounts of capital. Reading charts and analyzing financial statements after the fact is history. Increasing your level of competence with the comprehensive framework that managerial and financial accounting can provide will definitely contribute to moving your business forward.

John M. Jett, MBA, CMFC, AAMS is a financial advisor with Jett Financial Group, LLC. For more information, contact jettfinancialgroup@ gmail.com.



In the Spot light





Top Left: Belinda Hernandez, Melly Palacios, and Vanessa Guzman at the reception welcoming George Myers. (VBR)

Top Right: George Myers speaking at the reception welcoming him as the new Mission Chamber of Commerce President/CEO on Thursday, August 29. (VBR)

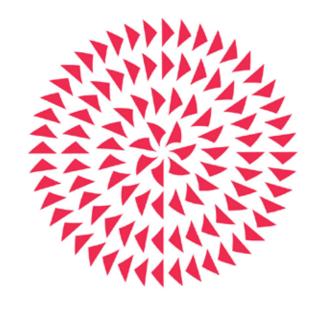
Left: Texas Workforce Commissioner Esperanza 'Hope' Andrade, Cledia Hernandez from TSTC Corporate & Community Education and Senator Eddie Lucio, Jr. at the Governor's Small Business Forum September 13th at Schlitterbahn Event Center. (VBR)

Below: Fred Martinez, Vice President of Texas / Mexico Operations receives Small Business Award on behalf of Carling Technologies of Brownsville at the Governor's Small Business Forum. (VBR)



Callers were busy recruiting new members during the Raymondville Chamber of Commerce Fabulous 50s Membership Drive on September 17th. (Courtesy)





RUBY RED VENTURES

A MISSION EDC INITIATIVE

\$100,000 SMALL BUSINESS FUND

ACCEPTING APPLICATIONS FOR THE 2ND ROUND OF THE 2014 FUNDING CYCLE
FEBRUARY 1, 2014 - MARCH 31, 2014

FOR MORE INFORMATION, PLEASE CONTACT:
MISSION EDC
(956) 585-0040

WWW.RUBYREDVENTURES.COM