

Volume VI, Issue 10  
June 2015

# VBR

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# Business Knowledge for Future Leaders!

Ladies and gentlemen, as we near our sixth anniversary of publishing and delivering regional economic development news, starting mid-September a new publication will be in the hands and homes of area 4th and 5th graders --



This 7"x 9" monthly, print magazine will be in schools and homes just a few weeks after the 2015/2016 school year begins. We will publish nine editions through May 2016.

Specifically targeted to the upperclassmen of elementary schools, VBRKids is intended to inform, enlighten and motivate our young people through journalistic content that is age-appropriate and business-focused while also being innovative, educational and interactive. Each month, 20,000 copies filled with pertinent information will be distributed to the schools and delivered to the children and their teachers. Districts' adminis-

trative personnel will also receive copies.

VBRKids content will focus on light business reading, 4th and 5th grader guest columnists and business photo contests, career tips from current RGV business and professional leaders, educational tools for their upcoming grades, and so much more.

Our next generation of leaders needs us ... and we need them. The pursuit of developing our young people into higher education students, career-minded learners and tomorrow's workforce will transform us all. Together, we will make a positive impact in the Rio Grande Valley, for the Rio Grande Valley.

This print and online publication will be an extension of the Valley's dedicated educators who work selflessly and tirelessly to enrich our children's lives. Learning is a lifelong process, and together we will help guide, enrich and evolve our young people into goal-minded, career-focused adolescents, teenagers and productive leaders of tomorrow. The sky is the limit for the Rio Grande Valley!

Your input for editorial content is invited and encouraged. We want to encourage balance, from simple business fundamentals to career op-

tions for their later lives. Providing material that will have a positive impact in the students' lives as they are in the most crucial stages of educational development is a vision of mine and our team. Now is the time to help shape and mentor tomorrow's decision makers.

Funding for this project will come 100% from advertising. Companies, entities and organizations who want to partner with VBRKids to make this effort not only possible but successful are invited to sponsor a September - May multimedia marketing campaign. Your friends at Valley Business Report and VBRKids thank you for the opportunity to have a positive impact within our communities.

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

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# Go inside and play! Indoor attractions!

By Eileen Mattei

When it's hot outside, it's smart to find activities indoors. This summer you and your kids have plenty of options to keep cool while having fun, learning new skills or honing existing talents. You can exercise your minds and bodies as you build self-confidence and muscles. Besides year-round activity venues, kids' camps and programs abound along with several open to adults.

Let longer daylight hours tempt you into pursuing a challenge outside your comfort zone -- perhaps learning archery or Chinese or how to throw a pot. Summer extends an invitation to get physical and mental exercise, spread your wings and meet new people. So sidestep the heat and take advantage of Valley businesses that provide plenty of ways to stay active inside.

## Chill Out

When it comes to beating the heat, nothing is cooler than **Frio Grande Valley Ice Center** in McAllen. "A lot of folks still don't know that the ice rink is here," although it opened in 2009, said manager Corina Torres. "Many Valley people have never been exposed to ice skating or ice rinks." Frio Grande's summer ice sessions are designed to change that. Skate rentals are available.

"For folks who don't know how to skate, we have our penguin aides that help them stay up on the ice and not fall down," Torres said. The European-made, rigid, plastic penguins have handles that enable beginners to move around the ice with a sense of support, functioning like bicycle training wheels.

You will spot new skaters from 2 years of age and up gliding around the large rink. Sessions help boys and girls learn the basics of ice hockey or figure skating. Of course, some Valley transplants skated when they lived in colder climates and enjoy getting back on the ice, without having to brave ice outdoors. Winter Texan and men's ice hockey leagues go full blast in the winter along with an RGV youth ice hockey league and practicing Killer Bees zipping past. Bleacher seating allows visitors to observe the fine points of the sport. A concession stand and party room upstairs also provide good views of the action on the ice. The rink's skate guards are the chilled-out equivalent of life guards.

**Rink n Roll** in Weslaco offers the more common type of skating rink. Arlene Aladape, who has managed the popular rink for the McAllen-based owners for the past six years, said most of the skaters range from about

10-15 years old. "We have a lot parents that come with their kids and start to skate themselves. And then they come back." Parents who stay, skating or not, receive free popcorn.

While some children bring their own outdoors skates, most rent Rink n Roll's, which are designed for indoor skating. "The kids teach each other

how to skate and start games. We have a lot of fun. They appreciate what they have here, and they love it. This is not an environment where they are rude," Torres said. "They are comfortable with us and call us Tia. When they see us in Wal-Mart, they hug us." An off-duty police officer provides inside security during rink hours



*Julia spends hours at Rink n Roll, where her mother works, helping other skaters and becoming a better skater herself. (VBR)*

Main Event seems to have more video games than you can play in a day. (VBR)



because we have so many things for them do, like skating with glo-sticks.”

Step inside the **Main Event** in Pharr, and it sounds like a stadium of fans roaring with excitement and energy. Banks of large-screen video games like Infinity Blade FV, Dance Revolution and Ghost Town, along with arcade games from arm wrestling to Wheel of Fortune keep the vibe amped up, abetted by strobe lights and multiple sound tracks. Overhead, the high rope walk crawls with harnessed kids navigating narrow paths. On the dark side, laser tag beams bring yells of triumph and defeat. Overall, admission opens the door to more activities than you can shake a key card at.

The slightly quieter billiards area adjoins a bar for adults, complete with television screens. The Main Event hosts business team building sessions for companies aiming to improve morale and teamwork while letting employees have a good time away from the office.

The Hunger Games books and movies have boosted the appeal of archery. During week-long camps through June and July, **Point Blank Sporting Goods** in Pharr introduces kids to archery safety, form and range etiquette. The history of archery and the technique of shooting a bow are part of the course, and the fee includes a recurve bow that the student takes home.

To hone the skills needed for bow hunting or recreational and competition shooting, the facility has six lanes for beginner/youth archers and seven for advanced shooters. Target monitors make it easy to determine the accuracy of shots. Adult classes are available by appointment.

#### Learning New Skills

Thursday through Sunday at the 22,000-square-foot facility.

Aladape posts on Facebook regularly as the young skaters feed her photos. The jukebox with photo booth allows kids to select their preferred skating music, which ranges from country to Disney and pop. Rink n Roll’s summer SK8 camp keeps the kids busy all day long, with skating, lunch, games and movies. Twice a year, the rink offers an all-night, lock in skate party. “They never sleep



Penguin aids assemble before helping beginning ice skaters. (Courtesy)



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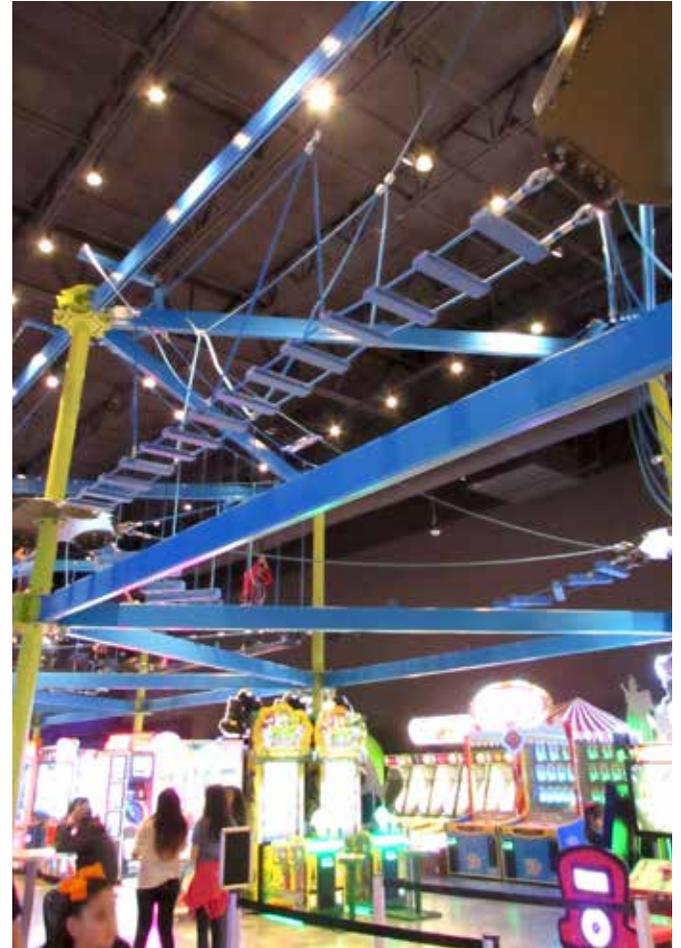
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In a mixed media class at Alebrije Creative Workshop, you might make a mermaid portrait like this. (VBR)



The ropes walk soars above the Main Event video game arcade. (VBR)



You can take advantage of the **Asian Culture Company's** offerings to immerse yourself in Chinese language and tai chi classes this summer. Based at the McAllen Creative Incubator, Inner Mongolia native Lian Cheng Shingler's business is offering a one-week summer camp in July for kids that includes Chinese crafts and Chinese culture along with marital arts. That is in addition to its regular calendar of Chinese language and tai chi classes.

*Alebrije at 522-0855; Frio Grande at 972-0126; Valley Keyboards at 686-4863; Crescendo Music at 599-4529; Point Blank 992-8799; Main Event at 787-7100; and McAllen Creative Incubator at 687-2787.*

Other small business owners at the incubator include Ruth Hoyt, who teaches nature photography classes, Miriam Smith, who teaches porcelain classes, and Elizabeth Ayala, who offers acting classes on Tuesday and Thursday evenings.

"Way Cool" keyboarding camps are a **Valley Keyboards** tradition during June and July. Beginning and intermediate students learn on digital pianos. **Crescendo Music Institute** offers music and band camps for all ages and multiple instruments.

Classes in arts and crafts are widely available from the Inner Artist in Harlingen to the Topsy Canvas in Brownsville and McAllen. **Alebrije Creative Workshop** offers classes in paints, charcoal, pastel, drawing and mixed media. "It's not just putting a paint brush to the canvas. It's much more dynamic," said Fatima Zambada. Her creative workshop hosts summer camp for age groups 6-10 and 11-16 and is open for private events and parties.

Summer is the perfect time to get inside and have a good time.

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# Leave the Parking to Vally Park

By Eileen Mattei

Have you wandered around a parking lot trying to remember where you parked your car?

Think about being in a large parking lot and trying to find a car that is not yours. As President and CEO of Vally Park USA Corporation, Paul Petit has given considerable thought over the past 34 years to the logistics of parking a stranger's car so it can be found rapidly.

Petit founded his company, Grupo Vally Park, in Mexico City in 1984 to provide valet parking for private and corporate events. Petit grew the business to over 45 locations in cities like Cuernavaca and Acapulco. "One of the goals I set was to expand the operations to the U.S. and become a binational company." He reached that goal in 2002, when he started his operation in the Mission-McAllen area under the name Valet Parking by Vally Park.

Over the years, Petit has established a detailed system for on-site management of cars arriving and leaving an event venue. First his staff surveys the area designated for parking by the client and determines the parking pattern

Vally Park President/CEO Paul Petit wears a lighted vest that his valet parking lot staff uses while Maricela Anzalduas models the uniform of Vally Park reception attendants. (VBR)



(commonly known as elephant lines, nose to tail) and the numbering of the layout.

At the reception podium, a uniformed attendant takes the key from each driver in exchange for a claim ticket, which is one segment of a four-part

ticket. Two surveillance cameras on the podium record the arrival and condition of each vehicle. Bonded and insured attendants take the cars to the parking area. Keys are secured at the reception podium. In the parking area, a Vally Park



Vally Park staff are neatly uniformed whether they are handling valet parking at a private residence, country club or the McAllen Convention Center. (VBR)

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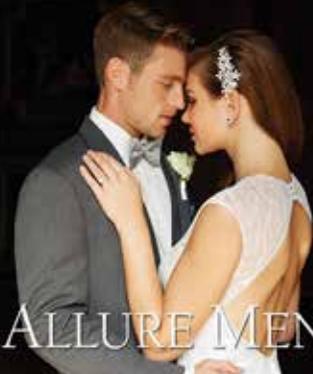


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command post van supports a four-camera surveillance system in conjunction with employees in lighted vests with two-way radios patrolling the area.

Events typically require 7-10 employees.

“To be honest, we are very flexible. We are still making changes, adapting to new and better technologies and available resources. It’s like a never-ending process. Logistics and strategic planning are key and fundamental aspects we focus on,” Petit said. A skilled, committed and self-motivated team makes it all possible.

Petit is a firm believer in being self-sustaining and always having a Plan B, meaning sufficient backup equipment and redundancies that enable Vally Park to honor its commitments while providing excellent service. Weather conditions have to be factored in. “If it is raining and the cars may end up in a muddy area, we have to go to Plan B,” he said. “If an event goes on much longer than scheduled because guests are having a great time, we need to be ready to refuel the generators or have a backup generator for the parking area lights.”

Having alternative plans allows flexibility without stress. “It’s not that we constantly go to Plan B, but we want to be always prepared,” Petit said. “Plan B is behind the scenes, but it lets us deliver a final product that is hassle-free.” Vally Park’s business is split evenly between corporate events and private events with employees dealing with up to 200 cars routinely. Vally Park works closely with the some of the South Texas’ best known wedding and event planners.

Vally Park also operates one of the largest privately operated parking lots in South Texas, located adjacent to the Hidalgo-Reynosa International Bridge. This paid parking lot sees over 80,000 customers per year.

Petit said he and Vally Park, through in-kind donations, support two organizations that he belongs to: the Texas State Guard and Rotary International. He takes time off during the summer to volunteer his time and expertise at his alma mater, The Missouri Military Academy, thanks to the success of Vally Park.

Petit has a large support team in Mexico City led by general manager Gabriela Valdes, as well as managers, supervisors and numerous employees.

Petit has definite plans for growing Valet Parking by Vally Park in Texas. In the next year or so, he intends to offer permanent services on South Padre Island, before expanding to Corpus Christi three years from now.

“We want to be ahead of our competitors and be ready.”

*For more information, see [vallypark.com](http://vallypark.com) or call 994-0000.*

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# A Cookie Factory's Sweet Rewards

By Eileen Mattei

Twelve years ago, after Jorge Cuellar was laid off from a surveying job with a construction company, he began working with a friend doing deliveries. Within three months, Cuellar realized he could start his own business making and distributing Mexican cookies and sweets in the Valley. He named the company the Debby & Abby Factory, after his two young daughters.

Today, Cuellar delivers packaged shortbread cookies with coconut (hojarascas), empanadas and assorted tamarind confections to 470 Valley stores and restaurants, La Joya to Brownsville. What started as a home-based business with his wife and a family friend preparing the cookies now operates from a stand-alone, purpose-built factory with four workers, two commercial ovens, multiple cooling racks and 12 different products. He is well aware of the booming Hispanic demographic that hungers for dulces con chile, hojarascas and empanadas with cajeta and nuts. The recipes, developed by Cuellar's wife, Elizabeth, through testing them on family and friends, resulted in empanadas and coconut cookies that stay fresh and are hard to resist.

"From the beginning, everything has been made from scratch," said Cuellar, who still handles all the deliveries six days a week. On the homebound legs of distribution routes, he stops at the Central Produce terminals in south McAllen to pick up fresh, whole tamarinds and chiles.

No other company he knows of makes the tamarind candies as Debby & Abby does: starting with the whole fruit instead of using processed tamarind pulp. The resulting hand-shaped products, all rolled in fresh chile powder, supply an explosion of flavors: sweet and sour, salty and a hint of spiciness with a fig-like consistency. Baby bolitas are small balls of tamarind on sticks, tami-pops are pop-sicle-shaped tamarind fruit

Jorge Cuellar poses with his daughter Abby, one of the namesakes for his Debby & Abby Factory which makes and packages Mexican cookies and tamarind treats. (VBR)



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pulp on a stick and bolarindos are billiard ball-sized treats. They all sport the Go Texan stamp.

The fresh-fruit flavor of the bolarindos is so pronounced that Cuellar has handled requests from Florida and California to ship pallets to stores there. He also ships cartons to vendors in Ohio and the Carolinas who want to introduce them to those areas. Recently H-E-B approached Cuellar about stocking Debby & Abby tamarind products. Negotiations are underway to supply Houston and Valley H-E-Bs.

“Poco a poco, we have grown the business. It took a while to build what we have now,” Cuellar said. “I didn’t think we would get to this point.” With profits, he bought a Harlingen lot near the cotton oil mills and built what looks like a tidy pink house, other than the loading dock where living windows would be. The factory has room to expand inside and out, as well as the possibility of adding another shift to its Monday through Friday schedule.

“I’ve grown up along with the business. At home, it would always smell like cookies,” said Deborah Cuellar, 16. “I’ve been able to go on deliveries with my father and see the relationships he has built with his customers. All across the Valley, people recognize him.”

But building that wide customer base

took time and perseverance. “People would say ‘Maybe next time.’ So I would keep coming back and they finally bought cookies. Now they are customers,” Cuellar recalled. His long term goal is to expand to the east coast and tap into the expanding Hispanic community there. Before that happens, he will continue building Debby & Abby Factory locally, adding a few more employees, and with pride, maybe taking advice from a company namesake.

Deborah, one of 65 high school sophomores nationwide who are Jack Kent Cooke Young Scholars, is headed to Johns Hopkins University for a month-long engineering course this summer. What she learns there might be incorporated into the family business. While she may eventually major in business management, Deborah said her father wants her to accomplish her own goals, make her own choices. But it sounds like she may carry on the family tradition

*Advertising for the Debby & Abby Factory shows the Cuellar daughters 12 years ago when their father Jorge Cuellar started the business. (VBR)*



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# Ridge Road: Outsourcing Social Media

By Eileen Mattei

“People know they need a social media presence, but they do not have the time to stay tech savvy and know the latest terms on social media,” said Tom DeRosa, who opened Ridge Road Media LLC last year. Equally essential is to sustain that presence with regular postings whose frequency depends on the client’s industry: daily for restaurants, maybe weekly for a plumbing company.

“Selling is probably the least important part of it. It’s more about building the community of people who love your business,” said DeRosa. Social media is one aspect of customer service. “People expect to get answers and responses to comments they post quickly. Social media is a two-way street, a conversation. And we don’t need to lead the conversation. It’s not only outward messages like traditional advertising is.”

DeRosa acknowledged his company exists because businesses decide it’s better to outsource social media management. “Otherwise, they would have staff intimately involved doing this. But it is a time issue, and they don’t have time. I bridge that gap.”



So DeRosa immerses himself in a business to be able to post with an authentic voice. He has to drop into his clients’ restaurants and music venues to get a feel for the crowd and what they enjoy. “I learn as much as I can about a company to do a good job. That lets me come up with content,” once the client determines what customers to target and what attributes they want to spotlight. He communicates with staff on events, daily specials and things like new beers on tap. Of course, social media posts need to be written by a person who likes the place and invites others to hang out there them. “You can’t know without being there.”

Ridge Road Media offers ongoing social media management on three levels, depending on the volume of presence and services the business wants. Ridge Road also offers “Jump Start” training to let clients make the most of what they do, showing them what the most effective posts look like, how to keep growing your audience, how to get the most out of different networks and how to keep customers engaged. Law firms, bars and financial service companies are among those who have turned to Ridge Road to better their social media presence.

DeRosa said when he started his own company full-time, he needed to establish Ridge Road as an authority on social media services and explain what the company could do. The website [ridgeroadmedia.net](http://ridgeroadmedia.net) is an engaging example of DeRosa’s philosophy and strategies. “I’m not saying buy my stuff. I’m sharing what a website does.” The home page has links to four short articles including “Six words to make your restaurant’s Instagram photos better” and how to make pictures that people respond to.

Ridge Road Media provides website design and redesign as an element of social media strategy.

Websites should connect customers to the social network side, DeRosa said. He’s designed brand new sites for customers and also updated existing websites that were not interactive. For several of the older sites, DeRosa was appalled to discover that no one knew the passwords and the businesses did not own the name or the site, which created problems.

DeRosa, a former high school algebra teacher, said his marketing and business skills developed from teaching. “It’s no secret that most people don’t like algebra. I had to sell my students on why they were learning hard-to-figure-out stuff. I explained where they were going to use it. It’s the same thing with social media. I need to identify with the audience and create a message that makes sense. Teaching is a like a 24/7 job. You’re always working on something or thinking about it. That’s the same with social media.”

In fact, DeRosa receives alerts on posts to his clients’ social media pages. “I see people’s reactions to posts.” He monitors when people ‘like’ a post or share it in their own network. “That’s just as important. People are going to say whatever they want, and you can’t control that. But you can engage them and turn them into satisfied customers.” And, of course, part of the job is to respond when they post a positive image or comment, too, retweeting good posts.

“Social media is not face to face. And it’s not only about answering questions,” DeRosa pointed out, although he develops FAQs for clients. Social media helps establish a company’s personality, its vibe, and makes its accessible anywhere.



# 5 Ways to Keep Employees

By Rosemary Couture

When you have good employees, you do not want to lose them. Like any personal or professional relationship, you have to work on it. You have to pay attention to their needs to keep them content and motivated. Here are five ways to sustain and strengthen those relationships.

Say thank you. Yes, they are paid for their work. But complimenting someone on good work or acknowledging that they came in early and worked late on a project is more than good manners. People care that the boss notices and appreciates their efforts. Studies have shown that recognition of an employee's accomplishments for some people is as major a factor in job satisfaction as an appropriate salary. A thank you is nice. So is an afternoon off or even a pizza party for the team on comple-

tion of a project.

Honesty matters. Good employees have integrity. They notice if a boss or co-worker lies to customers, overbills a client or stiffes a vendor. They don't want a company's bad reputation to rub off on them. If they see a co-worker being treated unfairly, they are smart enough to know they may be next in line for shabby treatment. Being honest in your words and actions sets the standard for everyone in the company.

Champion professional development. Serve as a mentor by talking with an employee about your experiences and what you have learned from your failures and successes. Develop a plan that gives employees the time and financial support to develop their technical skills, attain professional certification, attend trainings and expand their industry awareness. Invest in an employee's growth by sending them to conferences, leadership training and relevant courses. Guide them on the path to becoming valued profes-

sionals. Your reward, in part, is the excellent work they will be doing for the company. In addition, their success reflects on you and makes you proud of the part you played in their achievements.

Listen to their ideas and concerns. Your employees most

likely have had different schooling and experiences than you did, and they can be from a different generation, which impacts how they view things. They might approach problems differently or have skills or talents that you don't. What good employees do share with you is a desire to succeed. A brainstorming session is good way to get ideas out in the open and later discuss pros and cons. Maybe the time is ripe to tackle a problem in a new way or to step out of the comfort zone to go after new opportunities. Remember, even if you are the right track, it won't do you any good if you don't move when a train is coming.

Avoid being a micromanager. Trust that you have trained your people well. Tell them what job needs to be done. Ask what tools and information they expect to need. Then show you trust them and get out of their way, which is hard if you have been a micromanager since birth. Do make it known that you are ready to advise or consult when a big question pops up. Good employees rise to a challenge when given free rein. They usually surprise and delight themselves and their boss with their accomplishments.



## The City of Raymondville and the Raymondville EDC ...Encouraging Business Development!



Left to right: Juan Figueroa, Flooring Management Consultants; Belinda Guzman, Heaven Lee Sent; Frank Solis, Solis Realty (others not pictured.)

The City of Raymondville Economic Development Corporation has established the Raymondville Revolving Loan Fund (RLF) Program with the assistance of the United States Department of Agriculture USDA Rural Development. This portion of the RLF is comprised of funds that were granted to the City by USDA and matched by the city through sales tax revenues.

**The following businesses have received or are in the process of receiving a Small Business Revolving Loan.**

Juan Figueroa - Flooring Management Consultants  
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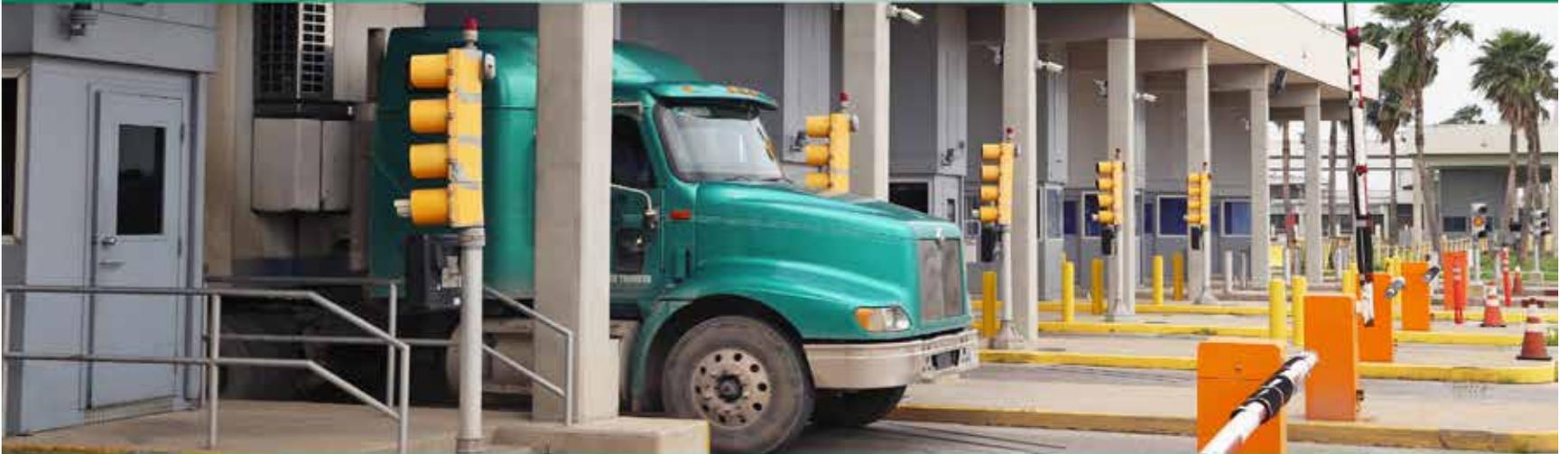
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# Tax Credits for Historic Buildings

By Eileen Mattei

Money, or rather, the lack of it, is the main reason nobody fixes up old Valley buildings and makes them income-producing properties.

But the new Texas Historic Preservation Tax Credit program, which grants a 25% tax credit for rehabilitation costs of certified historic properties, went into effect January 2015. That is going to change the built landscape, since it comes on top of an existing federal income tax credit for 20% of the rehabbing costs of a historic property and a 10% federal income tax credit for pre-1936 buildings that are not historic properties.

The Texas program, intended as an economic development incentive, is expected to fuel a surge in repurposing old buildings. (Homes are not eligible.)

“Two years from now, you will have bankers in every city in Texas competing for deals,” to purchase Texas historic preservation tax credits, said Ben Dupuy. He heads the New Orleans-based St. Charles Avenue Advisors, which advises on accessing federal and state historic rehabilitation tax credits. “A contractual commitment (to buy tax credits) is treated

as collateral. It serves as a bridge loan for banks, and it works to facilitate projects getting done.”

At a Texas Historical Commission workshop in Brownsville, details of the new state tax credit were explained after a review of the Valley’s built legacy: the historic fabric of the region that gives it meaning. Rehabbing historic buildings revitalizes a community, helps preserve its heritage and funnels back some of the millions the region has paid in taxes.

“Remarkable historic buildings are standing vacant and deteriorating across the Valley. What I’ve seen is a fairly low level of recording historic properties compared to what exists,” said Steven Land Tillotson, a San Antonio architect. He likened rehab projects not pursued by the private sector to “a taxpayer not claiming credits on a return. It’s like walking away

Harlingen’s nine-story Baxter Building, the Valley’s first skyscraper, is a candidate for rehabilitation using historic preservation tax credits. (Courtesy)



from money.”

The historic Valley Fruit Company building in Pharr has been repurposed into the RGV Food Bank facility with the help of \$6.5 million in historic preservation tax credits. Other buildings ripe for the same treatment, with the new state bonus, include the Aztec building in San Benito and Harlingen’s 1929 nine-story Baxter building.

It’s true that in the past, it has been difficult and expensive to sell the makeover idea.

“The banks are not going to loan you the money,” said George Ramirez, founder of Polibrid and the man who transformed the historic Fernandez Hideyard into the Half Moon Club in Brownsville. “They look at a run-down historic building and base the appraisal on the raw land.” Others who invested in historic buildings cited the financial, compliance and permitting roadblocks they had faced. “The truth is you have to put so much money in it before the bank says, ‘Okay, I see the vision,’” said Jo Wagner, who with her family rehabilitated a historic Harlingen hotel and named it The Reese.

## Relief Comes Via Tax Credits

“The Texas tax credit for historic preservation is a way to bridge the gap of rehabilitating historic properties. Texas is one of 35 states that has the state tax credit incentive,” said Valerie Magolan, THC tax credit program specialist. “Ours is one of the best in the country: you get more bang for your buck. It provides an additional incentive and offsets your tax liability.”

The Texas credit is applied against a

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business's franchise tax liability and it can be sold and transferred. Combining the state and federal credits makes projects possible that were never financially feasible before, Magolan said. For example, with total historic preservation expenses of \$100,000, a business can recoup \$25,000 from the Texas tax credit and \$20,000 on the federal tax return. Best of all, the historic rehab tax credit programs are not competitive, and there are no caps on the state total. Each project is reviewed within 30 days. The Texas program accepts projects as small as \$5,000 and allows slow rehabilitation, such as windows one year and painting the next. "We might see the same property come back year after year, in small bites," Magolan said.

The trade-off to receiving a state (or federal) credit is the paperwork and research required. The historic building must be eligible for individual listing or listing as part of a district on the National Register of Historic Places or as a Recorded Texas Historic Landmark because of its association with historical events, persons, architecture or time. The rehabilitation must preserve the features which contribute to its historical significance, adhere to standards, and be poised to be income-producing. Applications can be submitted to the Texas Historic Commission after a project has

started but before it is completed.

*For more information on the Texas historic preservation tax credit program, see [thc.state.tx.us](http://thc.state.tx.us) or call 512-463-6100.*



*Harlingen Downtown Manager Cheryl LaBerge talked with architect Steven Land Tillotson and architectural historian Stephen Fox (a Brownsville native and Rice University professor) during a break in the Historic Preservation Tax credit workshop held in Brownsville. (VBR)*



*The historic building of Valley Fruit Company has been repurposed as the main RGV Food Bank facility with the assistance of historic preservation tax credits. (VBR)*



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# Villa Maria Language Institute: Traditions at Work

By Nydia O. Tapia-Gonzales

“The limits of my language mean the limits of my world,” wrote philosopher Ludwig Wittgenstein in 1922. Today, we realize the importance of mastering the Valley’s two main languages to gain a competitive edge professionally, for cultural identity and even social integration. The Villa Maria Language Institute has been using language education methods that have proven successful in the Rio Grande Valley for more than a century and a half. The institute offers year-round courses for children, adolescents and adults. Private classes are available, and the school is open to making contracts with businesses for off-campus education.

Students at VMLI in Brownsville are unexpectedly diverse, according to Campus Director Sister Irma Gonzalez. “Business people and students from both sides of the border come to sharpen English and Spanish skills. We have nurses and doctors from the Philippines, India and Africa who seek to Americanize their English pronunciation. Newcomers

to the Valley in the maquiladora industry, avid travelers and even parents who desire better communication with their children come here. We’ve seen it all,” she said.

“Our program is based on the European immersion method of language instruction introduced in the Valley by the Sisters of the Incarnate Word and Blessed Sacrament back in 1853,” said VMLI Director Fernando Pineda. “Since then, the program has been highly successful, for the focus is on speaking only in the target language. Following that tradition, our students are immersed in grammar, conversation, composition, reading, phonics and spelling with a special emphasis on conversation and pronunciation.” Weekday, weekend and tutorial classes are available with new courses beginning every three months. All English and Spanish instructors are native speakers of the language they teach. French, Italian and German instructors are either native speakers or have studied in the corresponding European countries.

Pineda, who has been with VMLI since its

*Villa Maria Campus Director Sister Irma Gonzalez and VMLI Director Fernando Pineda continue the educational traditions brought to Brownsville by teaching nuns in 1853. (VBR)*



creation in 1990, said Valley residents are inherently bilingual. “All they need is to put phrases together and feel confident about speaking. The immersion method and our small intimate classes are the answer.” VMLI has an advisory council composed of community members

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*Margaret Ruby teaches beginning English. (VBR)*

who advocate for the school and assist with infrastructure and business decisions. VMLI is accredited by the Texas Catholic Conference Education Department and by the Southern Association of Colleges and Schools.

The religious congregation, which arrived in South Texas from Lyons, France over 160 years ago, has continued its commitment to academic excellence with a ministry based on a deep faith in God and motivated by a Catholic philosophy of education. Students are not required to be Catholic to enroll. But because of the ministry and the fundraising efforts of the school's advisory board of directors, VMLI spearheads an outreach program in two Brownsville Catholic parishes: the Good Shepherd and San Felipe de Jesus. Every year over 200 people have the opportunity to study English at no cost thanks to this program. Both Sister Gonzalez and Pineda value the ministry, which has helped thousands of people get a better job, apply for citizenship, graduate from high school or acquire a GED. The program has even helped bridge language barriers in migrant families.

Sister Gonzalez and Pineda are motivated to persevere by witnessing students fulfill their education goals when provided with the tools to succeed. Both are aware of the economic challenges that face the region.

The number of VMLI students fluctuates between 50-150. "Due to the uncertainty in Mexico, we have lost a great number of Mexican students, especially in the evening classes. We have also seen a decline in senior (Winter Texan) students," said Sister Gonzalez, who also directs Incarnate Word Academy, a private Catholic elementary and middle school.

Besides their faith in God, Sister Gonzalez and Pineda have faith in their language education methods and VMLI's experienced instructors. They have organized a summer program for children and adults. The fun-filled kids' program in July includes music, computers, arts and crafts, videos and field trips as part of the summer curriculum. "We look forward to welcoming new and returning students, especially families who make this a vacation. They come to Brownsville to learn English and have a good time," said Sister Gonzalez.

The historic grotto, built around 1870, was relocated from the original convent of the Blessed Sacrament and Incarnate Word to the grounds for the current school and language institute. (VBR)



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For more information, see [villamarialg.org](http://villamarialg.org).

# Presentations that Entertain and Inform

By Eileen Mattei

Will you run screaming from the room if you have to sit through one more PowerPoint presentation where the speaker reads the slides to you, word for word?

New Web tools can free your own presentations from predictability, according to Amanda Banda, a high school graphic design teacher. She demonstrated dynamic, web-based presentation options at a Lunch and Learn held at the Harlingen Chamber of Commerce.

Powerful, free and low-cost presentation tools such as Prezi, Emaze, PowToon and Canva are available on the Internet. Upgraded plans allow greater presentation length along with access to more graphics and templates. Once downloaded, some of these apps can be used without Internet access. Desktop software is



not needed.

Prezi is a nonlinear presentation that enables the presentation sequence to go beyond scrolling limits. “There is a bit of a learning curve, but after you get the hang of it, it really does pay off,” said Banda, who does not allow her students to work in PowerPoint.

“Prezi is an attention getter. If you don’t use it correctly, you might make the viewers dizzy by zooming in and out too much.” Prezi has a wealth of built-in templates, she said. A team can work on one Prezi simultaneously from different computers. An existing PPP can be inserted into a Prezi, and videos can be inserted by pasting in a link.

Nevertheless, the same rules apply, no matter the topic or the presentation format. Use a hook -- a cartoon, remarkable image, movie clip -- to draw viewers into the presentation. Pictures tell stories. Use relevant images along with bullet points to convey your information in a manner that keeps the audience engaged.

“Emaze is another site that has awesome templates,” Banda said. Free use is more limited than with Prezi. “But it doesn’t take you out of the presentation when linking to a website, like Prezi does.” It can generate charts from imported spreadsheet data.

PowToon is an app with a video emphasis. “Animation is built in,” Banda said. “It makes your presentation a lot more fun with a lot of transitions and moving characters, including the image of a hand writing on the screen. It contains a music library.

“Many of these websites have excellent customer support, even the free sites,” Banda said. Check the bottom of the screen for support rooms which often respond on the same day. “A lot of the sites have great tutorial sessions. Go back, play and click around.”

Banda said she uses canva.com all the time to create professional modern designs by selecting from the numerous templates, both

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Amanda Banda. (Courtesy)



free and inexpensive. The app keeps the font colors compatible with the background so the words are legible. Canva is ideal for documents, invitations, social media and books, she said. Among its best features is a framing device that makes photos and icons fit the document. "Paying (by joining) gives you rights to use the downloaded images when you publish."

Sassy Designs is another great way to download digital papers, such as wood grain or chevron patterns or holiday themes, Banda said. The site has many freebies as well as frequent sales on digital paper packs.

Banda used Todaysmeet during her presentation. This connects the presenter to the audience in real-time, as they easily share the links being posted during the presentation. "It encourages the listeners to use the live stream to make comments and ask questions, generating discussion and addressing the audience's concerns. It saves the data discussed for up to one year for access by interested parties."

Cloud connections are integral to working on these Web-based apps, particularly when sharing files in a group. Dropbox is one way of saving files in the cloud with separate folders. It is a good resource when files are too big to email and also to save progressive revisions. Google Drive and Sugar Sync are similar tools.

Banda recommended different apps Animoto, Big Huge Labs and Pixlr Image editing for specific jobs ranging from motivational posters and magazine covers to photo editing. There is no reason in the world to ever again inflict a boring presentation on your peers.

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# Big Breaks on Business Loans

By Eileen Mattei

“Credit” comes from the Latin word for believe. Two Valley agencies – SBA and LiftFund – and the City of McAllen have demonstrated their belief in small businesses by helping them with low or no interest loans. They invest in people and their ideas, given adequate collateral.

LiftFund, a non-profit microlender formerly known as Accion Texas, has provided over \$20 million in loans to Valley small businesses since 1998. Many of LiftFund’s clients are start-ups, which have a difficult time securing financing. “We do not compete with banks. We are an alternative source of funding and work frequently with startups because many banks don’t want to,” said Raul Serna, LiftFund adviser.

Typically, after obtaining three small, stair-step loans with LiftFund, clients increase business equity by 22%, bring in 67% more in monthly business profits and increase their take home pay substantially.

During a presentation at the McAllen Chamber of Commerce, LiftFund staff told existing and potential business owners and bankers that being credit worthy paves the way

to securing a loan. An applicant who has a history of being willing and able to repay a loan is part way to receiving a loan. Along with the character and capacity to pay back a loan, other essential factors are capital (the owners’ investment of time and assets), collateral and conditions.

LiftFund considers businesses in industries considered high risk because of the number of competitors and high failure rates, such as restaurants and trucking companies. The interest rate depends of course on the risk level of the loan.

So the opportunity to obtain loans with zero percent interest through LiftFund is noteworthy. In 2013 the City of McAllen, through its EDC, partnered with LiftFund to provide startups and existing businesses in McAllen through the McAllen Buy Down program. To date, the Buy Down has provided 38 loans with zero percent interest. A total of \$680,479 in loans, which can range from \$500-250,000, have been awarded with 54 full-time and 22 part-time jobs created.

Under the Buy Down program, the business must be in McAllen, have at least one full-time

*Henry Rodriguez, owner of Tatans Barber & Styling Shop in Mission, expressed interest in obtaining a LiftFund to expand his business, especially if an interest buydown program became available. (VBR)*



employee, and the owners must be current on all McAllen taxes. Startup owners must have themselves invested 15-20% of the loan amount in the business. The program will end in the fall, if not renewed, and has sufficient funds remaining to provide loans to numerous businesses.

LiftFund is in discussion with other cities about partnering for Buy Down programs. For Mission business owner Henry Rodriguez, that development cannot come soon enough. He has owned Tatans Barber and Styling Shop for 11 years and has grown to five barbers. Needing more space, he recently purchased an adjacent property. Improvements and further expansion of the Highland Park shop would be easier with LiftFund assistance, particularly at zero percent interest, he said.

LiftFund also works with the SBA, which assists small businesses through counseling, tech and contracting as-

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sistance, and a guaranteed loan program.

Through the guaranteed loan program, SBA more or less cosigns for you on 75-80% of a loan, said Veronica Ortega, SBA adviser in the Harlingen office which serves 14 counties. "Most banks are going to want to see collateral dollar for dollar." SBA is most interested in the client's ability to repay a loan and has avenues to overcome collateral shortfalls. She pointed out that SBA has an expedited loan program that offers negotiable interest rates, lower monthly payments, longer loan terms and lower down payment to fulfill its mission to help American start and build businesses.

Currently, SBA is waiving its fees on all loans less than \$150,000. For a \$100,000 guaranteed loan that would mean a savings of \$1700, Ortega explained. For veterans, fees are waived on loans up to \$350,000. To qualify for these loans, applicants must be U.S. citizens or lawful residents, and independently own a small business operated for profit. Loan proceeds can be used to buy an existing small business or an approved franchise.

SBA has created a Match.com equivalent known as SBA LINK. "We can match you up with lenders rapidly. By July, we will have local lenders included on this," Ortega said.

For more information see, *LiftFund.com* and *sba.gov*. Or call LiftFund's McAllen office at 888-215-2373.



Raul Serna of LiftFund, formerly Accion, explained the details of no-interest loans (buy downs) that are available to McAllen small business owners. (VBR)

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# Who's Watching the Cash?

By Ben Pena

Does your business reconcile bank accounts every month? Bank reconciliations can protect one of your most important assets – cash.

The word “reconcile” in the context of accounting means to settle or resolve differences. In our case, cash balance differences between what is recorded in your bank account versus what you have recorded in your accounting ledger (i.e. your books). Because your bank may have transactions that are not recorded in your books and your books may have transactions that are not recorded in your bank, there is a need to know what accounts for those differences. Eventually, all transactions should clear, meaning be recorded in both bank and books. Because it is rare for an active operating bank account to be in balance with the books on any given day, a reconciliation schedule to settle the differences between book and bank is needed.

The most common items on the reconciliation are 1) outstanding checks, 2) deposits in transit, 3) bank fees, or 4) returned check chargebacks from customers. This is not an all inclusive list. When reconciling a bank

account, ask, “What transactions are recorded in one and not the other?” Once all reconciling transactions have been identified, the difference between the bank balance and book balance should be reconciled to the penny. A difference of even one cent on the reconciliation would indicate at best a key entry error on either the bank side or the book side, or, at worst, missing transactions.

Bank reconciliations are typically done monthly with bank statements in hand. Best accounting practices call for consistent monthly preparation. A second person (usually a supervisor) not involved in the preparation of the bank reconciliation should review the reconciliation. As a supervisory reviewer, I would be interested in the age of the reconciling items. Reconciling items that never clear the bank and keep appearing on the reconciliation month-to-month should be researched to find out why they have not cleared. A possibility could be that a printed check was placed in a drawer somewhere. Although the transaction was recorded on the books when the check was prepared, the likelihood of this check clearing the bank is extremely remote and a question must be asked. Is the check going to be negotiated? If not, then voiding the check is



in order. Conversely, preparing and delivering a manual check outside of the accounting system may clear the bank but not be posted in the books.

A benefit of timely, properly prepared bank reconciliations lets business owners know that all transactions related to that bank account have been recorded. The concept of completeness in accounting is

extremely important in that it relates to whether all transactions that have occurred during the period have been in fact recorded. Bank reconciliations promote completeness of accounting relating to the cash accounts, which are typically the lion's share of accounting in any small business. If a bank account has not been reconciled in several months, the risk that the accounting is incomplete is very high. When preparing financial statements or tax returns, a good CPA will first determine whether all accounts have been reconciled to establish the completeness of the accounting.

It is common to see small businesses that forego the bank reconciliation process altogether suffer poor accounting and, far worse, embezzlement of cash. Even if a small business has a one person accountant, the bank reconciliation process is important to ensure that someone has an eye on the completeness of accounting and equally important on the cash. Without the reconciliation of accounts, the risk of fraud significantly increases. In some instances a small business will get behind by one month then another and then another and before you know it, the accounts have not been reconciled for longer than a year.

Much like how bank accounts are reconciled, credit cards accounts should be reconciled as well. In fact, any general ledger account that is tied to an external statement such as banks, credit cards, lines of credit, etc. should be reconciled. When done timely and consistently, the amount of time it takes to reconcile the accounts should be minimal and the benefit of having this internal control should far exceed the pain to do them.

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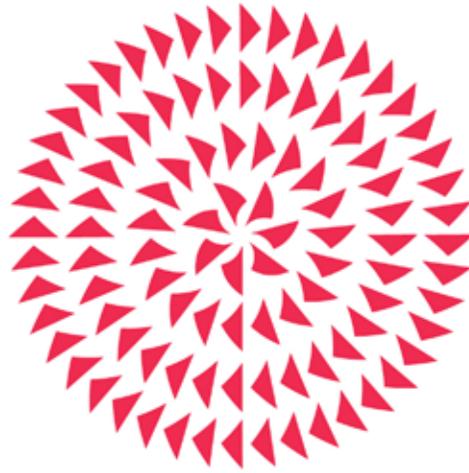
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